How to Tell a Do-Gooder Friend You Can’t Donate. Again.

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Have a pal who’s soliciting for a pet cause every other week? Use these conversational cues to decline without coming off as callous.

Got a friend who fiercely invests time and energy in a charitable cause—and always hits you up for donations to it? Supporting an organization your pal cares about feels good at first, but you may not have enough funds or passion for this particular charity to keep shelling out for gifts.

Your friend may not realize that repeatedly soliciting contributions from you is making you uncomfortable. “What’s blinding your friend? Probably their enthusiasm,” says Maggie Baker, a financial psychologist and author of Crazy About Money. Of course, the fact that your friend’s request is heartfelt makes it all the harder to say no to him or her.

Here’s how to gracefully put an end to your donations without losing a friendship.

YOU SAY: “I am so impressed by all the volunteer work you’ve been doing. I admire your commitment.”

Open the conversation by applauding your friend’s dedication to the cause, says Baker. If you’ve made your friend understand how supportive you are before you decline a request for money, your decision won’t seem like a personal rejection.

YOU SAY: “I’ve run through my budget for charitable donations this year, so unfortunately I can’t make this a priority right now.”

You don’t have to tell your friend all the nitty gritty details of your
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finances—or even that you don’t agree with the philosophy of the non-profit or political candidate that he or she is backing. Explaining that you’ve exhausted your giving budget this year will reinforce that your “no” is not personal and help you avoid any unpleasant locking of horns about your divergent opinions.

Another diplomatic response: “It’s great you’re doing that, but I’m very careful about how I budget for charity,” suggests financial therapist and money coach Amanda Clayman. This allows you convey to your friend that you have other priorities when it comes to charitable giving.

What if you don’t have a budget for your charitable spending? This is a good time to create one. “It’s helpful to have a budget,” says Neal Frankle, a financial planner and author of Why Smart People Lose a Fortune. “When that budget is up, it’s up.”

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YOU SAY: “I hope you understand where I’m coming from. For now I won’t be able to contribute any more to this cause, but thanks for thinking of me.”

Be polite but firm. Avoid over-apologizing for having different financial priorities. “Don’t try to manage other people’s feelings,” says Frankle. “If you approach someone with honesty and compassion, hopefully they’ll reciprocate.”

Though this might seem like an uncomfortable conversation, financial psychologist Brad Klontz says it will likely benefit both parties. “Being really honest with your friend is a test of the strength of the relationship,” says Klontz. “The person may be mortified that to find out he’s making you uncomfortable.”