

12

CHAPTER

What do other high school students know about giving to others?

We asked teens to describe something—big or small—they had done to help others.

“I created a charity organization called ‘Cash for Candy’ to help a little girl in Guatemala pay for a surgery her family could not afford.”

Junior, New York

“I listen when anyone needs someone to talk to and give some helpful advice.”

Freshman, Kansas

“I did a food drive for a family who lost their house in a fire awhile ago.”

Senior, Connecticut

“I have helped others by doing service projects with my Boy Scout Troop.”

Senior, South Dakota

Giving



of households give to charity.*



of high-net-worth households give to charity.*

MANY HIGH SCHOOL students want to help others; they are just not sure how to go about it. It's easy as a young adult to see someone in need—a charity that you care about, a ministry that matters—and feel helpless because you don't have a lot of money to give. Finding extra time and resources to help others is not always easy. In this chapter we are going to highlight the importance of serving others and help you identify ways you can give . . . starting now!

*National Philanthropic Trust

Before You Begin



Learning Outcomes

Once you've completed this chapter's videos, you will be asked to return to this list of learning outcomes and place a checkmark next to the items you've mastered.

Section 1: False Perceptions

- Identify your core values.
- Identify your own specific talents and evaluate ways you could use those talents to help others.

Section 2: Make an Impact

- Identify ways in which giving benefits both the giver and the receiver.

Section 3: Give Your Time and Talents

- Identify various types of charitable giving (time, money, talents).
- Examine various areas of need in your own community.
- Identify a variety of charitable organizations.

Section 4: Define Your Legacy

- Explain the concept of leaving a legacy.
- Illustrate the importance of giving to others throughout your life, starting now.



Key Terms

Get to know the language of money.

- » **Core Values:** Traits or qualities that represent an individual's highest priorities, deeply held beliefs and motivating forces; one's guiding principles
- » **Legacy:** Anything handed down from the past; something that someone has achieved that continues to exist after they are gone
- » **Nonprofits:** Organizations that use money raised to achieve their goals rather than distributing them as profit
- » **Philanthropy:** Means "love of humanity"; identifying and exercising one's values in giving and volunteering



Measure Your Progress

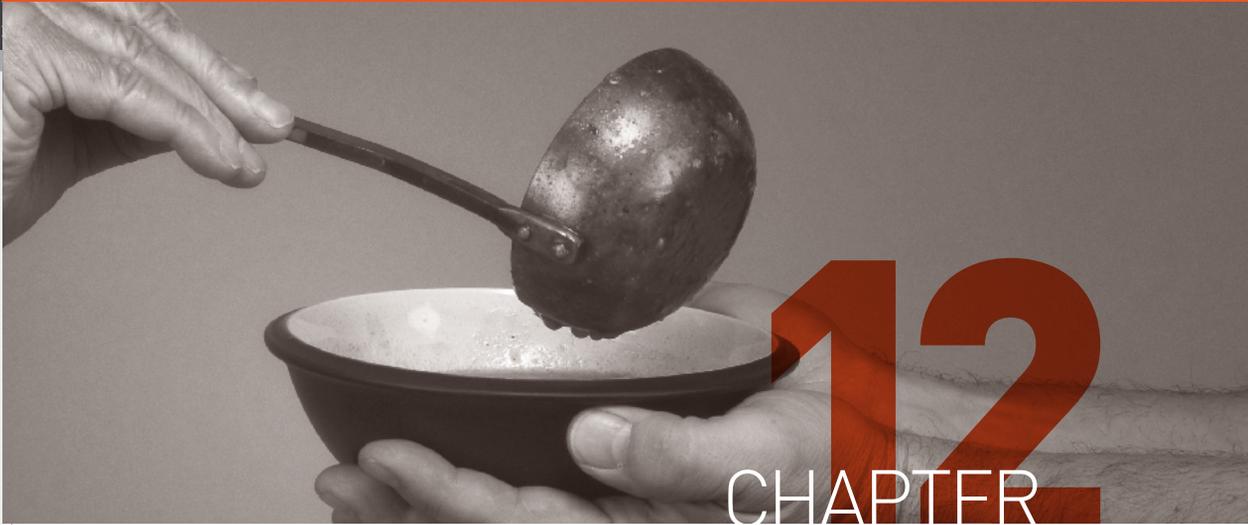
Before watching the video, read each statement below and mark whether you agree or disagree in the “Before” column. Then, after watching the video, do it again using the “After” column to see if you changed your mind on any statement.

BEFORE			AFTER	
Agree	Disagree		Agree	Disagree
<input type="checkbox"/>	<input type="checkbox"/>	1. I can name three national or international charitable organizations where I have recently volunteered my time or would like to volunteer in the near future.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	2. I would like to help others, but I don't know how to go about doing it.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	3. I can list five of my core values or principles in which I strongly believe.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	4. I can think of three families and/or organizations in my community that need my help.	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/>	5. Only people who have a lot of money are able to help those in need.	<input type="checkbox"/>	<input type="checkbox"/>



JOURNAL QUESTION: INTRODUCTION

Do you feel as though giving is an important part of your financial plan? Why or why not?



“You give but little when you give of your possessions. It is when you give of yourself that you truly give.”

KAHLIL GIBRAN
Lebanese philosopher



DESCRIBE THE MOST RECENT THING YOU HAVE GIVEN TO OTHERS:

“I worked in my church’s nursery this week.”

Sophomore, Maryland

“I volunteered my time to watch a special needs child, and it was the most rewarding experience. I got more joy out of it just by seeing the little girl’s smile.”

Junior, Mississippi

“I volunteer at our local nursing home on Tuesdays and Thursdays after school.”

Senior, Ohio

“I help our elderly neighbor with her grocery shopping every month since she can’t drive.”

Junior, Missouri

Section 1: False Perceptions

VIDEO 1.1

I Am Just One



THE FIFTH FOUNDATION

Build Wealth and Give

CONGRATULATIONS! You have made it to the end of your personal finance course. We’ve taught you to save, budget, avoid debt, invest and . . . give? Well that’s really what this chapter is about. If you follow the principles we’ve taught you, you will achieve wealth. That’s so exciting! But managing money isn’t just about

wealth. Remember when we said that money is like a mirror: It reflects what’s important to the person who holds it. We can’t complete a course on personal finance without talking about the joy and value of helping others. That’s why the Fifth Foundation is Build Wealth and Give.

- » We often hear about people who are hurting—families with no food, adults with no homes, kids with no parents.
- » In these moments, our world can seem so big. We might think, “I wish I could do something,” but at the same time realize, “I am just _____ person.”

» The good news is, you *can* make a huge difference in the life of someone else, even if your action is _____₂.

» One of the most important and rewarding things you can do is _____!₃

Giving money away produces more joy than anything money can buy. And time spent helping and serving others can be just as meaningful. You might only be one person, but *you* can make a difference!

What the World Says About You

Maybe you're already wanting to help others, but you're just not sure how to go about it. You might even feel okay not helping because it doesn't seem like you can afford it. You'll give when you're older, when you've got a bigger bank account. That's when you'll really be able to make a difference, anyway!

» The fact is, you can get started right away with what you've got _____₄. That means, if you're working, you can use a portion of your money to benefit someone else.

» But even if you don't have money to give, you've still got YOU! Start with what you have today and give of _____₅ by volunteering your time and talents.

» To do that, first you'll need to know what _____₆ to you.



“Some people give time, some money, some their skills and connections, some literally give their life’s blood. But everyone has something to give.”

BARBARA BUSH
Former First Lady of the
United States



Recent studies show that the largest source of charitable giving came from individuals at \$217.79 billion, or 73% of total giving; followed by foundations (\$41.67 billion/14%), bequests (\$24.41 billion/8%) and corporations (\$14.55 billion/5%).

National Philanthropic Trust



CHARITABLE

ORGANIZATION: An organization set up to provide help and raise money for those in need

AID: To give money, food or other help to a country or organization that needs it

What the World Says About You *(Continued)*

“

“I am only one, but still I am one; I cannot do everything, but still I can do something; I will not refuse to do the something I can do.”

HELEN KELLER
American author, political
activist and lecturer

At times, our culture can send you the message that, as a teen, all you really care about is your cell phone, music and hanging out with friends. You might begin to feel like, *Is that it? Is that who I am?* You mistake society’s portrayal of teenagers as *your own reflection*.

- » Don’t be fooled! The reality is, you are _____.
- » Begin the process of discovering the real you! We’re talking about your _____, your interests and your passions. The things that make you, YOU.
- » Before you can help others, you’ve got to know your own _____—the things that matter most to you.

Knowing what you value will help you select an organization or charity to serve. If you can identify your talents, you can discover more specific ways to serve. You may not have a steady income in your life right now, but that doesn’t mean you have nothing to offer. Giving can be in the form of time, money or abilities.

What Do You Value Most?

Circle the 10 qualities that are most important to you from the list below.

respectful	giving	accepting	committed	assertive
trustworthy	unique	sensitive	energetic	cooperative
spiritual	leader	kind	helpful	creative
forgiving	compassionate	joyful	self-controlled	persistent
confident	accountability	humorous	excellence	fair
loving	peaceful	honest	communication	unifying
hard-working	loyal	patient	intellect	competitive

Now List Your Top 3

These are the qualities you value the most, or your core values.

1 _____

2 _____

3 _____

Your Values

Your values make you, YOU. People generally give of themselves to causes that are important to them. Your values are the beliefs and attitudes that guide your daily behavior. When you decide to help others, make sure that you focus on a need that you can

be passionate about and that is in line with your personal values.

You've identified what is important to you. Now let's see what you're good at. Everyone has talents and gifts that can be used to help others.

Here are some examples of how other high school students have used their talents to help others:

- » Maggie loves working with animals. She and her family have raised four guide dogs for the blind.
- » Charlene's friends say that she has a kindness about her and a gift for putting others at ease. She knows what it's like to be a new student in a big school because her family moved when she was in middle school. Now she makes it a point to reach out to other new students to make them feel welcome.
- » Tim is excellent in math and offers free tutoring to his peers after school two days a week.
- » Frank is a star basketball player at his high school. On Saturday mornings he volunteers to referee youth games at his local community center.

JOURNAL QUESTION: VIDEO 1.1

Complete the values and talents activities before responding to the journal question. How can giving of your time and talents align with your core values?



APPLYING YOUR GIFTS

List some of your talents and hobbies.

1. _____
2. _____
3. _____

Now think of one way you could use one of your talents to help others.



"The happiest people in the world are those who do the most for others."

BOOKER T. WASHINGTON
American educator, author
and speaker

Section 2: Make an Impact

VIDEO 2.1

Open Hands Build Wealth

Money is important, but people are more important. Being wealthy is not an end—it is a means to an end. That end is helping people. The truth is, when you hold your money

with a clenched fist, it destroys your relationships. You end up placing more value on money than people. So make a decision right now to put people first.

- » When you hold your money with an _____ hand, life looks a lot different. 10
- » It may take a little longer to reach your financial goals, but you're investing in something far more _____. 11
- » When you give, you _____ a person's life permanently. 12
- » The joy of giving lasts longer than the happy feeling you get when you spend money on _____. 13
- » It's okay to spend money on yourself. Just make sure you spend money to _____ other people as well. 14
- » Need another reason to give? It's just plain _____! 15

You don't need a lot of money to help others. You just need to be willing to start. We think that giving 10% of your income is a good goal. If that's too much, then just give what you can. If you don't have any money to give,

no problem! Give of your time, your talents, your energy. The point is, you *can* give. The measure of a person is not how much money they make, it's how they use the money and how they help others.



“Money is neither my god nor my devil. It is a form of energy that makes us more of who we already are, whether it’s greedy or loving.”

DAN MILLMAN
Former world champion athlete and author



Americans give billions of dollars to charities every year.

National Philanthropic Trust



OUTREACH: The practice of providing help and advice to people in a community before they have to ask for it

DONOR: Someone who gives things such as money or goods to an organization, especially one that helps people

Case Study: Finding Comfort in Giving

A teenager in Ohio was grieving over the death of her 89-year-old great-grandmother. "Some of her last words were, 'I don't want anybody to be upset.'" But Samantha was upset. She decided, "Maybe I can't be happy right now, but I can do things to make other people happy."

Samantha began doing small acts of kindness, like paying for the meal of a person behind her in line at McDonald's. She decided that, in honor of her grandmother, she would perform 89 random acts of kindness. She discovered that seeing the reaction of people made her feel good.

Over time, Samantha's giving included buying meals for others at restaurants, donating items to the Humane Society, and baking a birthday cake for a friend. She enjoyed giving so much that she began to inspire others to give on her Facebook page *89 Acts of Kindness*. She offered packets with good-deed suggestions that included a photo and bio of her late grandmother, Virginia.

Doing good for others was a fitting tribute to Virginia. "She was like the Golden Rule put in motion," Samantha said. "And she was a really big influence in my life."



Give Now and Always

John D. Rockefeller was a businessman in the late 1800s and early 1900s. He became one of the wealthiest people in America during his lifetime. But

Rockefeller is not just remembered for his wealth. It's what he *did* with his money that we remember him for generations later.

Rockefeller spent the last 40 years of his life as a philanthropist. The money he gave made huge progress in _____, medicine and scientific research. He also gave generously to churches, built hospitals and colleges, and was even well-known for handing out money to people as he walked down the street.

Rockefeller began giving long before he became rich. He understood the importance of starting small and gave out of his first paycheck, which was only \$1.50. He _____ giving when he didn't have much money, and he continued to give as his salary grew into the hundreds, thousands and eventually millions.



81% of high-net-worth donors cite "giving back to the community" as a chief motivation for giving.

National Philanthropic Trust



"Wealth is a sacred trust to be managed for the good of others."

ANDREW CARNEGIE
American industrialist
and philanthropist

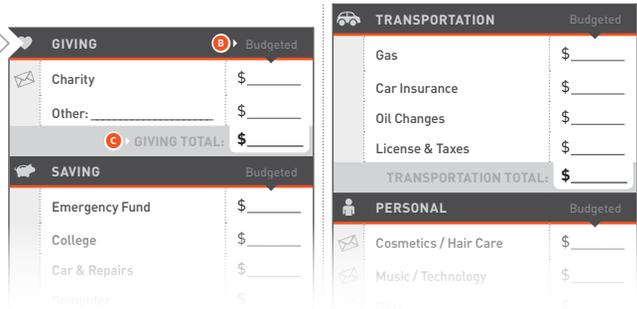


TIPS FOR DONATING MONEY

1. Be proactive in your giving. Take time to identify which causes are most important to you.
2. Check the charity's commitment to accountability and transparency.
3. Obtain copies of the charity's financial records and determine what percentage of funds raised are used on salaries and overhead (cost of running the organization). You should feel confident that most of the money you give is concentrated on the cause you are supporting and not on administration costs.
4. Concentrate your giving on just a few well-run organizations. Unlike investing, when spending your charitable dollars, diversification is not a good thing.
5. Make a long-term commitment. Smart donors support their favorite charities for the long haul.

Make Giving a Priority

Giving is the first category in the Student Budget form as a reminder to always put giving first!



Give Now and Always *(Continued)*

By starting where you are today, you _____ character for the future.

The more you give, the more you are fulfilled and the more you want to give. It's a great cycle to be on. Giving is not a matter of moving money from your wallet to a charity or collection plate; it is a matter of realizing that there are others less fortunate than you and you have a genuine desire to help them. Money is just one way to do that.

By helping someone, you give them encouragement, hope and relief. The more people you help, the more joy you will experience!

JOURNAL QUESTION: VIDEO 2.1

When you are doing your monthly budget, why do you think it is important to have "giving" placed at the very top?

Section 3:

Give Your Time and Talents

VIDEO 3.1

Money Is Not the Only Way to Give

Giving is one of the most important and rewarding parts of your financial journey. Since you are going to make sure that you stay completely debt free, you will have that much more money to spend, invest and give. Just remember that money given produces more joy than it could ever buy!

As you are working toward your financial goals, like saving your \$500 emergency fund, money to give may seem hard to come by. That's when you can find creative ways to give. You can give your time, your talents, your knowledge or your services to help other people.

- » Our culture is so “me” focused.
- » A powerful thing happens when we _____¹⁹ others—we stop focusing on ourselves. We stop being consumed by our own struggles, our looks and the things *we* want.
- » When we give to others we are saying, “Right now the needs of this person matter _____.”²⁰ That’s why giving more than money—giving of yourself—is so powerful!
- » Andy Stanley says, “Giving up something now for something better later is not a sacrifice. It is an _____.”²¹

Each person you give to produces a new story and a new thrill. It is a feeling that never grows dull. Having fun with money is good, but you will tire of movies and clothes. In a way, giving is a lot like compound interest—you put some in, but you get much

more out! Try it! When you’re in line at a coffee shop, offer to pay for the coffee of the person behind you and see how it makes you feel. That feeling and the feeling of the person your generosity impacted is much more valuable than \$5!



“You’ve got to live like no one else so later you can GIVE like no one else!”

DAVE RAMSEY



TIPS FOR DONATING NON-CASH ITEMS

1. Determine whether or not the items you wish to donate are useful.
2. Consider selling your items and donating the proceeds to charity. Donating cash instead of goods allows charities greater flexibility in spending the money so that it reaches people who need it the most.
3. Start locally to find the right charity in order to avoid transportation costs that can lower the impact of your donation.



“Volunteers are not paid not because they are worthless, but because they are priceless.”

AUTHOR UNKNOWN

Ways You Can Give Now

Here are some practical ways you can volunteer in your community. This is just a start. Be creative! Consider your personal talents and skills.

- » With every season, clean out the clothes you no longer use and donate them to your local homeless shelter. Get your friends involved so that, together, you can donate even more!
- » Offer to tutor a peer or younger child who is struggling in a subject you happen to be good at. Your school counselor may be able to help set this up.
- » Offer to be a mentor to an underprivileged youth in your community.
- » Volunteer to help at a Special Olympics event.
- » Volunteer at your local animal shelter.
- » Adopt a senior citizen as a friend/mentor and commit to spending time with him/her each week.
- » Rake leaves, shovel snow, or clean gutters for a senior citizen.
- » Teach Sunday school.
- » Participate in a 5k run for your favorite charity.
- » Befriend new students and eat lunch with them, introduce them to your friends, and offer to help them find a class, etc.
- » Write a letter or send a care package to a soldier overseas.
- » Write a thank you letter to a teacher who had a positive effect on you.
- » Do extra chores around your house without being asked.
- » Help a younger brother or sister with his or her homework.



GIVING IS CONTAGIOUS

Amidst holiday cheer, a customer in the drive-thru line of a local coffee shop decided to pay for the coffee of the customer behind him. He had no idea that his small act of kindness would spark three full hours of giving. A total of 228 customers who followed decided to “pay it forward” by paying for the coffee of the person behind them in line! People inside the store joined in the fun as well. “There was a lot of energy in the store,” said the general manager. “Our team was really excited and shouting out the number of pay-it-forwards all morning.”



“The best thing about giving of ourselves is that what we get is always better than what we give. The reaction is greater than the action.”

ORISON SWETT MARDEN
American author



JOURNAL QUESTION: VIDEO 3.1

List some areas of need in your school or community (youth programs, homeless shelter, humane society, recycling, roadside cleanup, nursing home, etc.).

1. _____
2. _____
3. _____

Section 4: Define Your Legacy

VIDEO 4.1

Legacy

Why are we talking so much about giving? Wasn't this course supposed to be about personal _____? How is giving connected?²²

The act of giving—putting yourself out there for the sake of another person, building relationships, and sacrificing your time and energy—creates a legacy. It gives _____ to the journey of your life.²³

You can be remembered for any number of things:

- » athletic ability
- » musical gifts
- » sense of humor
- » kindness
- » anger
- » attitude
- » selfishness
- » generosity

What you can do today—yes, even in high school—is ask yourself, *How do I want to be remembered?*

You can make a lot of money and be wildly successful; you can go after your dreams and accomplish each and every one of them. But to what end? If you're giving of yourself, you're building a legacy to be proud of. After all, your _____ is the *impact you have on the world*—and it shows the world what really matters to you.²⁴



The top four national volunteer activities are fundraising (26.6%), food collection or distribution (23.5%), general labor or transportation (20.5%), and tutoring or teaching (19%).

National Philanthropic Trust



“Let us not be satisfied with just giving money. Money is not enough, money can be got, but they need your hearts to love them. So, spread your love everywhere you go.”

MOTHER TERESA
Indian Roman Catholic nun



There are approximately 1 million charitable organizations in the United States.

National Philanthropic Trust



TAX BENEFITS OF GIVING

Your primary motivation for giving should be the simple desire to help others. However, since this is a course on personal finance, we also want you to be aware of the great tax benefits that come with giving. Here are some things you should know.

- A gift to a qualified charitable organization may entitle you to a charitable contribution deduction against your income tax if you itemize deductions.
- A contribution to a qualified charity is deductible in the year in which it is paid.
- Most, but not all, charitable organizations qualify for a charitable contribution deduction.
- There are limits to how much you can deduct, but they're very high.
- Certain rules exist for non-cash donations.
- Remember to document your charitable contributions.



TAX DEDUCTION: A reduction in the gross amount of income on which a tax is calculated

Summary of the Five Foundations

1 THE FIRST FOUNDATION
Save a \$_____ Emergency Fund
25

2 THE SECOND FOUNDATION
Get Out of _____
26

3 THE THIRD FOUNDATION
Pay _____ for Your Car
27

4 THE FOURTH FOUNDATION
Pay Cash for _____
28

5 THE FIFTH FOUNDATION
Build _____ and _____
29 30

We know that by following these steps, you will build wealth. The sky is the _____! As you do, be intentional with your money. Take care of your needs and commit to helping others along the way! Keeping an open hand and an open _____ means you will leave behind an amazing legacy someday.
31 32

The bottom line is, as a high school student, you've got the opportunity to take all of the _____ _____ we've taught you and apply them to your own situation. You control your future! That's so exciting! You've got your whole life ahead of you. Where you're from, your family background, what you've been told by others—those things don't define you. YOU define you. Success isn't easy, but it's _____ for anyone who is willing to go after it.
33 34

So what *will* your future look like? What *will* your legacy be?

A Message From Jon

The Generosity of Future Me



It would be silly to pretend there are two different people working the same day under the same name, Jon Acuff, but you'd be surprised how many people do that when it comes to money. Especially regarding the "G" word.

I'm talking about giving. When you get intense about beating debt (and reaching other money goals), sometimes it's easy to make the mistake of thinking that giving is something that will come later. And when we talk about later, it's fun to imagine how generous future me is going to be.

"Right now, giving doesn't really fit into the plan. But in the future? Down the road? I'm going to be like Bill Gates! I'll probably just rent a hot air balloon and drop stacks of cash out of it. I'll play Natasha Bedingfield music as I do this and get people dancing and really enjoying the full depth of my amazing

generosity. Gonna change the world, man, really change the world."

But you know the truth about "future me"? He or she is incredibly slippery. Just when you think the future has finally arrived, something else comes up. Something more important or critical or . . . well, I can start giving later.

You want to beat debt and have long-term success with everything Dave Ramsey talks about? Say good night to future me. Start giving today. Budget some giving right now. You don't have to go crazy. Giving time and money is important no matter where you are in the Five Foundations, that's why Dave put it at the top of the student budget form!

The truth is, future me won't know how to be generous with a lot unless present me learns how to be generous with a little.

So give a little.



Budget Builder



Okay everyone, we've shown you how and why to give to those in need. Now it's time to commit. Go to foundationsU.com/12 to make giving first in your budget.



"We make a living by what we get, we make a life by what we give."

WINSTON CHURCHILL
Former Prime Minister of the United Kingdom



Recent studies show that the majority of charitable dollars go to churches (32%), education (13%), human services (12%), and grant-making foundations (9%).

National Philanthropic Trust

JOURNAL QUESTION: VIDEO 4.1

When have you been impacted because someone gave their time, money or talents to help you? How did this affect you?

Chapter Summary



Check for Understanding

Now it's time to check your learning! Go back to the *Before You Begin* section for this chapter. Place a checkmark next to the learning outcomes you've mastered and complete the "after" column of the *Measure Your Progress* section.



Build On What You've Learned

Fill in the graphic organizer with each of the *Five Foundations*. Put a checkmark next to each of the foundations you have accomplished.

COMPLETE?	THE FIVE FOUNDATIONS (WRITE THESE OUT)	
<input type="checkbox"/>		THE FIRST FOUNDATION _____
<input type="checkbox"/>		THE SECOND FOUNDATION _____
<input type="checkbox"/>		THE THIRD FOUNDATION _____
<input type="checkbox"/>		THE FOURTH FOUNDATION _____
<input type="checkbox"/>		THE FIFTH FOUNDATION _____



Big Ideas

The following Big Ideas are intended to provide clear focus and purpose to the lessons. Read each statement and think about how what you've learned will affect your current and future decisions. Then, in the space provided, write an "I believe" statement for each of the Big Ideas.

» People are more important than money.

» Discover your values, interests and passions—then give!

» Your legacy is the impact you make on the world.



Take Action Challenge

Look at your Five Foundations chart. For each foundation that you have not completed, write a brief summary of how you intend to meet that goal. Be sure to include a time goal for each of the foundations.

STEPS TO MEET YOUR FOUNDATION GOAL	TIME
 <hr/> <hr/>	<hr/> <hr/>
 <hr/> <hr/>	<hr/> <hr/>
 <hr/> <hr/>	<hr/> <hr/>
 <hr/> <hr/>	<hr/> <hr/>
 <hr/> <hr/>	<hr/> <hr/>

Money in Review

Matching

Match the following terms to the correct definition below.

- | | | |
|----------------------|-------------------------------|--------------------------------|
| A Legacy | C Nonprofits | E The Fourth Foundation |
| B Core Values | D The First Foundation | F Philanthropy |

- | | |
|---|---|
| 1. _____ Organizations that use money raised to achieve their goals rather than distributing them as profit | 4. _____ Anything handed down from the past; something that someone has achieved that continues to exist after they are gone |
| 2. _____ Means “love of humanity”; identifying and exercising one’s values in giving and volunteering | 5. _____ Save a \$500 emergency fund |
| 3. _____ Pay cash for college | 6. _____ Traits or qualities that represent an individual’s highest priorities, deeply held beliefs and motivating forces; one’s guiding principles |

Illustration

Draw a picture representation of each of the following terms.

Charitable Giving 

Your Core Values 

Multiple Choice

Circle the correct answer.

7. You have to wait until you have a large income before you can help others.
 A True
 B False

8. One financial benefit of giving money to charity is that your contribution may be tax deductible.
 A True
 B False

9. Which of the following should be a consideration when selecting a nonprofit to which you'd like to contribute?
 A Your values and beliefs
 B The charity's commitment to accountability and transparency
 C How well run the organization is
 D All of the above

10. Is it better to give to many charities or just a few?
 A Many
 B Just a few
 C Doesn't matter
 D None at all

11. What percentage of households give to charity?
 A 100%
 B 20%
 C 65%
 D 5%

Short Answer

Respond in the space provided.

12. Why is it important to give money, time or talents?

13. What does it mean to leave a legacy?

14. Write down something you learned in this chapter.

15. If you could start a charity, what would it be? Who would you help and in what way? Why?

16. How can giving to others have a positive impact on you?

