



Your 2026 Impact Portfolio

A Workbook for Strategic Charitable Allocation

**A Guide for Thoughtful Stewards
Deploying Resources with Wisdom and Intention**

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The Case for Strategic Charitable Giving

As thoughtful managers of our resources, let's approach our charitable giving with the same diligence we give our other investments — assessing opportunities, mitigating risks, and maximizing meaningful returns. This workbook will equip you to build a giving strategy for the year ahead, turning your charitable intentions into focused action.

Pause for Reflection: Consider how your charitable gifts can align with your most deeply-held values.

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have your own, private foundation!*

Why Strategize Your Charitable Giving?

A scattered approach dilutes potential. Intentional planning, however, cultivates resilience and focus. Consider these strategic advantages:

- **Fortify Against Distractions:** Unsolicited solicitations — cold calls, urgent appeals, or opportunistic asks—can erode focus. A predefined allocation framework allows a confident response: "My portfolio is fully committed this year, but I can keep you in mind for next year." It's prudent boundary-setting, preserving capital for true priorities. In a sense, you begin to behave as if you have your own, private foundation!
- **Optimize for Impact:** Like diversifying assets, targeted giving concentrates resources where they compound most effectively, amplifying outcomes in lives and communities.
- **Enhance Stewardship:** Effective management honors the trust placed in us, ensuring resources align with core objectives.
- **Foster Sustainable Growth:** Regular review builds discipline, much like quarterly portfolio rebalancing, turning generosity into a compounding habit.

Assessment Space: Which benefit resonates most for your 2026 strategy? Circle or highlight your choice. Keep this choice at the forefront of your mind as you continue through the workbook.

Aligning Your Portfolio with Core Convictions

Your Allocations: A Ledger of Lasting Priorities

You may have heard the famous sermon illustration: "If you want to know what people care about, just look at their checkbook." In our digital age, it's the record of choices — our webpage favorites, our YouTube subscriptions — that reveal what we value most. Thoughtful giving, prayerfully vetted has greater personal impact, is more meaningful and yields lasting dividends.

This workbook frames your plan as a reflection of your priorities — not fleeting trends or a hurried response to a text message request for a contribution. This workbook is about *giving on purpose*.

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Approach your charitable giving choices like a careful fiduciary. Be your own charitable investment analyst.

1. **Conviction Screening:** Evaluate causes against your guiding principles. Does it advance truth, mercy, or shared mission? Conduct basic vetting via tools like Charity Navigator, ProPublica, or Candid for efficiency and integrity.
2. **Capacity Analysis:** Review your balance sheet — income streams, fixed obligations, and liquidity. Prudence dictates starting conservatively (e.g., 2-4% of adjusted gross income), scaling as discipline or opportunity grows.
3. **Horizon Planning:** Project beyond 2026. How does this build a legacy portfolio? Consider tax-efficient vehicles like donor-advised funds for flexibility.

4. **Stakeholder Alignment:** Consult your inner circle — spouse and children — to ensure consensus and shared vision. Your discussion will raise awareness and potentially inspire their generosity and sense of community.

5. **Performance Metrics:** Define success not just in dollars but in transformed lives or progress toward a community goal. Track qualitative returns alongside quantitative.

Conviction Audit: List 3-5 guiding principles (e.g., Christian principles, leadership transparency).

- Principle 1: _____
- Principle 2: _____
- Principle 3: _____

Reflection Prompt: How might past charitable gift have underperformed your convictions — and how do you plan to adjust?

Benchmarking Against the National Landscape

National Allocation Trends: Context for Your Portfolio

In the broader landscape of American generosity, these benchmarks provide useful context for calibration. Drawing from the Giving USA 2025 report (covering 2024 data):

Metric	Key Data Point
Aggregate U.S. Giving	\$592.50 billion in 2024—a 6.3% rise (3.3% inflation-adjusted), driven by stock market gains and GDP growth. Individuals contributed 66% (\$392.45 billion).
Typical Yield Rate	Households average 2-3% of income; active donors target around 4%. High-net-worth portfolios often exceed 5-10%.
Market Participation	50-60% of households engage annually, with giving to faith-based causes prominent (religion captures ~25% of flows).
Leading Sectors	Religion (25%), human services (15%), education (13%)—mirroring diversified portfolios.

Stewardship Insight: These figures inspire calibration, but true measure lies in personal alignment and cheerful commitment.

Benchmark Check: Estimate your current allocation rate: _____ % of income. 2026 Target: _____ %.

Building Your 2026 Impact Portfolio Worksheet

Phase 1: Construct by Conviction

Screen and assign to vetted recipients. Diversify across 3-5 sectors for resilience.

Charitable Sector	Specific Charity	Rationale	Committed Amount
Government	Michigan Fair Elections Institute	Local organization, committed to transparency	\$75/mo
Faith	My local church	Local organization, benefits my community	\$200/mo
Global health	Water Inc.	Efficiency	\$25/mo

Portfolio Total: \$ __[\$300]__ (Verify alignment with target giving percentage for 2026.)

