

## Charity Evaluator Releases Holiday Giving Guide

**Charity Navigator offers tips for donating to organizations.**

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Charity Navigator recently released its Holiday Giving Guide 2008. To aid in donating efforts, the nonprofit offers the following tips: Get the biggest bang for your buck. Charity Navigator says it is critical that donations go to charities that will maximize the use of every dollar. Its research shows that the most efficient charities spend at least 75 percent of their budgets on programs and services while the remaining 25 percent is spent on administrative and fundraising costs.

Marry philanthropy and gift-giving. Consumers that buy directly from their favorite well-run charities, rather than purchasing cause-related products from retailers, make the biggest philanthropic impact, according to Charity Navigator.

Give to charities that help the less fortunate. Charity Navigator points out that human services charities such as food banks and rescue missions report an increase in demand for their programs as the economy continues to weaken.

Choose charities where the chief executive officer is reasonably compensated. The nonprofit's analysis puts CEO pay around \$150,000 or 3 percent of expenses. However, it points out that donors should also consider variables such as the charity's location, size, mission and overall performance.

Donate online. Charity Navigator, which also has an online giving section, says that the Internet is one of the cheapest ways for charities to receive donations. It is less expensive than checks by mail and credit card contributions made over the phone, it says.