

# Hesitating to Ask for Money

*People do not ask for money because they have preconceived notions about what the response to their request might be. They know many good causes to support exist and one can't possibly donate to all of them. They fear that by asking someone to donate that they are putting them in an awkward position. They rationalize ahead of time that maybe they will be told that they don't believe in the cause or they already donate to other charities and assume the answer will be no. This said, the requests are never made.*

—Gene Hovanec, Vice President, Finance and Chief Financial Officer,  
Vitesse Semiconductor Corporation, Camarillo, California

**A**SKING PEOPLE FOR MONEY SHOULD BE AN enjoyable and rewarding experience, not something that people fear or put off until the last minute. This chapter will explore all the reasons why people may have a fear about asking for money that causes them to hesitate or not ask at all, to the detriment of their organization. Fear and hesitating to ask can be overcome when the asker knows everything necessary about the prospect and the organization. Through cultivation the asker will learn much about the prospect, and because cultivation is a two-way street, the asker should share her or his own passion for and loyalty toward the organization. This personal dialogue is an amazing process, and it usually reduces the fear and hesitation about asking.

## 2 The Ask

People give for a variety of reasons to a multitude of organizations. The key is to know the prospect inside and out, including her personal views and values about money and giving, and to know that the prospect shares the asker's admiration for the group that needs support; then asking will be an enjoyable and rewarding experience. The initial step in this process is to determine the prospect's views on money.

The topic of money is almost certain to open a floodgate, releasing emotionally charged memories for many of us. Just say the word *money*, and you have opened Pandora's box. Money can mean the following:

- It can define your stature in life.
- It can determine your success.
- It can be why you need to work and why you work where you do.
- It can determine when and if you can retire.
- It can set the parameters of what you can give to your loved ones now or in the future.
- It can make you reflect on whether you made the right choices in life.
- It can govern how much you can borrow.
- It can govern how much you will inherit.
- It can determine what and how much you can buy.
- It can govern what you do in your free time.
- It can determine where and how you live.
- It can be a factor in your selection of health care coverage.
- It can narrow or widen your vacation plans.
- It can play a positive or negative role in your relations with friends, colleagues, and business partners.
- It can influence other personal relationships.
- It can motivate you to be like others or to have similar things and similar lifestyles.
- It can govern how much you save.

- It can govern how much you can invest.
- It can be a positive motivational factor in your life.
- It can be a most stressful topic of conversation.

Discussing other people's money—how much they make, how they spend it, how much they have saved and invested—is not something we all grow up doing around the dining room table. It feels as if we are prying into an area that should be kept private. For instance, if someone you know has just landed a fantastic new job, is the first thing you say to him, “Terrific, how much are you making?” That’s unlikely. Chances are that you congratulate the person but keep to yourself your speculation on what that job might pay. Yet if we are to ask people for money, we have to know their views about money and the lifestyle choices they make and why before we ask them for a gift. The asker has to be confident in doing the ask: know the prospect, know the organization inside and out so that the ask is made with conviction, and be proud to ask as many people as possible to support the mission of that organization because it is a worthy and deserving cause. A person making an ask does not get to this point overnight. It is important that we take a look at the fears people have in asking for money, understand the psychological barriers those fears can present to the ask, and learn some solutions so that we can comfortably and confidently “ask anyone for any amount” and enjoy the process.

#### WHAT FEARS MAY PREVENT OR POSTPONE THE ASK?

The following list of fears is by no means exhaustive, but it does reflect the common issues that can get in the way of the ask:

- I don't know the person's views on money.
- I don't know how the person was raised and whether she experienced money as a positive or negative factor.
- Prospect research shows that the person has the assets to give, but why should he give his hard-earned, invested, or inherited money to our organization?
- I know she supports other causes; why would she support ours?

- There are numerous groups that do similar work, so why should he support us?
- What if she feels insulted that we asked for money?
- What if I ask him for too much or too little?
- How can I possibly ask a friend or relative for a gift?
- I just know she is going to ask me something I don't know. Shouldn't the organization president or CEO be doing this?
- Why can't I ask him for money in writing instead of meeting him in person?
- What if she says no and never speaks to me again?

Looking over this list, you will notice that some common themes pop up. The first theme is fear of not knowing the prospect well enough before making the ask. The second is understanding why people would part with their money. The third is learning what makes one's organization so special that people would elect to support it over other groups. The fourth is knowing one's organization inside and out, and the fifth is understanding the personal nature of the ask. The sixth, and perhaps most common, is simply the fear of rejection.

Identifying the most common fears, as we have just done, is the first hurdle. Now we need to explore what we can do about them. The following are concrete solutions and exercises you can use to "get beyond" the psychological barriers that can make any asker worry himself or herself out of making the ask.

#### KNOWING THE PROSPECT WELL BEFORE MAKING THE ASK

Essential to your success is knowing as much as you can about the prospect before making the ask. We will explore this theme much more in Chapter Two, but it is important to introduce the idea in the context of the asker's fears. Not knowing *how the prospect was raised and the role that money played in that person's upbringing* can make anyone hesitate to ask for money. People's views on money begin at home. How they were raised and the era in which they were raised can be the most important factors influencing their philanthropic

giving. People who grew up during World Wars I and II or who lived through the stock market crash of 1929 often have “cautious spending habits” and hence a need to save (Nichols, p. 43, 2001). Even though they may give to charity, their priority is to save money so that everyone can be taken care of if something happens. People who are extremely religious are likely to tell you that they have always been taught to “give back” and “to help others in need.” To them, giving is natural, it is expected, and they want to help others in any way they can. As long as they have the means to do so, they are more than willing to lend a hand to those less fortunate. If someone’s parents, extended family members, mentors, colleagues, peers, or friends have supported a charity or several charities, there is a strong likelihood that this tradition will have been passed along, shared, and encouraged. Conversely, people who have lost major investments in technology stocks or lost a job are likely to tell you that they need lots of time to recoup losses before considering giving money to a worthy cause. Such reasons illustrate that understanding how and when a person was raised can give you a greater insight into his views on money.

You find out people’s views on money and how they were raised during the cultivation stages. *Cultivation is everything you do up to the ask* (see Exhibit 1.1). It is the series of meetings, events, and conversations and the exchanges of correspondence you have with the people you will eventually ask for money. This is the time when you really get to know your prospects, and in turn they build a long and lasting trust with you and with the organization’s leaders and volunteers. Cultivation is essential *before* any ask. While you are sharing information with your prospects about your organization and its leaders, finances, volunteers, and beneficiaries, you also have the golden opportunity to see, hear, and witness their lifestyle choices. You will know, for example, why they feel they are crusaders for controversial causes; why sent their daughter or son to a certain school; where and when they vacation; how important religion is to them and their family; why they chose to have or not to have a family; how they selected their career path; the importance to them of the cars, homes, second homes, and boats they have selected; how and why they volunteer; and last but not least, which charities they support. These things unfold naturally over time if you and others from your organization are diligent in building relationships with potential donors.

EXHIBIT 1.1. *Twenty Cultivation Techniques.*

1. Corresponding with and sending e-mails to prospects.
2. Calling prospects.
3. Meeting with prospects at their homes, offices, or a restaurant.
4. Having prospects meet the leaders of the nonprofit group, board or committee members, administrative officials, staff, and beneficiaries.
5. Giving prospects a tour of the group's facility.
6. Sending prospects personal messages attached to the direct mail they receive from your group.
7. Sending prospects holiday, birthday, congratulatory, sympathy, and anniversary cards.
8. Asking prospects for advice on a particular subject that is important to your group.
9. Having beneficiaries call, write, or visit prospects on a frequent basis.
10. Inviting prospects to the group's special events.
11. Asking prospects to host a reception, breakfast, lunch, or dinner gathering of select donors and prospects to promote the successes of the group or to inform donors and prospects about the progress of a project or program.
12. Asking prospects to volunteer for a special event committee, a standing committee, or advisory board.
13. Inquiring whether prospects have contacts, colleagues, or friends who would be interested in finding out more about your group.
14. Drawing on prospects' writing or communication talents and asking them to write an article for your group's newsletter or magazine.
15. Sending prospects newspaper and magazine articles on their interests, such as sports, theater, music, shopping, and literature.

16. Taking prospects out for their birthdays or to celebrate some other special event.
  17. Joining prospects at a concert, race, game, hike, or walk when they extend an invitation to do so.
  18. Featuring prospects in your group's internal publications.
  19. Inviting prospects to give a speech, lecture, or workshop on their area of expertise to the group's beneficiaries, other prospects, administrators, or fundraising staff.
  20. Having the leaders of the group periodically call, write personal notes, or e-mail prospects after they have met, just to keep the prospects informed about the group.
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### *The Soft Approach*

There are three approaches you can use to learn everything you need to know about the people you are going to ask for money. First is what I call the *soft approach*. In this approach you ask open-ended questions of prospects during your cultivation visits. Your goals are multifaceted. You want to know as much as you can about the prospects so that the ask will be seamless and effortless. Specifically, you want to know (1) a prospect's views on money; (2) how money affected the prospect in the past and how it affects her now; (3) the prospect's interest in your group over other groups; (4) the prospect's motivation to support your group in the past or interest in possibly supporting the group now; (5) the prospect's connection with any of your group's leaders, committee members, beneficiaries, or volunteers; and (6) the prospect's key areas of interest within your organization, such as a particular program or project or just the "good work your group does for so many deserving people."

Here is an example of how this works. Fundraiser Jon, who works for a summer youth camp, has met with a prospect, Jennifer, at her home and office several times to discuss how Jennifer can help the camp. Through these conversations, Jon has learned that Jennifer attended camp as a child, and she has reflected on how important camp

was to her growth and self-esteem. She has not revealed any more details at this point in time. Jon takes Jennifer to the camp and introduces her to the camp director and the children at the camp. Afterward Jon asks Jennifer some light, open-ended questions that may not have been addressed in previous conversations. He might begin by saying:

“Jennifer, you seem to have a wonderful and engaging interest in our camp. The children really respond to you. Too bad you didn’t have your sneakers with you; you could have joined them. Do you know any of the children here or anyone else associated with the camp?”

Or:

“Jennifer, many of our long-standing supporters attended camp. You mentioned before that you went to camp as a child. If you don’t mind telling me, where did you go? Was this a good memory?”

This can be followed by a series of follow-up questions:

“How old were you when you went to camp?”

“Did you go for just one summer or a few times?”

“Is there anyone in particular you remember from your camp days—a camp director, other kids?”

“Was this an overnight or day camp?”

“Is this something you wanted to do or did your parents or someone else send you?”

“Jennifer, there are many summer camps you could be interested in. What makes our camp so special for you?”

Now, if you noticed, not one question contained the word *money* and not one question asked for “views on money.” However, I guarantee that the answers to these questions will lead to Jennifer’s views on money. She may respond that the summer camp is important because her parents couldn’t afford to send her but private donations to the camp made it possible for her to attend. She may respond that her aunt and uncle sent her and now she in turn wants to help a child or several children attend. She may tell you that one year she attended a whole week and loved it, but the next year she couldn’t because one of her parents became ill and she had to stay home and help the family. She may tell you that she feels the need to help inner-city youths learn the value of sharing and a sense of community so that they in turn will help others. She may state that she always wanted to do something for children because “it wasn’t easy for her in the past,” but now

she is in a position to help others. The point is that soft, open-ended questions, combined with site visits and interaction with the organization's beneficiaries, will help you learn more about your prospects, which will put you at ease when you do the ask.

### *The Direct and Sincere Approach*

Jon and Jennifer's dialogue went well and most assuredly will lead Jon down the path to discovering how Jennifer was raised, her current views on money, and her views on supporting the camp. But what if a prospect is not so agreeable to your questions, or what if you really struggle to find out how the person feels about money? The second approach to try is the *direct and sincere approach*. There is nothing wrong with simply asking someone some questions about money. But how you do this makes all the difference in the world. If you are sincere and can weave in some personal observations about the prospect that you have made during cultivation, you should have no problem. After all, the person knows you work or volunteer for a particular organization. The person knows it is your job to *raise money* so that your group can help thousands of worthy people or preserve acres of land or rescue countless abandoned animals. Consider, for example, the following dialogue, which begins with making a general, nonthreatening statement to the prospect:

"As you know it is so important to our group that we get to know our fabulous supporters and potential supporters like you. Money is not an easy subject to talk about, and in fact I always get a bit nervous and am hesitant to discuss the topic. I've learned so much over the past few years, working [or volunteering] for this group and sharing stories with our supporters. Some people really surprise me, and I am in awe of how they overcame such hard times, how they practically became self-made and yet still feel the need and desire to help others."

In my experience a statement like this gets a dialogue going in which prospects will share something about themselves, particularly about their background and their fondness for your group. But what if your prospect responds in one of the following ways:

"I know what you mean. I have a few people like that who work for me."

"I bet you have."

“That’s terrific.”

Well, you are getting close to what you need to learn in this discussion, but you are not quite there. You and the prospect are not discussing the prospect’s views about money or personal accounts of the prospect’s background. This is the fundraiser’s opportunity to bring the conversation back to the more personal level. Here are examples of a variety of ways a fundraiser can focus the conversation to get prospects’ views on money:

“Rachel, you’ve been so successful, an inspirational role model for our students. Thanks again for coming to speak to our student fraternal groups. I can’t imagine there is any topic, even the topic of money, that would make you feel uncomfortable.”

“Doug, you mentioned awhile ago that things are ‘getting better now’ for you, your mom, and your brother. We’re so happy to hear this. If you don’t mind my asking, is there anything we at the organization can do for you or your family?”

“Nancy, it is important to our group to know why you would consider investing your precious, hard-earned dollars with us. What motivates you to give? Out of the thousands of charities you could support, why us?”

“Christopher, whenever I watch you speak about our group you have such passion and conviction, can we bottle you? No, really, you are so confident, polished, and persuasive. Were you always like that? I can picture you as president of your high school class or the one who won all the civic prizes at graduation.”

Notice again that you are not hitting the prospect over the head by asking, “How do you feel about money?” but you are taking a more direct approach by focusing on the prospect and weaving in points about what you have seen and heard during prior cultivation efforts.

I referred in the Introduction to the ten guiding principles that I believe are crucial to the ask. Here is the first one.

### Guiding Principle 1

The more personal and sincere you are with the people you are cultivating, the quicker you will be able to make the ask.

This point is a guiding principle for a variety of reasons. During the conversations you need to have with prospects, it is very easy to get caught up in organization mechanics, such as the details of some new and wonderful program or project, the fundraising goals the group hit last year, the special event that broke all records, the new board members who will add miraculous strength to the board, or the newsletter or magazine the group just published. This results in what I call speaking *at* your prospects, not *with* them. Your conversations with your prospects, while remaining professional, should always be on a personal level; they should be warm and fuzzy without being phony. As a fundraiser you have to bring a whole lot of *you* to the table and be willing to share yourself with others. If you are speaking coldly and mechanically, I assure you it will take a whole lot longer to build trust, which will most certainly delay the time it will take to get to the ask. People who give to organizations need to feel that their investment is in good hands, with people they know, trust, and like at all levels of the organization. This calls for a personal touch, sincerity, and integrity at all levels, and it begins at the first meeting with your prospect and carries through at and after the ask.

### *The Share Yourself Approach*

The third way to learn all you can about prospects' views on money and why prospects are interested in your organization is to talk about yourself and why you have a passion for this particular cause. This is in line with the first guiding principle, keeping it personal and sincere. By talking about yourself, I mean the following. Anyone who works or volunteers, or wants to work or volunteer, for a nonprofit organization must believe in the cause, the mission, the leadership, and the direction of the organization and must be proud of the hard work everyone is doing on behalf of the cause. I believe that this third way of *sharing yourself* is the easiest way to learn more about prospects, especially their views on money and how they were raised. The caveat I have with this approach is that you must be sure you are comfortable with this technique. Many very good and successful fundraisers and volunteers would rather give up their vacation time than use this approach. So I am not advocating that this is for everyone, but if it suits your personality—go for it!

This is how it works. During the cultivation period, when you are visiting with your prospect at home or work or have some private downtime before or after an event or meeting, simply *share* some personal history. For example:

“Sarah, you know, I don’t think I ever told you that years ago my mother was a patient here. I still remember coming to this waiting room. Believe me it looks a lot better now. Back then we did not have flat screen TVs, a million magazines, or volunteers letting us know an estimated time when we could see the doctor or nurse. We’ve come a long way thanks to people like you who really care about this hospital. That’s why I work here and support the patient program. How about you? What interests you the most about this hospital?”

“Jim, I don’t often have the opportunity to tell people why I work for the community center. You see, I worked in many cities, and I was always a member of the local community center, and I could always count on the center for volunteer work opportunities and for the low-cost membership. I needed to stay in shape, and yes, what I really needed was an outlet to take a physical break from work and life. I was drawn to this community center because of its location and reasonable price but, more important, also for its community services. Our literary program, our food bank, and our sliding-scale membership are so good for our community. That’s why I work here, that’s why I make a yearly gift to our center. I see you here pretty regularly. What brings you here over other health clubs, and what draws you to considering a gift to this center?”

“Glenn, I always think it is important for people to know why I work for the cancer foundation. Many members of my family have suffered from cancer, and over my lifetime I have been committed to fighting this disease. We need a cure so that more families do not go through what my family and others have had to endure. Is that what draws you to our foundation?”

This is a very comfortable and casual way of getting closer to prospects so that the conversation can reveal values, what is important to both of you, and the choices you have made. It has the added bonus of *marketing* your organization, because you are telling your own unique story about why you work or volunteer for the organization.

Learning people’s views on money, how they were raised, and why they are interested in your organization will most assuredly eliminate

or at least lessen the fear and hesitation about making the ask. Additionally, the more you share of yourself with a prospect, the more comfortable you will be in making the ask, and your fears and hesitations should quickly dissipate. The best part is that you will be establishing long and lasting friendships along the way.

### GIVING IS THE GREATEST GIFT OF ALL

As important as it is to know how and when a person was raised, his or her views on money, and why your organization is so important to him or her, it is also important to know why someone would part with hard-earned money. Exhibit 1.2 lists twelve main reasons that people give.

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#### EXHIBIT 1.2. *Reasons Why People Give.*

1. Belief that giving is the greatest gift of all.
  2. Belief that all the money in the world cannot buy happiness.
  3. Belief that there will always be someone less fortunate who needs money.
  4. Belief that charity begins at home.
  5. Belief that it is the right thing to do.
  6. Decision that accumulated assets have made it possible to give.
  7. Desire to emulate others who give.
  8. Experience of a life-transforming event, such as an accident, near-death experience, or winning the lottery.
  9. Guilt, especially when the money was earned or received in less desirable ways.
  10. Desire to reduce taxes.
  11. Pressure from a friend, peer, or colleague to support a cause that is important to that person.
  12. Need to be recognized.
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In my experience, most people who give when asked in person do so almost instinctively. It is part of who they are and how they live. They want to make their world a better place for generations to come. People also give because they have a strong interest in sharing. Sharing feels good and makes us feel less selfish and self-focused. How people have been raised governs not only their views on money but whether and when they feel a need to help those less fortunate. Many people I have had the pleasure of working with have always given something, particularly to their religious institution. Others began giving as a result of a persuasive direct-mail campaign. Yet others have witnessed grave injustice, poverty, or illness that has motivated them to take action.

People give because they reach a point in their lives where they have the assets to make a gift and it will not impede their lifestyle. Their cushion of comfort makes it possible to support a nonprofit group or groups in a significant way. They saved and planned, and it just took the right time to trigger the gift. Sometimes a gift is spurred by an unexpected windfall, such as winning the lottery, getting a case settlement, or making a superior investment. This over-the-top increase in their personal wealth makes it possible for them to give effortlessly. Giving can also be triggered by a sudden, life-transforming experience, either for the person himself or herself or for a loved one. Anyone who has fundraised for a hospital in particular knows the truth of this statement. Many grateful patients give back because a special doctor, nurse, or ambulance team saved their lives or the life of a loved one.

Fundraisers also cannot rule out *emulation theory*: some people give because they want to be like someone else or, possibly, want to be perceived as having the assets and lifestyle of a prominent person. These folks will give at a certain level so they can be thought to be as prestigious or charitable as a noted and well-respected peer. This elevates their status in the community, particularly when the gift includes a large naming opportunity. This motivation makes people happy to give because it puts them on an even playing field with some prestigious people. May you have many of these people as your prospects!

Although we would all like to think that people support nonprofit causes entirely out of the kindness of their hearts, it would be very naïve to think that other motivations do not come into play. Reducing income, estate, and gift taxes and capital gains taxes are real motivators for some donors. I personally do not think this is a bad

thing; in fact it is a blessing. If some donors could not reduce these taxes, then they would not make charitable gifts at all. It is our job as askers to fulfill their personal and philanthropic goals and desires. Tax breaks for giving to charitable organizations can make it possible for many donors to release precious financial assets to support causes that save children's lives, extend the quality of life for the elderly, or preserve acres of natural resources.

I have also known donors who have been disappointed with themselves for failing to recognize or act on issues that affected their families. Issues such as smoking, drug and alcohol addiction, and mental illness can traumatize any family. These people have thought long and hard about what they can do beyond helping their immediate family, and they usually support prevention programs aimed at the diseases or other problems that have affected them or a loved one. It is important to know the motivation of the people you are asking for money because that will *tell you why they want to give and what the act of giving will mean to them.*

The need to be recognized can also drive a person to give. Now at first glance this may appear to be another “negative” reason for giving. We may feel that people should give because they want to help others and they are able to do so. There are people, however, who are proud of what they have accomplished and have the assets to give. They may want to set an example for others like themselves so that these others will also give. This is not a bad reason to give; it is a celebratory reason to give. These donors can set the tone and pave the way for others to give. Most of them want to take on leadership gift volunteer roles. If you have these folks, clone them, and you'll never have a fundraising worry again.

All these reasons why people will give to your group are fabulous motivations. Tuck them in the back of your mind as you are preparing to ask for money. When you are about to ask someone for a gift, do not think of it as “giving up money” or “giving away money.” Think of it as offering the prospect the greatest opportunity people have to *share*—because sharing isn't giving anything away, it's spreading it so more people can enjoy it. Think of asking for money as asking for “an investment,” because investments usually last for years and those investments will make it possible for the nonprofit group to thrive and prosper for many years to come.

EVERY ORGANIZATION HAS ITS OWN SPARKLE  
AND IS DESERVING OF A GIFT

There are over 1 million registered charities in the United States (GuideStar, 2004) and over 78,000 registered charities in Canada (Canada Revenue Agency, 2003). All these groups are raising money for worthy causes—preserving wildlife, assisting people with handicaps, increasing literacy, reducing homelessness, improving child care, supporting international causes, funding the performing arts, improving education, making health care accessible, promoting research, and defending the environment, to name only a few.

With so many groups to support, fundraisers may wonder why someone would want to support one group over another. Generally, people who have this concern are brand-new to the field, just taking their first plunge into the fundraising pool. The answer to this question is that every organization has what I call its unique *sparkle*. It has something that separates it from all the other nonprofit groups and that draws in donors, volunteers, leaders, fundraisers, and administrators like a magnet. It could be that a certain group is taking care of the homeless in a select section of the city, that a theater conducts monthly workshops for children after school hours, or that the rivers are free from waste because a group successfully lobbied local government. Sometimes it is leadership that provides the sparkle, turning a group from nothing to a huge success. More often than not, it is the select group of beneficiaries the organization serves that makes the group unique and gives it sparkle.

Anyone who has concerns that the vast universe of causes might hinder any ask should remember the following. As the asker, you, in your heart of hearts, must believe in the mission of your organization, be dedicated to speaking on your organization's behalf, be proactive and tenacious for the cause, and most of all, have faith in the organization, even when circumstances, whether within or outside your control, may be challenging. Your commitment to the group must be clearly demonstrated in every conversation and interaction you have with the person you are going to ask for money. If you believe in your group and the prospect has an initial inclination or strong desire to learn more about that group, then you are halfway there. In time your positive energy will convince the person being asked that, yes,

your group is unique, that its sparkle is different from all the rest, and best of all, that giving, early and often, to this sensational organization is an opportunity not to be missed.

### KNOWING THE ORGANIZATION INSIDE AND OUT

Just thinking about asking for money without knowing as much as humanly possible about the organization should be every fundraiser's worst nightmare. Inevitably, prospects will have many questions about the organization, and anyone asking for money should be well versed and knowledgeable about the group. There are a number of things any asker (fundraiser, other organization member, or volunteer) can do prior to asking for money in order to avoid the embarrassment of not knowing the essential facts about the group:

- Read as much as you can about the group in both internal and external publications.
- Meet the group's leaders, volunteers, and beneficiaries.
- Visit the group's facilities, programs, and so forth.
- Attend group events.
- Review current and past annual reports.
- Frequent the group's Web site.

Through these activities you will come to know a great deal about the mission of the group, its top funding priorities, its financial stability, and what it intends to accomplish now and in the future. That should arm you with enough information to make you feel well versed about the group.

### ASKING MUST BE DONE IN PERSON

As important as it is to know as much as you can about the group prior to the ask, it is equally important that you do your asks of individuals *in person*. *People give to people*; they do not give to paper. You will have a markedly higher chance of getting money when the ask is done in person rather than on paper. People cannot see or hear your

passion for the cause in a piece of paper. But they may sense from you personally that, yes, this is the right thing to do and it should be done *now*. A written proposal for an individual is fine *as a follow-up* to the ask; it cannot substitute for the initial ask. This is not the time to hide behind paper. It is the time to believe in your cause and to ask in person.

The same can be said about doing the ask over the telephone or in an e-mail. These *distance media* do not allow the personal exchange needed for the ask. When you use them, the ask is one step removed from what it should be, an in-person event. They diminish the quality time you need with your prospect to ask for money, and they can make your group's need appear less important than it is.

There are exceptions, certainly, when it may be impossible or highly inconvenient for you to ask in person. For instance, you may be working with a prospect and then he moves abroad or so far out of your area that you cannot see him in person to do the ask. In that case it is preferable to call the prospect, specifically state that you regret not being able to do this in person, and ask for the gift. *The ask can then be followed up with further telephone calls, correspondence, or e-mails*, but telephone asks and e-mail asks should be avoided at all other times. The bottom line is that except in unusual circumstances, *always* ask individuals in person for money.

### SAYING NO TO THE GIFT IS NOT SAYING NO TO YOU

I have saved the best for last, that ultimate fear, the sense of rejection when a prospect says no to the ask. Equally heartwrenching is getting an extremely negative reaction to the ask. In Chapter Nine, I explore all the responses you may receive to the ask, including no and other negative reactions, and you will be offered ways to handle these responses. What is important at this point in addressing the fear of rejection is to know that you will at times receive no as an answer; that you will be in situations where it can be uncomfortable to ask, such as asking a friend, relative, colleague, or coworker; and that each person you ask will respond in her own unique way, sometimes more favorably and sometimes offering more of a challenge.

I have a few helpful hints on tackling this fear of rejection or apprehension about asking. These can work for the fundraiser, and they can also be used in training a nervous or very shy volunteer:

- When someone says no to the ask, he is not saying no to you.
- Many prospects are uncomfortable right after the ask, so just sit back, remain silent, and listen.
- If the situation feels awkward because you are friends with, are related to, or work with the prospect, state that up front, and emphasize the opportunity to support a great cause.

When people say no to the ask, they are not saying no to you, or, “Gee, your asking style needs some work so, no, I’m not going to give.” They are saying no for other reasons, which you will learn as you further discuss with them why they cannot or will not make the gift at this time. Also, *no now does not mean no later*. Chances are, if you hang in with these prospects and continue cultivating them, they will eventually make a gift. It is all in the timing. That fact alone should shift the weight off you personally. The key is to avoid internalizing what is happening; avoid a focus on yourself. Focus on the cause, the organization’s mission. Some people will say no, but there are many others that may and do say yes.

Many people get extremely uncomfortable right after the ask. All you have to do is sit back and listen. If you remain silent after the ask and let the prospect speak first, the prospect will let you know why she feels uncomfortable. Remember, this is not a reflection on you, and you should not interpret it as a negative reaction to anything you have said or done. It is about the prospect; how she feels at this moment about your group and whether she is in a position—financially, philanthropically, mentally, and emotionally—to give.

If you are in the position of asking a relative, coworker, best friend, or neighbor for money, recognize up front that, yes, this is uncomfortable. Say to the person:

“It feels a bit awkward asking a relative [or friend or coworker or colleague or neighbor] to support this group because we know each other so well. However, I believe in this organization and feel you share the same passion about supporting it as well. I could not pass up

this opportunity with my close relative to ask you to join with others to support us now.”

The sooner you get your discomfort out in the open, the sooner you can focus on the ask and the compelling need to raise money now for a great group.

## CONCLUSION

Although asking for money can be anxiety producing, once you understand and can overcome the psychological barriers that can get in your way, you will feel empowered to ask. The more you practice these skills for overcoming fear and hesitation about making the ask, the easier and more fluid your ask will be. It is a thrilling moment, and, yes, a bit of a rush when the person looks you in the eye and says “Yes, I would like to make that gift. Now, let’s talk about how and when I can do it.” Just remember there is just as much joy, fun, and reward in asking as there is in receiving.

## LOOKING AHEAD

Now that you have some coping tools to deal with the fear and hesitation that may cause any fundraiser to be apprehensive about asking for gifts, the next chapter will focus on judging the prospect’s readiness for the ask. It is a natural extension of this chapter, given that many people hesitate about or postpone asking others for money because in their judgment the ask is coming too soon and they think that with more time the prospect will surely say yes. When they employ the one simple formula of the readiness test and take the time to match the right gift opportunity with each prospect, all fundraisers will be well equipped to place fears and hesitations aside because they will know when it is the right time to ask each prospect for the right type of gift.