

JOSSEY-BASS NONPROFIT GUIDEBOOK SERIES

COMPLETELY
REVISED

How to Write Successful Fundraising Appeals

THIRD EDITION

MAL WARWICK
with ERIC OVERMAN

► Includes Sample Letters, Real World Examples, Style Tips,
New Chapters on E-mail, Websites, Social Media, and More...

**JOSSEY-BASS™**
A Wiley Brand

How to Write Successful Fundraising Appeals

FREE
Professional Content



JOSSEY-BASS™
A Wiley Brand

This book includes Professional content that can be accessed from our Web site when you register at **www.josseybass.com/go/fundraisingappeals** using the password ***professional***.

How to Write Successful Fundraising Appeals

Third Edition

Mal Warwick
with **Eric Overman**

 **JOSSEY-BASS™**
A Wiley Brand

Copyright © 2013 by Mal Warwick. All rights reserved.

Cover design by JPuda

Cover image: © istockphoto

Published by Jossey-Bass

A Wiley Brand

One Montgomery Street, Suite 1200, San Francisco, CA 94104-4594—www.josseybass.com

No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, photocopying, recording, scanning, or otherwise, except as permitted under Section 107 or 108 of the 1976 United States Copyright Act, without either the prior written permission of the publisher, or authorization through payment of the appropriate per-copy fee to the Copyright Clearance Center, Inc., 222 Rosewood Drive, Danvers, MA 01923, 978-750-8400, fax 978-646-8600, or on the Web at www.copyright.com. Requests to the publisher for permission should be addressed to the Permissions Department, John Wiley & Sons, Inc., 111 River Street, Hoboken, NJ 07030, 201-748-6011, fax 201-748-6008, or online at www.wiley.com/go/permissions.

Limit of Liability/Disclaimer of Warranty: While the publisher and author have used their best efforts in preparing this book, they make no representations or warranties with respect to the accuracy or completeness of the contents of this book and specifically disclaim any implied warranties of merchantability or fitness for a particular purpose. No warranty may be created or extended by sales representatives or written sales materials. The advice and strategies contained herein may not be suitable for your situation. You should consult with a professional where appropriate. Neither the publisher nor author shall be liable for any loss of profit or any other commercial damages, including but not limited to special, incidental, consequential, or other damages. Readers should be aware that Internet Web sites offered as citations and/or sources for further information may have changed or disappeared between the time this was written and when it is read.

Jossey-Bass books and products are available through most bookstores. To contact Jossey-Bass directly call our Customer Care Department within the U.S. at 800-956-7739, outside the U.S. at 317-572-3986, or fax 317-572-4002.

Wiley also publishes its books in a variety of electronic formats and by print-on-demand. Some material included with standard print versions of this book may not be included in e-books or in print-on-demand. If the version of this book that you purchased references media such as CD or DVD that was not included in your purchase, you may download this material at <http://booksupport.wiley.com>. For more information about Wiley products, visit www.wiley.com.

Library of Congress Cataloging-in-Publication Data

Warwick, Mal.

How to write successful fundraising appeals/Mal Warwick, Eric Overman. — Third edition.

pages cm. — (The Jossey-Bass nonprofit guidebook series)

Revised edition of the author's *How to write successful fundraising letters*, 2nd ed.

Includes index.

ISBN 978-1-118-54366-5 (paper); ISBN 978-1-118-57321-1 (ebk.);

ISBN 978-1-118-57325-9 (ebk.); ISBN 978-1-118-61808-0 (ebk.)

1. Direct-mail fund raising. 2. Nonprofit organizations—Finance. I. Overman, Eric. II. Title.

HV41.2.W378 2013

658.15'224—dc23

2012048511

Printed in the United States of America

THIRD EDITION

PB Printing

10 9 8 7 6 5 4 3 2 1

The Jossey-Bass Nonprofit Guidebook Series

The Jossey-Bass Nonprofit Guidebook Series provides new to experienced nonprofit professionals and volunteers with the essential tools and practical knowledge they need to make a difference in the world. From hands-on workbooks to step-by-step guides on developing a critical skill or learning how to perform an important task or process, our accomplished expert authors provide readers with the information required to be effective in achieving goals, mission, and impact.

Other Titles in the Jossey-Bass Guidebook Series

Powered by Pro Bono, Taproot Foundation

Winning Grants Step by Step, 4th Edition, Tori O'Neal-McElrath

Content Marketing for Nonprofits, Kivi Leroux-Miller

The Nonprofit Marketing Guide: High-Impact, Low-Cost Ways to Build Support for Your Good Cause, Kivi Leroux Miller

The Executive Director's Guide to Thriving as a Nonprofit Leader, 2nd Edition, Mim Carlson, Margaret Donohoe

Strategic Communications for Nonprofits: A Step-by-Step Guide to Working with the Media, 2nd Edition, Kathy Bonk, Emily Tynes, Henry Griggs, Phil Sparks

The Budget-Building Book for Nonprofits: A Step-by-Step Guide for Managers and Boards, 2nd Edition, Murray Dropkin, Jim Halpin, Bill La Touche

Contents

Preface to the Third Edition	ix
About the Author	xiii
Introduction: Why You Should Read This Book	1
Part One Motivating Your Audience	
1 Why People Respond to Fundraising Appeals	9
2 How a Fundraising Appeal Is Like a Personal Visit	21
3 What Donors Really Think about Fundraising Letters	35
4 Characteristics of an Effective Fundraising Appeal	41
5 A Leisurely Tour through One Successful Appeal	47
Part Two Your Plan of Action	
6 What to Do Before You Write Any Fundraising Appeal	71
7 Eight Steps toward Successful Fundraising Appeals	85
8 The Cardinal Rules of Fundraising Letters	95
9 You're Writing for Results—Not for a Pulitzer Prize	115
Part Three Customizing Your Appeal	
10 Recruiting New Donors: Starting Intimate Conversations with Strangers	127
11 Recruiting New Supporters: Beginning the Cultivation Process Online	133
12 Welcoming New Donors: Treating People Like Part of the Family	141
13 Appealing for Special Gifts: Bringing Your Case Down to Earth	155

14	Asking for Year-End Contributions: Making the Most of the Holiday Spirit	167
15	Recruiting Monthly Sustainers: Offering Small Donors a Chance for Greater Impact	185
16	Soliciting High-Dollar Gifts: Framing the Case for Major Contributions	191
17	Going for Bigger Gifts: Persuading Donors to Make an Extra Commitment	203
18	Seeking Annual Gifts: Building Long-Term Loyalty, One Year at a Time	213
19	Thanking Your Donors: Friend-Raising before Fundraising	219
20	Promoting Legacy Gifts: Seeking the Ultimate Commitment	233
Part Four Reinforcing Your Appeal		
21	Rounding Out Your Appeal with Online Media and More	245
22	Writing Online Appeals	261
23	The New Keys to Success in Fundraising Today	297
Part Five The Appeal Writer's Toolbox		
A	Sample Multichannel Campaign Calendar	313
B	Twenty Great E-mail Subject Lines	317
C	Sixty Successful Outer-Envelope Teasers	319
D	Fifty-Four Strong Leads for Fundraising Appeals	329
E	Ninety Ways to Use the Word "You" in a Fundraising Appeal	331
F	Sixty-Three Ways to Handle Awkward Copywriting Transitions	335
G	Forty-One Powerful Ways to End a Fundraising Appeal	339
H	Fifty-Eight Ways to Start a P.S. in a Fundraising Appeal	341
I	Fifteen Ways How <i>Not</i> to Get Results	345
	Index	353

Preface to the Third Edition

Nearly twenty years ago I set out to develop the first edition of *How to Write Successful Fundraising Letters*. Measured against a geological timescale, two decades isn't a long time—but in fundraising terms the world has changed as surely and as dramatically as if the continents had drifted farther apart. Fundraisers today—those who were content to solicit funds by mail twenty years ago—face a *multichannel* environment, more complex, often baffling, and continuously changing.

The first edition of this book was exclusively about fundraising by direct mail. It represented my best effort to explain how and why the technique works—and how to make the most of it. Using abundant examples of successful and unsuccessful fundraising letters, I explained, step by step, what works and what doesn't in direct mail fundraising. I described all the different kinds of direct mail fundraising letters—if you're a beginner, don't be surprised that there are a lot of them!—and I explained why the differences matter and how to make them clear in your own writing.

For most nonprofits today, direct mail is still the workhorse in the development office, generating the largest number of new donors and raising by far the largest amount of net revenue for operations. But the number of ways that nonprofit organizations are raising money from the public has proliferated with the advent of e-mail, the World Wide Web, mobile computing, and social media, resulting in the multichannel environment that fundraisers confront today. That's why, from beginning to end, this book is dramatically different from its earlier editions. The changes include:

- *A new title, How to Write Successful Fundraising Appeals* (not just *Letters*), to reflect the changed reality that today's fundraisers confront
- *Three new chapters* ("Recruiting New Supporters: Beginning the Cultivation Process Online," "Rounding Out Your Appeal with Online Media and More," and "The New Keys to Success in Fundraising Today") and a fourth chapter thoroughly updated and expanded ("Writing Online Appeals")

- *New sample fundraising appeals* substituted for nearly all the examples found in the second edition
- *Revised text throughout*, with every single sentence weighed for its relevance to current conditions
- *Additions to the resources* at the end of the book
- *A website* dedicated to this book (www.josseybass.com/go/fundraising-appeals), featuring numerous additional sample appeals (all in full color, of course).

If you want to cut to the chase and get a handle on the changes that time has wrought in the fundraising environment, I suggest you turn to the concluding chapter, “The New Keys to Success in Fundraising Today.”

And if you’re now using a previous edition of this book as a reference, you’d be well advised to consult this third edition instead. Yes, things have changed that much.

Three of my colleagues played pivotal roles in preparing this third edition. Eric Overman, vice president of digital strategy at Donordigital, reviewed the text for consistency with the current demands and opportunities of online communications, provided the substance of two of the new chapters, prepared two new resource sections for part 5, and supplied examples of online fundraising appeals from his work with clients. Eric spent a great deal of time on this project, and I’m very grateful to him. And my old friend Bill Rehm, vice president of Mal Warwick Associates, put in the hours too, suggesting substantial changes in the text, identifying out-of-date material to cut, and supplying the new direct mail examples featured in this edition. Finally, Amanda Melton, party planner/wordsmith/office manager/actor, secured most of the permissions for the illustrations used in this book, a truly thankless task for which I thank her anyway.

I couldn’t possibly have produced this book without Eric’s and Bill’s help. They contributed a great deal to its freshness and new insights. Nonetheless, the final decisions about what to include or exclude were mine, so please blame me if you’re unhappy.

I’m also indebted to my editors at Jossey-Bass, who were a pleasure to work with. They caught several potentially embarrassing slips on my part, and I’m grateful. Besides, they’re the ones who actually publish the book!

If your job—or your personal predilection—keeps you engaged full-time in direct mail fundraising or in online fundraising and marketing, you may find what follows in this book a little disquieting. Get used to it. The days are long gone when we could hole up in our specialties and still meet ambitious fundraising targets. The world doesn’t work that way anymore.

In any form of direct response fundraising, you'll find it essential nowadays to work closely with those who manage other aspects of direct response. Otherwise, you won't be able to maximize your fundraising returns. I hope this greatly revised book will help you on your way.

Berkeley, California
April 2013

Mal Warwick

About the Author

For more than thirty years, Mal Warwick has been widely known in the nonprofit sector as an author, consultant, and public speaker on marketing and fundraising for nonprofit organizations and in the private sector as an advocate for socially and environmentally responsible business policies and practices.

Mal is the founder and chairman of Mal Warwick | Donordigital (www.malwarwick.com), a full-service fundraising agency with offices in Berkeley, California, and Washington, DC. The firm specializes in integrated, multichannel fundraising and marketing, serving nonprofit organizations nationwide since 1979. It is a Founding B Corporation and is now employee owned.

Mal has written, coauthored, or edited a total of twenty books, including *Fundraising When Money Is Tight*, *Revolution in the Mailbox*, and several other standard fundraising texts. For twenty-five years, until February 2011, he also edited the free, monthly, electronic newsletter, *Mal Warwick's Newsletter: Successful Direct Mail, Telephone & Online Fundraising™*, which had more than ten thousand subscribers in sixty-nine countries. Over the course of his fundraising career, he has been widely in demand as a speaker and workshop leader throughout the world. Mal has taught fundraising on six continents to nonprofit executives from more than one hundred countries.

Among the hundreds of nonprofits Mal and his colleagues served over the years are many of the nation's largest and most distinguished charities as well as six Democratic presidential candidates and scores of small, local, and regional organizations. Collectively, Mal and his associates have been responsible for raising close to one billion dollars—largely in the form of small gifts from individuals.

Mal has played a leadership role in the fundraising and direct marketing fields both nationally and internationally. In 2009 and 2010, he cofounded and chaired the International Fundraising Congress Online, the world's first virtual fundraising conference, involving more than four hundred sites in forty-two countries, and he chaired its successor, Fundraising Online 2011. Previously, in 2007–2008, he served as chair of that event's sponsor, the international organization Resource Alliance (London, UK). The Resource

Alliance is the organizer of the annual International Fundraising Congress in The Netherlands and a leading force globally in developing the fundraising capacity of nongovernmental organizations, increasing their ability to build civil society. Having helped to establish one of its two predecessor organizations in the early 1980s, he was also an active member of the Direct Marketing Association Nonprofit Federation (Washington, DC). In addition, he served for ten years on the board of the Association of Direct Response Fundraising Counsel (Washington, DC), two of those years as board president.

In 2004, Mal received the Hank Rosso Outstanding Fundraising Executive Award from the Association of Fundraising Professionals, Golden Gate Chapter, and Northern California Grantmakers. In 2009, he was granted the Max L. Hart Nonprofit Leadership Award by the Direct Marketing Association Nonprofit Federation, in recognition of his lifetime contributions to direct marketing.

Mal chairs the board of GreatNonprofits (based in San Francisco), which is partnering with major institutions to bring the voices of donors, volunteers, and beneficiaries to the forefront in evaluating the impact of nonprofit organizations.

A serial entrepreneur and impact investor, Mal has been active in promoting social and environmental responsibility in the business community nationwide for more than two decades. He is the coauthor of *The Business Solution to Poverty: Designing Products and Services for Three Billion New Customers* (with Paul Polak), and of *Values-Driven Business: How to Change the World, Make Money, and Have Fun* (with Ben Cohen, cofounder of Ben & Jerry's). Along with Ben Cohen and others, Mal was a cofounder of Business for Social Responsibility in 1992, and he served on its board during its inaugural year. In 2001, after more than a decade as an active member of Social Venture Network, he began a six-year stretch (2001 to 2007) on its board, serving as chair for four of those years and as vice-chair for two.

Mal was a Peace Corps volunteer in Ecuador for more than three years in the 1960s. Since 1969, he has lived in Berkeley, California, where he is deeply involved in local community affairs. In 2006, he was awarded the Benjamin Ide Wheeler Medal by the Berkeley Community Fund as "Berkeley's most useful citizen," in recognition of his lifetime contributions to the community.

Mal is the grandfather of Dayna, Iain, Matthew, Gwen, Andrew, Kaleb, and Benjamin.

How to Write Successful Fundraising Appeals

Introduction:

Why You Should Read This Book

I immodestly recommend that you read this book for a number of reasons:

- If you write fundraising appeals for a hospital, a college or university, a museum, a health agency, a human service organization, a public interest advocacy group, or any other nonprofit that needs funds
- If you want to write appeals that raise more money for your organization
- If you serve in a leadership role in a nonprofit organization as executive director, development director, or marketing director
- If you are a member of a nonprofit's board of directors and you want to assess the effectiveness of your organization's fundraising appeals
- If you're involved in public relations, advertising, or marketing for a nonprofit organization or institution
- If you want to understand better how fundraising works
- If you want to understand how combining direct mail and online appeals can help you raise much more money
- If you want to learn how to write to get results
- If you want to be a more effective writer

If direct response fundraising is a science (a dubious proposition at best), its fuzziest, most inexact, least scientific aspect is writing the copy required for direct mail, e-mail, telephone, and other communications media now widely in use by nonprofit organizations and political campaigns. There are those in the field who claim fundraising packages can be written by formula, but I'm not one of them. Writing this stuff is tough work because what's effective for one organization may prove counterproductive for another. And what worked last year or last time may not work today.

Though there's no copywriting formula that's worth the pixels or paper it's printed on, there are principles and practices of grammar, syntax, word usage, and formatting that need to be respected. Call them rules, if you will. Your rules won't necessarily match my rules, but each of us has to be consistent—and that may mean obsessing over the minutest details. (To get a sense of what I mean by this, take a look at the edited copy reproduced in exhibit I.1. It shows the sort of thing I often do when I take on an editing job.)

EXHIBIT I.1

Editing Example, One Page of a Fundraising Letter

~~An attitude of energy conservation fits right into the vision of living more lightly on the earth and trying to do better with less.~~

You can

~~We can do it in the obvious areas: home, transportation, and appliances.~~

We've put together a handy chart to show you how much energy ~~could be saved by taking action in various areas.~~ I've enclosed a copy for you to ~~please~~ post and share with your friends.

You may think that changing a ~~light~~ light bulb ~~won't~~ make much of a difference. ~~A~~ single compact fluorescent light bulb uses 1/4 the energy and lasts 10 times as long as an incandescent bulb giving off the same amount of light!

~~According to the Rocky Mountain Institute, if everyone in the U.S. switched to light bulbs, we could close 75 large power plants. That means we could half our nuclear plants -- without touching anything but our lightbulbs! We could make an even bigger difference by using the most energy efficient electric appliances.~~

shut down

As you can tell from the enclosed chart, we

our society squanders immense amounts of energy on

~~Yet much of the energy used in the US is hidden from the consumer. Processed food; packaging; ~~and~~ pesticides and fertilizers made from petroleum products; ~~the energy used to~~ transport products across the nation and from around the world, ~~all these energy uses add up.~~~~

~~So we must pressure businesses and institutions to become energy efficient, not only in their direct use of energy, but in the less obvious areas, too.~~

power to force such a big change in attitude!

~~Implementing our ~~Point~~ Energy Efficient Economy Project will require more staff, time, and money.~~

~~Once again we must ask for your help in this important project. Your contribution will help lay the foundation for an energy efficient and environmentally healthy economy.~~

Note: don't underline here.

~~We can and we must take control of the future of our environment by changing the way we spend our money.~~

~~We need to buy energy efficient and recyclable products, invest in technology that reduces our need for fossil fuels, and boycott companies that continue to produce energy wasting products. We also need to educate businesses on how they can improve the energy efficiency of their industries and demand that they do it.~~

Speech again.

~~Through your individual actions and your support of Co-op America's Energy Efficient Economy ~~Project~~, you ~~can~~ can ~~play~~ play an integral part ~~in~~ from a dirty, fossil fuel-based economy to a clean, efficient, renewable energy-based economy.~~

shifting the US

~~Please give as generously as you can, ~~your~~ contribution of~~

As a gesture of thanks for your

The reality is that for most of us, writing of any sort is a royal pain in the neck. But there are ways to reduce the fuzziness and the pain and to raise the odds that your letters will bring in every nickel you need, and more. Talent helps, but experience counts for a lot too.

Over the years, I've read tens of thousands of fundraising appeals, written or edited thousands of those letters myself, and shared in the creative process as a manager or consultant in thousands of other mailings and online campaigns. All of this experience has given me a front-row seat in a never-ending "copy clinic"—a close-up view of what works and what doesn't (and sometimes even why). This book conveys what I've learned about writing fundraising appeals.

In other books I've written, I've explored many of the elements of fundraising. Most (though not all) of this work was about raising money by mail—from choosing mailing or e-mail lists to working with consultants, from measuring results to designing and producing packages, from strategizing to testing to scheduling. This book isn't about any of those things. It's about writing. My topic here is the effective use of written English in the pursuit of philanthropic gifts.

Over my varied career, I've written newspaper stories, magazine articles, book reviews, science fiction stories, and comic book scripts; ads for newspapers, magazines, radio, and television; sales letters, brochures, and pamphlets; technical manuals; e-mail promotions and copy for Web sites; speeches for others, including presidential candidates, and speeches for myself—not to mention all those fundraising appeals, plus more than a dozen other books about the craft of fundraising. I've written fiction and nonfiction, eulogies and humor, short pieces and long. I've written in three languages and translated from one to another.

Yet despite all this writing, I don't consider myself a particularly gifted writer. I'm no poet; my prose doesn't sing. I've written no unforgettable passage, contributed no timeless witticism to the language. But through long practice and difficult trial and error, I've learned to do one thing moderately well with my writing: get results. And there's just one result I want from this book: to help you write successful fundraising appeals.

This book is a guide to the techniques and approaches that have proved successful for me—a tool chest of ideas and examples that will help you sharpen your own writing. If you prefer, look on it as a comprehensive review to help you gain perspective on the challenges you face as a writer of fundraising appeals.

And there's one more result I hope to achieve with this book: I want you to enjoy reading it. I've found I do best what I enjoy the most—while those things I approach with deadly seriousness are least likely to turn out well.

I suspect you too will find that the more fun you have when you write your fundraising appeals, the more money you'll raise.

From Fundraising Letter to Fundraising Package

The title of this book refers to fundraising *appeals*. Note that this has grown out of the title of the first and second editions, *How to Write Successful Fundraising Letters*. What started largely as a direct mail phenomenon has grown into what is today a multichannel effort, employing a variety of techniques across mail, e-mail, web, phone, social media, and mobile communication channels.

However, what has *not* changed is that direct mail remains the workhorse in the fundraiser's toolbox. Despite the proliferation of media, direct mail continues to deliver the lion's share of the money, so it still deserves the most attention.

Direct mail is unique in many ways, but in no way more than this: a direct mail fundraising appeal consists of several components. You'll need an envelope for your fundraising letter. And almost all the time you'll need at least two other items as well: a reply device (variously called a response device, coupon, card, form, or something else) and an envelope to mail it back in. Without a reply device and an easy way to return it, most fundraising letters would generate precious few gifts.

However, in the new world of multichannel communications, those paper elements aren't enough. For a major fundraising campaign, you'll probably need e-mail copy, a telephone script, blurbs for Facebook and Twitter, and copy for your website as well. Things have gotten more complicated in the last decade. But the basics remain the same.

Why You Can Learn from the Examples—Even Though Your Organization Is Different

You'll find contemporary examples, new to this third edition, to illustrate the eleven types of fundraising appeal described in part 3. These examples are drawn from the work of my colleagues at Mal Warwick | Donordigital for our clients during recent years. There are additional examples on the website we've developed to accompany this book.

The causes and institutions appearing throughout this book cover a wide range of issues and activities—from fighting hunger and protecting animals to advancing the rights of women and cleaning up the environment. But what if your organization doesn't happen to fit into one of those categories? Or if it does fit, what if you're convinced it's really too different

to benefit from the examples? In fact, you can learn a lot from fundraising appeals written by other nonprofit organizations. There are three reasons why I strongly believe this.

1. You can learn how the fundamental rules of writing apply (or don't apply) to the craft of writing fundraising appeals. These fundamentals have nothing to do with your cause or your constituency.
2. You can learn how the special techniques of fundraising and direct marketing can be put to work in fundraising appeals. These techniques change very little from one cause or constituency to another.
3. You can learn how to improve your fundraising copy if you distance yourself from the everyday needs and details of your organization's work. Often it's much easier to see the forest rather than the trees when you're looking into someone else's forest.

Take my word for that. I've been wandering around in other people's forests for a very long time. In a literal sense, I worked on the first edition of this book for more than three years, starting in 1989. In a larger sense, however, I started the project ten years earlier when I founded my direct mail fundraising firm, Mal Warwick Associates, or even in 1949, well over half a century ago, when I wrote my first "fundraising" letter home from summer camp. I've put a lot into this book. I hope you get a lot out of it.

To write successful fundraising appeals, it's essential that you understand the fundamentals of donor motivation and the dynamics of donor response. Those are the themes we'll cover in this first part of the book. You'll learn

- Why people respond to fundraising appeals when they're typically overwhelmed with them
- How a fundraising appeal is like a personal visit by a fundraising canvasser
- What donors really think about those fundraising letters cluttering their mailboxes
- The characteristics of an effective fundraising appeal, whether printed on paper or posted online

And finally, you'll take a leisurely tour through one successful appeal.

Chapter One:

Why People Respond to Fundraising Appeals

It's downright unnatural. Your fundraising appeal must persuade the recipient to take an action that much of humanity thinks peculiar: to give away money.

To accomplish this seemingly unlikely objective, your appeal needs to be built on the psychology of giving. Forget your organization's needs. Instead, focus on the needs, the desires, and the concerns of the people you're writing to. Your job is to motivate them.

Commercial direct marketers frequently say that there are five *great motivators* that explain response: fear, exclusivity, guilt, greed, and anger. But I believe the truth is much more complex: that there are at least two dozen and one reasons people might respond to your fundraising appeal. Any one of the twenty-five might suggest a theme or hook for your campaign, and it's likely that several of these reasons help to motivate each gift.

People Send Money Because You Ask Them to

Public opinion surveys and other research repeatedly confirm this most basic fact of donor motivation. "I was asked" is the most frequently cited reason for giving. And the research confirms that donors want to be asked. Focus group research also reveals that donors typically underestimate the number of appeals they receive from the organizations they support. These facts help explain why responsive donors are repeatedly asked for additional gifts in nearly every successful direct response fundraising program. When you write an appeal, keep these realities in mind. Don't allow your reticence about asking for money make you sound apologetic in your letter.

People Send Money Because They Have Money Available to Give Away

The overwhelming majority of individual gifts to nonprofit organizations and institutions are small contributions made from disposable (or discretionary) income. This is the money left over in the family checking account after the month's mortgage, taxes, insurance, credit cards, and grocery bills have been paid. Unless you're appealing for a major gift, a bequest, or a multiyear pledge, your target is this modest pool of available money.

For most families, dependent on a year-round stream of wage or salary income, the pool of disposable income is replenished every two weeks or every month. That's why most organizations appeal frequently and for small gifts. If your appeal is persuasive, your organization may join the ranks of that select group of nonprofits that receive gifts from a donor's household in a given month. If you're less than persuasive or if competing charities have stronger arguments—or if the family just doesn't have money to spare that month—you won't get a gift.

For example, if you write me a letter seeking a charitable gift, you may succeed in tapping into the \$100 or \$200 I'll probably have "left over" for charity during the month your letter arrives. If your appeal is persuasive, I might send you \$25 or \$50—\$100 tops—because I decide to add you to the short list of nonprofits I'll support that month.

Now you may have the mistaken impression that as a businessman, a snappy dresser, and an all-around generous fellow, I have a lot of money. You may even be aware I've occasionally made much larger gifts to local charities. But you're unlikely to receive more than \$50 because that's all I have available right now. Those few larger gifts I gave didn't come from my disposable income stream. They came from other sources (such as an investment windfall, a tax refund, or an inheritance) and required a lot of planning on my part.

People Send Money Because They're in the Habit of Sending Money

Charity is habit forming; giving by mail is a special variety of this benign affliction. When I became involved in direct mail fundraising in the late 1970s, I was told that only about one in four adult Americans was *mail responsive*—that is, susceptible to offers or appeals by mail. By the turn of the century, according to the Simmons Market Research Bureau, two out of every three adults were buying goods or services by mail or phone every year. Many purchases involved telemarketing—but there's no doubt Americans are now more mail responsive. Surveys also reflect the growing importance of direct

mail appeals in the fundraising process. Research shows that fundraising letters are the top source of new gifts to charity in America.

But the charity habit isn't expressed solely through the mail. These days, with the proliferation of other fundraising channels, some people have gotten into the habit of giving online. Others prefer to respond to telephone calls (yes, telephone calls) or to television appeals. And once the hurdles are removed from giving via text messages on mobile devices, I'm sure people will get into that habit too.

People Send Money Because They Support Organizations Like Yours

Your donors aren't yours alone, no matter what you think. Because they have special interests, hobbies, and distinctive beliefs, they may support several similar organizations. A dog owner, for example, may contribute to half a dozen organizations that have some connection to dogs: a humane society, an animal rights group, an organization that trains Seeing Eye™ dogs, or even a wildlife protection group. A person who sees himself as an environmentalist might be found on the membership rolls of five or six ecology-related groups: one dedicated to land conservation, another to protecting the wilderness, a third to saving endangered species or the rain forest, and so on. There are patterns in people's lives. Your appeal is most likely to bear fruit when it fits squarely into one of those patterns.

People Send Money Because Their Gifts Will Make a Difference

Donors want to be convinced that their investment in your enterprise—their charitable gifts—will achieve some worthy aim. That's why many donors express concern about high fundraising and administrative costs. It's also why successful appeals for funds often quantify the impact of a gift: \$35 to buy a school uniform, \$40 for a stethoscope, \$7 to feed a child for a day. Donors want to feel good about their gifts. Linking a donor's gift to something specific and tangible is always a plus.

Your donors are striving to be effective human beings. You help them by demonstrating just how effective they really are.

People Send Money Because Gifts Will Accomplish Something Right Now

Urgency is a necessary element in a fundraising letter, and even more so in an online appeal. Implicitly or explicitly, every successful appeal has a

deadline: the end of the year, the opening of the school, the deadline for the matching grant, the limited pressrun on the book available as a premium. But the strong attraction in circumstances such as these becomes even clearer when no such urgent conditions apply. If the money I send you this week won't make a difference right away, shouldn't I send money to some other charity that has asked for my support and urgently needs it?

People Send Money Because You Recognize Them for Their Gifts

You appeal to donors' egos—or to their desire to heighten their public image—when you offer to recognize their gifts in an open and tangible way: a listing in your newsletter; a plaque, certificate, lapel pin, or house sign; a screen credit in a video production; a press release. If your fundraising program can provide appropriate and tasteful recognition, you're likely to boost response to your appeals by highlighting the opportunities for recognition in your letter or newsletter. Even if donors choose not to be listed in print or mentioned in public, they may be gratified to learn that you value their contributions enough to make the offer.

People Send Money Because You Give Them Something Tangible in Return

Premiums come in all sizes, shapes, and flavors: bumper strips, gold tie tacks, coffee-table books, membership cards, even (in one case I know) a pint of ice cream.

Sometimes, premiums (such as name stickers or bookmarks) are enclosed with the appeal; these so-called front-end premiums (or *freemiums*) boost response more often than not and are frequently cost effective, at least in the short run. In other cases, back-end premiums are promised in an appeal “as a token of our deep appreciation” when donors respond by sending gifts of at least a certain amount. Either way, premiums appeal to the innate acquisitiveness that persists in the human race.

People Send Money Because You Enable Them to “Do Something” about a Critical Problem, if Only to Protest or Take a Stand

Today we are bombarded by information about the world's problems through a wide variety of channels. Although we may isolate ourselves inside triple-locked homes, build walls around suburbs, and post guards at gateposts, we can't escape from knowing about misery, injustice, and wasted human potential. Often we feel powerless in the face of this grim reality. Charity