



# 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.

*In a sense, you begin to behave as if you 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*.

***Thoughtful giving, prayerfully vetted has greater personal impact, is more meaningful.***

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
<b>Aggregate U.S. Giving</b>	\$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).
<b>Typical Yield Rate</b>	Households average 2-3% of income; active donors target around 4%. High-net-worth portfolios often exceed 5-10%.
<b>Market Participation</b>	50-60% of households engage annually, with giving to faith-based causes prominent (religion captures ~25% of flows).
<b>Leading Sectors</b>	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.)*

