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## Consider giving to the poor rather than buying meaningless holiday 'stuff'

By Michelle Singletary  
Washington Post Staff Writer  
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For the new year, I'd like to propose that those who give advice on how to budget should drop the expression "pay yourself first."

The principle behind the saying is that you will be setting aside money in an emergency or rainy-day account. I just want to tweak this notion a bit.

How about suggesting that people put charitable giving at the top of their budget?

I know. I've heard all the excuses and the reasons why people don't give. But I'm a believer in tithing, meaning that the first 10 percent of each check I get goes to support my local church. I also give above this figure in offerings. It's the first thing my husband and I do with any money we receive - even before paying our mortgage or adhering to the emergency fund strategy.

There's certainly a religious aspect to this way of budgeting, but there's also a very practical, mathematical method at play. If we set aside 10 percent of our income plus additional money for offerings and charity, it forces us to become more disciplined. Giving first means we have to make some tough decisions about the money that is left.

Right about now, someone is muttering: What if you're in debt or a single parent or earn a low income?

Yes, this will be tough advice for a lot of people to follow. But I've seen people in such situations give first and not suffer financially. I worked with a single mother of a young child who decided to tithe and help those less needy than herself. And she did this while she was paying off debt. She cut expenses by moving in with a friend. Whether she gave or not, she had to move because she was spending too much of her income on rent. She became skilled at managing every penny she spent after giving.

I've worked with many individuals one on one and I have never found anyone who went broke tithing or giving to charity first. True, there are people who give too much while ignoring their creditors. I'm not suggesting anyone do this. You have to honor your financial obligations.

Author, pastor and social activist Tony Campolo preached at my church before Christmas. He talked about his work in Haiti and described the horrid conditions so many children are facing after the earthquake that devastated parts of the country.

Campolo asked us to think about all the stuff we were going to buy people for the holiday. He asked us to assess honestly whether anybody needed any of the things we had purchased or still needed to rush out and buy.

Are you giving as much as you can to the poor?

There was a hush over the congregation, except for a few "amens."

We all knew.

We recognized that money we had spent on ourselves could have been sent to help a Haitian child or donated in the United States to aid a homeless family or fill the pantries of a soup kitchen.

Did you know that for just \$1 a day through a reliable charity, such as [Haiti Partners](#), which is advised by Campolo, you can send one child to school, train two teachers or provide two families with micro-credit loans?

Consider this as you look at your budget. Thirty-seven percent of charities reported a decrease in giving this year because of fewer individual donations and smaller amounts pledged, reports the Nonprofit Research Collaborative, a joint effort by six organizations that serve the nonprofit sector.

A significant majority of charities say they will have to reduce programs, services or operating hours because of a decline in donations - at a time when more help is needed. In the first nine months of 2010, demand for services rose 78 percent for human-service nonprofit groups and 68 percent for charities overall in 2010.

About 22 percent of charities had to bring in volunteers to work in jobs formerly held by paid staff, up from 15 percent a year ago.

"We are beginning to see some positive signs, but despite that, giving still has a long way to go to return to the levels it was at three or four years ago," said Patrick M. Rooney, executive director of the Center on Philanthropy at Indiana University.

When times are tough, people pull back and don't give as much. That's understandable. However, giving should go up when the need is greater. I hope you consider in the coming year to put charity at the top of your budget.

**Readers can write to Michelle Singletary at The Washington Post, 1150 15th St. NW, Washington, D.C. 20071. Her e-mail address is [singletarym@washpost.com](mailto:singletarym@washpost.com). Questions are welcomed, but because of the volume of mail, personal responses may not be possible.**