BUSY NEAR MONEY

Why Nonprofits Avoid the Ask — and How to Finally Make It

A practical, evidence-conscious guide for nonprofit founders, executive directors, board members, development staff, and reluctant fundraisers

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This book provides general fundraising education, not legal, tax, or accounting advice.

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A NOTE ON EVIDENCE

This book distinguishes between MEASURED findings supported by experiments or large-scale trials, CONTESTED findings where credible evidence points in more than one direction, and CRAFT practices grounded primarily in practitioner experience and logic. The distinction matters. Fundraising has accumulated many rules that sound empirical because they have been repeated for years. This book does not treat repetition as proof.

Where this book describes a study, the description is drawn from the published research; the principal sources appear in Appendix C. The illustrative scenes in these pages are composite teaching devices, not reported field studies.

INTRODUCTION

The Meeting You Keep Avoiding

There is a name on a list somewhere in your organization. Maybe the list is a spreadsheet. Maybe it is a stack of business cards in a drawer. Maybe it is only in your head, which is where the most expensive lists are kept, because the lists in your head never get worked.

The name belongs to someone who could make a meaningful gift to your mission. You know this. You have had coffee with them. You sent them the newsletter, and they opened it — you checked. You invited them to the spring event and they came, and stayed late, and asked good questions on the way out. You gave them the tour. You thanked them, warmly and promptly, for the gift they made last year, which was smaller than what they could give and both of you know it. When your board asked about them, you said the relationship was "being cultivated," and the board nodded, because "being cultivated" sounds like progress.

But nobody has asked.

Not once, in any of those pleasant encounters, has anyone from your organization looked this person in the eye and said: here is a specific thing that matters, here is what it costs, would you fund it?

That is the problem this book is about. Not grant writing — grants are a different discipline with different psychology. Not gala production, not social media, not the mechanics of a donation page. Those are all real work, and some of them matter, but they are also, for many nonprofit leaders, elaborate systems for staying busy near money without ever asking for it. This book is about the moment when one human being looks at another human being and asks for money for a nonprofit mission. Everything else in fundraising exists to make that moment possible, and most of what goes wrong in small-organization fundraising goes wrong because that moment keeps getting postponed.

You already know why. The mission is easy to talk about. The budget is easy to defend. You can work a room for two hours without a drop of sweat. Then the conversation approaches the number — the actual dollar figure, said out loud, attached to a request — and your body starts looking for the exits. Your voice speeds up. You add one more fact. You decide, in the space of a breath, that today is not quite the right day, that one more lunch would help, that the relationship needs a little more cultivating.

The relationship does not need more cultivating. It needs a question.

The standard advice at this point is to become fearless. Push through. Fake confidence until it arrives. That advice fails for a simple reason: the fear is not a malfunction. It is your social machinery doing exactly what it evolved to do — protecting a relationship from a perceived threat. The problem is not that the machinery runs. The problem is that it is calibrated wrong, and it is calibrated wrong in a direction that science has actually measured.

> **THE CENTRAL FINDING (MEASURED) —** In a series of studies published in the Journal of Personality and Social Psychology, researchers Francis Flynn and Vanessa Bohns sent people out to make direct, face-to-face requests of strangers — borrow a phone, fill out a questionnaire, walk them to a location. Before asking, the requesters predicted how many people they would have to approach to get the yeses they needed. They were wrong, consistently, and always in the same direction: people said yes far more often than the askers predicted — the underestimation ran as large as roughly fifty percent. The effect has since been replicated across thousands of real requests to strangers. The mechanism matters as much as the number: askers vividly imagine the cost of saying yes — the money, the time, the inconvenience — and almost completely fail to price the social cost of saying no. Saying no to a person's face is uncomfortable. The person asking forgets this, because they are not the one who has to do it.

Read that finding again, slowly, because it is the foundation the whole book stands on. Your internal forecast — nobody is going to say yes, this is going to be awkward, this will damage the relationship — is not neutral data. It is a prediction generated from the wrong chair. You are pricing the ask from the asker's seat, where every cost is visible and every social force is invisible. The donor sits in a different chair, and in that chair the forces run the other way.

This does not mean every donor will say yes. It means the version of the meeting you keep rehearsing in your head — the one where the ask lands like an insult and the friendship curdles — is systematically, measurably darker than reality.

This book will move from that psychological problem to the field work, in order: why the fear exists and what it gets wrong; what actually happens inside the donor when a request arrives; how to choose prospects; how to decide what, exactly, you are asking them to fund; how to select an amount that is ambitious without being self-defeating; how to run the discovery meeting that comes before the ask; how to know when a donor is ready; how to make the request itself in one clean sentence; how to survive the silence that follows; how to handle yes, no, maybe, and everything in between; what you owe the donor after the decision; and finally, how to build an organization where asking is a normal weekly activity instead of an annual crisis.

READER COMMITMENT — Do not read this book as a substitute for asking. Reading about asking is one of the most sophisticated forms of avoidance ever devised, and the sector's bookshelf is proof. Every chapter ends with field work. By the last page, you should have a real prospect, a real purpose, a real amount, and a real meeting on a real calendar. If you finish this book and none of those exist, the book failed — or you used it as a hiding place, which is a thing this book will teach you to notice.

FIELD TOOL — THE ONE-NAME TEST

Before Chapter 1, write one real donor or prospect name at the top of a page. Under it write: what they care about, what you could truthfully ask them to fund, the amount you might ask for, and the next meeting required. Leave blanks where you do not know. Those blanks are the work this book will help you complete.

Do not choose your wealthiest prospect. Choose the person whose relationship with the organization is real enough that a meaningful conversation could plausibly happen.

PART I

Why We Avoid the Ask

CHAPTER 1

Why Asking for Money Feels So Hard

Start with a scene that happens every week in every city in America.

A board meeting, 7:40 p.m. The executive director has just walked through the budget gap — real numbers, honest ones. A board member, successful in her own field, decisive in every other room she occupies, looks at the prospect list and finds her own neighbor's name on it. She knows the neighbor. She likes the neighbor. The neighbor once told her, unprompted, that the organization's work was the best thing happening in the county.

And she says: "I'll do anything else. I'll stuff envelopes. I'll host the event. Just don't make me ask people for money."

Nobody laughs, because half the room feels the same way. The executive director feels it too, though her job description forbids her from saying so. And so the organization — governed by capable, connected, mission-committed people — quietly agrees to attempt fundraising by every method except the one that works best.

Fundraising discomfort is usually described as a defect to be cured, a phobia to be conquered, a mindset to be smashed in a weekend workshop. The research record supports a more useful and more respectful position: the fear is real, but almost everything the fundraising industry confidently claims about it is unsupported — and the one thing that has been measured is that the fear points in the wrong direction.

Here is what the evidence record actually shows. Search the literature for a measured prevalence of "fear of asking" — what percentage of fundraisers experience it, how severe it is, whether it predicts performance — and you find nothing. No study. The confident statistics that circulate at conferences ("80% of board members are afraid to ask!") trace back to no experiment, no survey with a published method, nothing. What exists instead is decades of consultant anecdote, repeated until it acquired the texture of fact.

> **EVIDENCE CHECK —** The research dossier underlying this book found no study quantifying a universal prevalence of ask-phobia, and this book will therefore never tell you what percentage of people share your fear. What it will tell you is what has been measured: that people making direct requests systematically underestimate how often others say yes. The fear has never been counted. The miscalibration has.

So take the fear seriously as an experience, and skeptically as a forecast. To do that, you have to take it apart, because "I hate asking for money" is not one fear. It is four, braided together, and they respond to different treatments.

Rejection. What if they say no? This is the fear everyone names first, and it is usually the least dangerous of the four, because a no is a bounded event. It lasts one sentence. The dossier behind this book searched for evidence that a respectfully declined ask damages donor relationships and found none — not proof that no botched solicitation ever cost a friendship, but a strong reason to stop treating "no" as a catastrophe. Chapter 12 will teach you exactly what to say when it comes.

Relationship damage. What if they think differently about me afterward? This is the deeper fear beneath the first one — not that they'll decline the gift, but that the ask itself reclassifies you. You were a friend; now you're a solicitor. This fear deserves the most respect and gets the most direct answer from the research: the studies in Chapter 2 and Chapter 8 show that direct requests are received far more warmly than askers predict, and that asking someone's advice — a close cousin of asking their help — measurably raises their opinion of your competence rather than lowering it.

Moral discomfort. What if asking feels manipulative, or greedy, or like begging? This one is not really a fear; it is an ethical objection wearing the costume of a fear, and it deserves an ethical answer, which Chapter 4 provides in full. The short version: begging is a one-sided frame, and if your ask is one-sided — if the donor gets nothing but relief when you leave — then your problem is the design of the ask, not the fact of it.

Performance anxiety. What if I freeze, overtalk, or say the number badly? This is the most honest fear on the list and the easiest to fix, because it is a skills problem, and skills problems yield to rehearsal. You will say the number badly the first several times. So does everyone. Chapters 10 and 11 exist to make the words ordinary before the meeting does.

Notice one thing all four fears have in common: they all happen before the ask. Every single one is a forecast, not an outcome. The donor has not looked uncomfortable, because the donor has not been asked. The amount has not sounded too large, because the amount has never been said aloud. The relationship has not changed, because nothing has happened. You are experiencing, in advance and at full intensity, the emotional consequences of a meeting that exists only in your imagination — and Chapter 2 will show you that the imagined meeting is measurably worse than the real one tends to be.

The reluctant fundraiser runs this pre-recorded conversation on a loop. The donor winces. The number hangs in the air like a smell. The no arrives, gently or not. The friendship goes formal. The board member drives home feeling greedy; the executive director wishes the meeting had stayed informational. It is a vivid film. It is also fiction, produced entirely in-house, and the reviews it keeps getting from your nervous system are not evidence of anything.

This book's job is not to promise that none of the feared outcomes will ever happen. Some donors will say no. A rare few will say it gracelessly. The job is to separate measurable risk from imagined risk, and then to give you a process so repeatable that you can run it while the fear is still present — because the fear does not need to leave before the work starts. Courage that waits for the absence of fear is called waiting.

> **PRACTICE —** Take out a piece of paper. Write the exact sentence you are most afraid a donor will say to you — not the theme, the sentence, in their voice. Then, below it, write what that sentence would actually require you to do next: what you would say, what you would do that evening, what would be true about the relationship a month later. Most feared outcomes become operationally small the moment they are written down. The monster is the vagueness. Kill the vagueness first.

CHAPTER 2

You Are Wrong About the Odds

Imagine a psychology researcher hands you a clipboard and a task: go into the city and get strangers to fill out a questionnaire. Before you start, one question — how many people will you have to approach to get twenty completed forms?

You do the math the way anyone would. You picture the approach: a stranger, headphones in, somewhere to be. You picture their face when you interrupt. You picture the polite decline, the not-so-polite one. You say: forty people. Maybe fifty.

Then you go out and do it, and the yeses come almost twice as fast as you predicted.

This is not a thought experiment. It is the actual structure of the Flynn and Bohns studies, and the result held across every version they ran — borrowing phones, asking for escorts across campus, requesting favors large and small. People underestimated compliance with their direct requests by as much as half. In later work, the effect was replicated across more than fourteen thousand real requests made to strangers. It is one of the more robust findings in the social psychology of asking, and it points at fundraising like an arrow.

> **MEASURED —** People systematically underestimate how often others will say yes to direct, face-to-face requests, with underestimation as large as roughly 50% in the cited studies. The effect replicated at scale.

The explanation is where the money is. The asker and the person being asked are not running the same calculation. The asker sits inside the cost of yes: they see the donor's money leaving, the donor's time consumed, the imposition, the presumption. That cost is vivid because the asker has spent days imagining it. What the asker cannot feel — because it lives in the other person's body — is the cost of no. Refusing a direct request from a human being standing in front of you is genuinely uncomfortable. It requires looking someone in the eye and declining them. Most people, most of the time, would rather help than perform a rejection. The asker's forecast ignores this force entirely, the way you can't feel the wind in a photograph of a storm.

So when your gut tells you, the night before a donor meeting, that this is going to go badly — that the odds are long, that you're imposing — understand what your gut actually is in that moment. It is a forecasting instrument with a known, published, replicated bias, reporting from the wrong chair. You would not navigate with a compass you knew read thirty degrees off. Do not navigate a fundraising program with one either.

Two honest limits before we go further. First, the foundational studies measured requests to strangers for small favors, not major-gift solicitations of known donors — the leap to fundraising is an inference, though a reasonable one, since the mechanism (invisible social cost of refusal) is if anything stronger with someone you know. Second, this finding is descriptive, not permissive. The fact that people find it hard to say no is not a license to make no impossible; Chapter 3 is entirely about that line. What the finding licenses is much narrower and much more useful: stop trusting your pessimism. It is not wisdom. It is a bug.

Why hiding behind email is a bad cure

Here is where the research delivers its most practical twist, and it is the single finding in this book most worth the price of admission.

The underestimation effect — predicting too few yeses — appears in direct interaction: face to face, voice to voice. But when researchers examined requests made through impersonal channels — a flyer, an email — the error flipped. People making mediated requests became too optimistic, overestimating how many strangers would respond to the paper or the message. The channel that feels dangerous is the one where you're secretly underrated. The channel that feels safe is the one where you're kidding yourself.

> **MEASURED —** Face-to-face requesters underestimate compliance; flyer and email requesters overestimate it. The comfort of the medium and the effectiveness of the medium run in opposite directions.

Now watch what a nervous fundraiser does with that landscape. The face-to-face meeting feels exposed, so she avoids it. Email feels controlled — she can draft it, sleep on it, soften it, send it at 9:14 p.m. and close the laptop. So the major-gift conversation that should have happened across a table gets converted into a carefully wordsmithed message, and the fundraiser trades the medium where she systematically underestimates her influence for the medium where she systematically overestimates it. She retreats from a good bet she believed was bad into a bad bet she believes is good. Then the email gets no reply — emails asking for money are among the easiest sentences in the world to ignore, because ignoring an email requires refusing no one to their face — and she records the silence as evidence that the donor wasn't interested. The forecast fulfills itself, and next quarter she is even more certain that asking doesn't work.

Whole development programs die exactly this way, one avoided conversation at a time, with immaculate email records.

None of this makes email useless. Email is excellent at what it is actually for: earning the conversation, confirming logistics, sending the information a donor requested, following up on a meeting that happened. It is a scheduling and stewardship tool of real value. What it cannot do is carry a major ask, and the moment you notice yourself drafting one into it, you should recognize the move for what it is — not efficiency, but flight.

> **FIELD RULE —** Use email to get the meeting. Use the meeting to make the ask. Any time you find a solicitation inside an email you are writing, cut it, and replace it with a request for thirty minutes.
>
> **PRACTICE —** Find the donor conversation you have been trying to conduct by email — there is one; check your sent folder. Write the single sentence that moves it to a phone call, a video call, or a table: "I'd rather talk this through than trade emails — do you have thirty minutes Thursday?" Send that sentence and nothing else. Notice, as you hesitate over the send button, which chair your forecast is coming from.

CHAPTER 3

What Happens Inside the Donor

So far the evidence has been on your side: ask directly, in person, and more people say yes than you think. Taken alone, that finding could build a monster — a fundraiser who concludes that since refusal is hard, the job is to make it harder. This chapter is the counterweight, and it comes from two of the most elegant field experiments ever run on giving. Both were designed to answer the same uncomfortable question: when someone says yes to a face-to-face ask, how much of that yes is generosity, and how much is escape?

The doorstep experiment (MEASURED). Researchers DellaVigna, List, and Malmendier ran a door-to-door fundraising campaign with a twist. Some households got a standard knock. Others got a flyer on the doorknob the day before, announcing the exact time solicitors would come. A third group got a flyer with a checkbox: do not disturb. If giving were pure generosity, warning people would not matter — the willing would still be willing. Instead, the flyer reduced the share of doors that opened, and the opt-out checkbox cut giving substantially — with the entire collapse concentrated in small gifts, the ten-dollars-and-under range. Larger gifts did not fall the same way; if anything they ticked up. The researchers could even price the discomfort: the social-pressure cost of saying no to a face at the door worked out to a few dollars per encounter. In other words, a meaningful slice of small doorstep gifts were not donations at all. They were payments people made to end an awkward moment — and given a costless way to avoid the moment, they took it.

The Salvation Army experiment (MEASURED). Andreoni, Rao, and Trachtman stationed bell-ringers at the entrances of a supermarket during the holidays. In one condition the ringer stood silently with the kettle. In another, the ringer made a verbal ask — eye contact, a direct request. The verbal ask dramatically increased giving at that door. It also did something else: roughly a quarter to a third of shoppers, seeing the asking ringer ahead, changed course and used the other entrance. The silent bell triggered no such avoidance. People were not dodging the Salvation Army — the silent kettle bothered no one. They were dodging the activation: the moment when a direct human appeal switches on empathy and social pressure at the same time, and walking past becomes an act instead of a non-event.

Sit with what these two experiments jointly reveal about the person across the table from you. A donor facing a direct ask is not a passive wallet awaiting instructions. They are managing, in real time, a small storm: attention they didn't schedule, empathy they can feel being switched on, pressure they can feel being applied, a genuine tug toward meaning, and a rapidly narrowing set of exits. Some of what emerges from that storm is real philanthropy. Some of it is compliance — the check written to make the moment stop. From the outside, on the day, the two are indistinguishable. Both look like yes.

They are not the same yes. The pressured gift is small, resentful in its aftertaste, and terminal — that donor does not renew, does not deepen, and next time takes the other entrance, which in your world means the unreturned call and the suddenly busy calendar. The committed gift renews. An organization that cannot tell these apart will celebrate revenue this year that quietly costs it donors every year after.

The ethical conclusion is also the strategic one, which is convenient: do not confuse pressure-induced compliance with committed philanthropy. And the practical implication cuts against every instinct of the nervous asker: give the donor a graceful exit, on purpose. Tell them what the meeting is about beforehand — no ambush informational meetings that pivot into solicitations. Make the request specific and clean, and then make the no easy to say: "If this isn't the right fit or the right time, tell me straight — we're glad to have you with us either way." The reluctant fundraiser fears that offering the exit invites everyone through it. The doorstep data says otherwise: the exits drain away the smallest, most pressured gifts — the ones that were escape payments anyway — and leave the committed money standing. An exit is a filter. What passes through it is real.

> **EVIDENCE CHECK —** This chapter rests on the DellaVigna–List–Malmendier social-pressure experiment and the Andreoni–Rao–Trachtman entrance experiment, both large randomized field studies. One popular adjacent claim deserves flagging: the finding that "spending on others makes you happier than spending on yourself" came from a small original study whose close replication failed to reproduce the headline result on the original measure. Giving-makes-you-happy is best treated as CONTESTED — usable as a gentle reframe, never as a promise you make to a donor.

Make the dollar feel concrete

If pressure is the wrong engine, what is the right one? The largest experiment in the dossier points at an unglamorous answer: comprehension. Donors give more readily when they can see what their specific dollars do.

In a field experiment with forty thousand households, Gneezy, Keenan, and Gneezy tested three ways of sweetening the same appeal: telling donors seed money had been raised, offering a matching gift, and telling donors that overhead was already covered — that every dollar of their gift would go directly to the program. The overhead-covered framing roughly doubled the share of people who gave compared with the seed framing, and beat the match handily. The donors weren't objecting to overhead as a concept; organizations obviously have rent and salaries, and the covered-overhead money paid for exactly those things. They were responding to the sudden legibility of their own dollar. My money does that thing. The fog lifted, and giving followed.

The lesson is emphatically not that overhead is shameful or that you should contort your budget to hide it. Nonprofits require salaries, systems, rent, insurance, compliance, and management, and a fundraiser who apologizes for those is apologizing for being real. The lesson is about translation: donors respond to knowing what their gift accomplishes, and most nonprofit language is built to prevent them from ever finding out. "Support our mission." "Invest in our vision." "Partner with us." Every one of those phrases asks the donor to do the translation work themselves, and donors, reasonably, decline the homework.

> **PRACTICE —** Take three lines from your actual budget — including at least one that looks like pure overhead — and translate each into a visible outcome a donor could picture. Not "administrative salaries" but "the person who makes sure every family that calls gets a callback within a day." Do not lie, do not pretend restrictions exist that don't, and do not vaporize overhead with accounting tricks. Your task is not spin. It is legibility: making the use of money intelligible to the person being asked to provide it.

CHAPTER 4

Stop Thinking You Are Begging

Say the quiet objection out loud, because until it is said out loud it runs the whole show from backstage: asking for money feels like begging, and begging is beneath the work.

Every reluctant fundraiser carries some version of this. The board member who will "do anything but ask" is not lazy; she believes, at some level, that the ask itself is an indignity — that it puts her in the street with her hand out, that it converts a peer relationship into a supplicant one, that it trades on friendship. If that were what asking is, she would be right to refuse. A moral objection deserves a moral answer, not a pep talk.

So look at the frame directly. Begging has a specific structure: I need something from you, and I have nothing to offer back but your own relief when the transaction ends. It is one-directional by definition. The beggar's need is the entire content of the encounter. And here is the uncomfortable truth: some nonprofit asks really are structured this way. "We're going to have to cut programs if we don't close the gap." "We just need help keeping the lights on." "Anything you can do." Those asks lead with the organization's need, offer the donor nothing but the cessation of guilt, and leave both parties feeling faintly soiled. When people say they hate fundraising, this is usually the fundraising they mean — and they are correct to hate it. It is begging with a 501(c)(3) attached.

Major-gift fundraising, done properly, has a different structure, and the difference is not cosmetic. It runs: Here is a problem you have told me you care about. Here is a credible, specific way to act on it. Would you like to participate? Notice who the sentence is about. Not the organization's need — the donor's values, and a live opportunity to act on them. The organization is not a supplicant in this frame; it is infrastructure. It is the mechanism by which a person who cares about, say, kids stranded without transportation after 6 p.m. can actually do something about kids stranded without transportation, without personally buying a van and getting licensed and hiring a driver. The donor brings money; the organization brings the capacity to convert money into the outcome the donor wants to exist. That is not begging. That is a transaction between two parties who each hold something the other lacks — and framed honestly, the fundraiser is the person making the introduction.

Here is the test of whether you believe it: the best major-gift conversations end with the donor saying thank you. Not politeness — actual gratitude, because someone finally showed them a concrete way to matter on a problem they had been carrying vaguely and guiltily for years. If that sounds implausible, it is because you have never been asked well. Most people haven't.

Now, a frame this flattering to the fundraiser needs a guardrail, because "shared purpose" can become the costume that manipulation wears. The evidence in this book keeps pointing the same direction, and it is worth noticing how consistently: the doorstep experiment shows that pressure harvests small, dead-end gifts; the entrance experiment shows that people flee empathy activation they didn't consent to; the exit-line practice in Chapter 3 filters escape payments out of your revenue. Transparency is not the ethical tax on effective fundraising. It is the effective fundraising. Tell people what the meeting is about. Give them a real way out. Make a specific request instead of maneuvering them into a guilt gift. Every one of those moves is simultaneously the honest one and the one the data favors. You are not choosing between ethics and results. You are declining a false choice invented by people who were bad at both.

The fundraiser's job, stated plainly

Strip away the mystique and the job has five parts:

Find people with a plausible connection to the mission — not people with money, people with connection. (Chapter 5.)

Learn what they actually care about — by asking and listening, not by assuming. (Chapter 8.)

Present a credible opportunity aligned with that interest — specific, costed, truthful. (Chapter 6.)

Ask clearly enough that the donor can make a real decision — one sentence, one number. (Chapter 10.)

Respect the decision and steward the relationship — whichever way it went. (Chapters 12 and 13.)

Nothing on that list is begging. Nothing on it requires charisma, either — it requires preparation, honesty, and the willingness to say one clear sentence and then be quiet. Notice also what is not the job: making everyone give. That version of the job is impossible, and chasing it produces the pressure tactics this book keeps warning against.

> **REFRAME —** Your job is not to extract money from the reluctant. Your job is to make the right requests, clearly enough that the right people can say yes — and safely enough that everyone else can say no without cost. Hold both halves. The first half without the second is manipulation. The

> second half without the first is the pleasant, ask-free cultivation program you are currently running.
>
> **PRACTICE —** Write down your organization's most recent ask — the actual words, from the letter or the meeting or the email. Score it honestly: is it structured as our need or as the donor's opportunity? If it leads with need, rewrite it in the shared-purpose structure — problem they care about, credible response, invitation — without adding a single exaggeration. If you cannot rewrite it honestly, you have found a real problem, and it is upstream of fundraising.

PART II

Build the Right Ask Before You Make It

CHAPTER 5

Who Should You Ask?

Every small nonprofit has a version of this meeting. Someone — usually a well-meaning board member — leans forward and says: "You know who has money? Whitmore. The developer. Somebody should get to Whitmore."

Nobody at the table knows Whitmore. Whitmore has never attended an event, never given, never expressed a flicker of interest in the mission. What Whitmore has is visible wealth, and visible wealth exerts a gravitational pull on prospect conversations that bends them away from everything the evidence supports. Months of effort will now go toward engineering an introduction to a stranger, while the retired teacher who has given $500 a year for six years, attends everything, and forwards the newsletter to her book club sits unasked on the mailing list.

This chapter exists to reverse that gravity. The screen for a real prospect has three questions, and wealth is only one-third of one of them.

Capacity asks whether a meaningful gift is financially plausible. Note the modest verb. Not "is this person rich" — could a gift at the level you intend to request come out of this person's life without distress? Capacity is the easiest of the three to overweight because it is the most visible: the house, the business, the boat. It is also the least predictive on its own, because capacity without connection is just a description of a stranger's bank account.

Affinity asks whether the person has a genuine connection to the cause, the community, the institution, or the people involved. Did their family live this problem? Did their church, their block, their industry? Have they shown up — not once, but in a pattern? Affinity is where the money actually lives, and the evidence backs this bluntly: field research summarized in the dossier found that social ties between solicitor and prospect causally increase both the likelihood of a gift and its size, and that solicitations are more effective when the asker and the prospect share characteristics and community. Fundraising runs on relationship the way engines run on fuel. This is also, incidentally, why you are more qualified to ask than the imaginary silver-tongued professional you keep wishing you could hire: the tie is the asset, and the tie is yours.

Inclination asks whether there are behavioral signs that this person actually engages philanthropically — that when they care, money follows. Prior gifts anywhere. A named fund. A pattern of sponsoring, underwriting, showing up on donor walls. Some people of enormous capacity and warm affinity simply do not give; their generosity runs through other channels or not at all. Inclination is the difference between a lovely lunch and a gift.

A strong prospect scores on all three. Two out of three is a cultivation project. One out of three — and if the one is capacity, this is Whitmore — is a name on a wish list, and wish lists are where fundraising programs go to feel productive while dying.

Build the first 25

You do not need a wealth-screening subscription or a researcher. For a small organization, the first real prospect list almost assembles itself once you look in the right drawers:

Current donors with room to deepen. The single most overlooked population in small-shop fundraising. They have already crossed every threshold — they know you, they trust you, they give. The question is not whether to ask them; it is why you have been asking them for so little.

Lapsed donors who once demonstrated affinity. A lapsed donor is not a dead lead; they are a relationship someone stopped tending. The affinity that produced the first gift rarely vanishes — usually what vanished was your attention.

Board and volunteer networks where a real relationship already exists. Not "everyone your board members have ever met" — the people they actually know, who already have some thread to the mission.

The repeat participants. People who have attended, advised, introduced, advocated, or volunteered more than once. Repetition is inclination speaking in behavior.

Community members with a demonstrated connection to the mission — the family the program served years ago that landed on its feet, the business owner who grew up in the neighborhood. Connection, not visibility.

Do not turn wealth into qualification. Write it somewhere you will see it: a rich stranger with no affinity is a weaker prospect than a moderately wealthy person who already cares. The moderately wealthy person who already cares says yes at rates that would embarrass the Whitmore campaign, gives again next year, and brings a friend.

> **PRACTICE —** Build the list of 25 using the categories above. Then add the column that ruins the fantasy and saves the program: who actually owns this relationship? A name, not a department. If the honest answer is "nobody," mark the prospect cold rather than pretending the organization holds a relationship it does not. A list of eight warm names with real owners will out-raise a list of eighty names in a spreadsheet, and it will do it this quarter.

CHAPTER 6

What, Exactly, Are You Asking Them to Fund?

Here is a sentence that has ended thousands of donor meetings in polite failure: "We're hoping you might support our mission."

The donor, who likes you, says something gracious. Of course. Let me think about what we can do. A check arrives three weeks later for a fraction of capacity, or doesn't arrive at all, and everyone involved files the encounter under fundraising-is-hard. But the ask never failed, because the ask never happened. What happened was a mood. "Support our mission" is grammatically a request and functionally a shrug: it transfers the entire burden of the gift's meaning onto the donor. What amount? For what? Accomplishing what? The donor must invent all of it, and donors — busy, gracious, uncertain what you actually need — resolve that ambiguity the way all people resolve ambiguity under social pressure: safely, smally, or later.

A donor cannot respond intelligently to a vague need. That is not a criticism of donors; it is a fact about decisions. No one can evaluate "support," but anyone can evaluate "one month of evening transportation costs $1,000, and here is why." Specificity is what converts a mood into a decision — and the evidence from Chapter 3 already told you why it works: the overhead experiment's forty thousand households responded to one thing, the sudden legibility of their own dollar. The fundable proposition is how you manufacture that legibility on purpose.

The fundable proposition

Before any ask, build the proposition in six parts. This is a discipline, not a document — most of it will never be recited aloud, but all of it must exist, because any missing part will be the exact spot where the donor's first question lands.

Problem: What is happening? One or two sentences, concrete, local, true. Not the global crisis — the version of it your organization actually touches.

Response: What will the organization do about it? The program, the intervention, the mechanism. Stated plainly enough that the donor could repeat it to a spouse.

Unit: What discrete piece can this donor fund? This is the creative heart of the proposition. Budgets do not come in fundable units; you have to carve them. A defined period of service. A program component. A piece of equipment. A staffing block. The unit must be truthful — a real slice of real work, not an accounting fiction invented to sound tidy.

Cost: What does that piece actually require? A real number from your real budget. If you don't know what a month of the program costs, that is this week's homework, and it will improve more than your fundraising.

Result: What will be different if it is funded? The change, stated without inflation. "Forty kids get home safely every night in March" beats any paragraph containing the word "impact."

Evidence: What can you responsibly show about prior performance? Responsibly is the operative word. Last year's numbers, honestly counted. What you have, offered plainly; what you lack, not invented.

Watch the compression this makes possible. Six parts of preparation collapse into three sentences at the table: Here's what's happening. Here's the piece of the response you could fund, and what it costs. Here's what changes if you do. The donor now has everything a decision requires — and just as important, the specificity signals competence. An organization that knows exactly what a unit of its work costs sounds like an organization that will not lose the money in a fog.

One warning, because specificity has a failure mode: false precision is worse than honest vagueness. If the transportation month actually costs "about $1,000 depending on fuel," say that; do not invent $987.40 to sound rigorous. Donors forgive round numbers. They do not forgive discovering that the crisp figure was theater. And never fabricate a restriction — if a gift will genuinely land in general operations, build your unit as a truthful description of what operations buys, not a fictional lockbox.

> **PRACTICE —** Using the six parts, write three complete propositions from your organization's real budget: one at $1,000, one at $10,000, and one at a larger level appropriate to your work. Each must state what the money enables without inventing false precision — and each must survive the question "is this literally true?" asked by your most skeptical board member. These three propositions are not an exercise. They are inventory. You are going to use them in Chapter 10.

CHAPTER 7

How Much Should You Ask For?

The number is where the fear lives. You can rehearse the mission talk in the shower and the discovery questions in the car, but the number sits in the meeting like a coiled thing, and every reluctant fundraiser handles it the same two ways: ask for too little, so the no never comes, or refuse to name an amount at all — "whatever you're comfortable with" — which feels gracious and is actually abandonment, because it hands the donor a homework assignment instead of a decision.

The research record on ask amounts is unusually rich, unusually specific, and refreshingly two-sided: it tells you what works, and it tells you exactly where what-works breaks. Take the findings in order, because together they form a map.

Suggested amounts work (MEASURED). In a large public-radio field experiment by Edwards and List, simply including a suggested gift amount in the appeal raised both the share of people who gave and total revenue — the suggestion lifted response by half. An open-ended ask forces the donor to solve for the number themselves, and donors given a blank line respond the way anyone responds to a blank line: many don't. A concrete number converts an essay question into a yes-or-no question, and yes-or-no questions get answered.

Even lowering the floor works (MEASURED). The oldest finding in this literature is Cialdini and Schroeder's "even a penny will help": adding that single phrase to a door-to-door charity appeal raised the share of households giving from 29% to 50% — while, remarkably, average gift size held. Legitimizing the small gift didn't produce a flood of pennies; it dissolved the excuse ("I can't give enough to matter") without shrinking the checks. The effect has held up across a meta-analysis of nineteen studies. The floor of your ask range is doing work you can't see.

Social reference points work — inside a window (MEASURED, with a caveat). Shang and Croson ran experiments on public-radio call-in donors: telling a caller "we had another member give $X" raised contributions meaningfully, and the effect was strongest when $X sat around the 90th to 95th percentile of actual gifts — ambitious but recognizably real. Push the reference to the 99th percentile — the once-a-decade whale gift — and the effect broke. Donors do not calibrate to legends. A caveat belongs on the record: a later replication attempt of this effect failed, and the original authors have documented boundary conditions, so treat social information as a promising tool, not a law of physics.

A plain norm statement can double behavior (MEASURED). In a UK government trial on legacy giving, will-writing customers were randomized: no mention of charity, a plain ask ("would you like to leave money to charity?"), or a social-norm ask ("many of our customers like to leave money to charity — are there causes you're passionate about?"). No mention: 4.9% included a bequest. Plain ask: 10.8%. Norm ask: 15.4% — and the norm version roughly doubled the size of the average bequest on top of it. Six words of honest social context, threefold effect. The plain lesson underneath the fancy one: the largest jump came from asking at all.

And here is the wall (MEASURED). If suggestions and references lift giving, the tempting conclusion is "just ask for more." A public-television experiment by Reiley and Samek tested exactly that, mechanically raising the entire ladder of suggested amounts by 20 to 40 percent. Result: the probability of giving fell by roughly 15%, with no compensating increase in gift size. Nothing was gained; donors were lost. "Ask for more" is half-false: a specific, defensible number beats no number, and an ambitious reference beats a timid one — but inflation past the donor's sense of the plausible doesn't extract bigger gifts. It extracts refusals.

So the map reads: name a number; make it ambitious; keep it tethered to reality. Which raises the practical question — tethered to which reality? A defensible ask amount hangs on three anchors, and you should be able to say all three out loud:

The donor. Known giving history, visible capacity, and — most underused — what they have actually said to you in prior conversations. A donor who has given $1,000 twice and lit up describing the summer program is telling you a range. Chapter 8 exists to gather this anchor.

The peer set. What genuinely comparable donors have given for genuinely comparable work. This is your Shang-and-Croson reference point, and the honesty requirement is absolute: real gifts, truly comparable, drawn from the strong-but-normal range — never the outlier. One warning bears repeating: do not use the largest gift you have ever received as the reference point. That number is your 99th percentile, and the evidence says it breaks the machine.

The opportunity. What the work actually costs — the fundable proposition from Chapter 6. This anchor is what makes the number feel like arithmetic instead of appetite. "$10,000 funds the summer block" is a fact about the world. "$10,000 would be wonderful" is a fact about your hopes.

When all three anchors agree, you will notice something unfamiliar: the number stops feeling like a demand and starts feeling like information. That is what defensible means. You are not extracting; you are reporting what the work costs and inviting someone qualified to fund it.

> **PRACTICE —** For one real prospect from your list of 25, write three numbers: a low amount you are certain they could do, a target that all three anchors support, and a stretch that would require a genuine decision. Then choose the one number you will actually ask for — the ask contains one number, not a menu — and beneath it, write the evidence that makes it defensible: their history, the peer gift, the costed unit. If you cannot fill in the evidence, the number is a guess, and Chapter 8 is where you go to replace guesses.

PART III

Move the Relationship Toward a Decision

CHAPTER 8

The Meeting Before the Meeting

The single most common structural mistake in small-shop fundraising is trying to make one meeting do two jobs. The fundraiser finally gets the coffee scheduled, and because meetings are scarce and courage is perishable, she tries to learn who the donor is and pitch the program and land the ask, all in fifty minutes. The result is a meeting that does none of it well — discovery rushed, pitch generic, ask either bungled or postponed at the last second with a familiar cowardly relief.

Separate the jobs. Before the meeting where you ask, there is a meeting where you learn. The trade calls it a discovery meeting, and it has exactly three objectives:

Assess the three screens — capacity, affinity, inclination — with your own eyes and ears instead of assumptions.

Learn what the prospect actually cares about — in their words, specifically enough to build the proposition and choose the amount.

Earn permission for another conversation. Not schedule it — earn it, by making this one worth their time.

Notice what is not on the list: soliciting. The discovery meeting contains no ask, and — this matters ethically and practically — you say so going in. "I'd love thirty minutes to get your perspective on something we're working through. I'm not going to ask you for money." Then honor it, to the letter, even when the meeting goes so well that the ask is sitting right there. Especially then. A fundraiser who says no-ask and then asks has taught the donor that her word is a maneuver, and that lesson is permanent. A fundraiser who says no-ask and keeps it has taught the donor she can be believed — which is the entire foundation the real ask will later stand on. (You learned why in Chapter 3: ambush is pressure, pressure harvests escape payments, and escape payments are fool's gold.)

The advice door

For the reluctant fundraiser, the discovery meeting hides a gift, and it is backed by some of the most counterintuitive research in this book. The dossier cites work by Brooks, Gino, and Schweitzer finding that people who ask for advice are perceived as more competent, not less — and the effect is strongest precisely when the problem is difficult and the person being asked has real expertise. The fear says asking reveals weakness. The measurement says asking flatters the asked and elevates the asker. Advice-seeking triggers the most reliable pleasure available in professional life: being taken seriously by someone who then listens.

This transforms the psychology of getting the meeting. You are not requesting charity with a meeting attached — you are bringing a hard, genuine problem to someone whose judgment bears on it. "You built a distribution business in this county; we're wrestling with how to expand the food program's delivery routes without doubling cost — could I get your read on it?" That request is easy to say, easy to grant, and it starts the relationship in exactly the posture the evidence favors. One requirement: the problem must be real and the interest in their answer must be genuine. Advice-seeking as a trick is detectable within minutes and poisons everything downstream. Advice-seeking as an actual practice is how donors become invested — people develop a stake in problems they've been asked to think about.

The shape of forty-five minutes

A discovery meeting is a listening structure. The proportions below are the point, not the exact minute marks — the donor should do most of the talking, and your program should arrive late and briefly.

The first five minutes belong to their world — how things are going, what has changed since you last spoke. Minutes five through fifteen: their history with causes like yours — how they became interested, what they have supported, what soured them if anything did. Minutes fifteen through thirty: your work, briefly, delivered through one true story rather than a presentation. Minutes thirty through forty: the real advice question — the one you came with. And the final five minutes do the only forward-looking work of the meeting: earning permission for the next contact.

> **SAMPLE CLOSE —** "This was genuinely useful. Can I come back in a few weeks and show you what we did with it?"

Look at the mechanics packed into that small sentence: it reports value received (their advice mattered), it promises accountability (we will do something), and it converts the meeting's goodwill into a scheduled future instead of a warm feeling. Because here is the rule that separates cultivation from socializing: a pleasant conversation without a next step is not cultivation. It is a pleasant conversation. Enjoyable, sincere, and — as fundraising — nothing. Every donor contact ends with a specific, agreed next contact, or it ends the thread.

> **PRACTICE —** Write five discovery questions that cannot be answered by reading the donor's biography — nothing you could learn from their

> LinkedIn or the chamber newsletter. At least two must concern how they became interested in causes like yours; origin stories are where affinity lives, and people love telling them. Test each question against the standard: would the answer change what I ask them to fund, or how much? If it wouldn't, it's small talk wearing a lanyard. Replace it.

CHAPTER 9

How to Know When a Donor Is Ready

Ask the fundraising industry when a donor is ready to be solicited and it answers with numbers, delivered with the confidence of physics: seven touches before an ask. Five to nine contacts. Twelve to eighteen months of cultivation. The numbers appear in conference decks, consultant proposals, and CRM configuration screens, always slightly different, always equally certain.

The research dossier behind this book went looking for the experiments behind those numbers. There are none. No study validates seven touches. No study validates five-to-nine, or twelve-to-eighteen months, or any fixed count of contacts before an ask. The numbers are conference-deck convention — repeated across decades until repetition acquired the authority of measurement. This is worth saying bluntly because the fake numbers are not harmless. They give the reluctant fundraiser a scientific-sounding reason to postpone forever: only four touches — three more to go. The touch-counter can defer an ask indefinitely while feeling rigorous, and whole donor relationships die of old age inside that rigor, warm to the last.

> **EVIDENCE CHECK —** No experimental evidence validates fixed touch counts or fixed cultivation clocks before an ask. What the evidence does support is subtler: cultivation for a large gift is a different project than cultivation for any gift, and — from the social-ties research in Chapter 5 — the strength of the relationship and who does the asking matter far more than how many times contact occurred. Readiness is a state, not a number. Ten touches can leave a donor a stranger; two of the right conversations can leave them ready.

So if not a count, what? A qualitative test, and it fits in one sentence: the donor is ready when they can explain what your organization does and why it matters — and you can name the specific thing their money would fund. Two clauses, two parties. The first is about what has formed in them; the second is about what you have done with what you learned. Both must be true. A donor who fluently describes your mission is not askable if you still have no costed proposition for them — that ask would be vague, and Chapter 6 already showed you where vague asks go. A gorgeous proposition is not deliverable to a donor who can't yet say what you do — that ask would be an ambush wearing a spreadsheet.

Readiness signals

The test unpacks into five observable signals. Observable is the point — every one of these is something a donor did, not something you hope:

They can describe the mission in their own words. Their own words — not your tagline recited back. When a donor paraphrases the work accurately, comprehension has happened, and comprehension is the raw material of every real gift (Chapter 3's forty-thousand-household lesson again).

They have expressed a specific area of interest. Not "it's all wonderful" but "the transportation thing bothers me" — a locus. This sentence, when it comes, should go straight into your notes verbatim, because Chapter 10 will hand it back to them.

They have taken an action beyond passive attendance. Introduced someone. Asked for the budget. Volunteered. Forwarded, advised, advocated. Action is inclination speaking in behavior; attendance alone is often just politeness with parking.

They have invited continued contact. "Keep me posted." "Come back when the numbers are in." The door, opened from their side.

You know enough to formulate a specific, defensible ask — a proposition (Chapter 6) and an anchored amount (Chapter 7) built from what they actually told you, not from your budget's needs alone.

Four or five signals lit: stop cultivating and schedule the ask meeting — further touches are not rigor, they are avoidance with a calendar. Two or three: you know exactly which signal is missing, and the missing signal is the next meeting's objective. Zero or one: this is discovery-stage, whatever the spreadsheet says about how long you've known them.

One more honesty check, because the touch-count myth has a mirror image: readiness tests can also be gamed in the postponing direction. If you notice yourself deciding a five-signal donor needs "a little more time," name what is actually happening. The donor is ready. The question is whether you are — and that question is Chapter 10's to answer.

> **PRACTICE —** Score your top five prospects against the five signals, one line each. For every prospect, write the single missing fact or action that prevents an ask — singular, forced: the thing, not a list. Then look at what you've made: five next meetings, each with a real objective. That document is a major-gift program. Most organizations never write it.

PART IV

Make the Ask and Handle the Answer

CHAPTER 10

The Ask

This is the chapter the rest of the book exists to make possible. Everything so far has been load-bearing preparation for a moment that, when it finally arrives, lasts about fifteen seconds: one paragraph, one question, one number. The disproportion is the point. An ask that takes fifteen seconds and lands cleanly is carrying weeks of work inside it — the right prospect, the discovered interest, the costed unit, the anchored amount. An ask that takes ten minutes is not more thorough. It is the sound of missing preparation being improvised out loud.

Before you enter the room

The pre-flight list. Every item answered in writing before the meeting — not because you'll read it there, but because any blank on this list will find you at the worst possible moment:

Know the purpose of the meeting — and so does the donor. They agreed to a meeting about supporting the work. No ambushes; you buried ambush fundraising in Chapter 3 and it stays buried.

Know the exact amount. One number. Decided before, never during. A number chosen in the room will be chosen by fear, and fear always picks the smaller one.

Know what that amount funds — the proposition, cold, including the follow-up questions about cost and evidence.

Know who will make the ask. If two of you attend, one voice owns the question. Decide in the parking lot, not by eye contact at the table.

Know who will remain quiet after the ask. The other person's entire job is silence. An ask has been ruined by a nervous colleague adding "—but of course anything helps!" more times than anyone has counted.

Know what information you can send afterward — budget, one-pager, program numbers — so "can you send me..." gets a same-day yes instead of a scramble.

Know the next step for each answer. Yes, no, maybe: each has a follow-up you can name before you walk in. Chapter 12 supplies them.

The five-step ask

State the purpose early. First minutes, plainly: "I asked for this time because I want to talk with you about supporting a specific piece of the work." The donor knew; now the room knows. All pretense drains out, and — usefully — the door behind you closes too.

Restate what the donor has already told you matters to them. Their words from discovery, returned. This is why you wrote the sentence down verbatim. You are not constructing a segue; you are demonstrating that they were heard — the rarest experience donors report.

Name the specific opportunity. The proposition, three sentences, Chapter 6 shape: the problem, the unit, the result.

Ask for one specific amount in one sentence. Interrogative, one number, out loud: "Would you consider a gift of $25,000?" Not "we were hoping somewhere in the range of..." Not a menu of three amounts — a menu converts a decision into a negotiation and answers your own question at the lowest tier. One sentence. One number. Question mark.

Stop talking.

Step five is a full step, with its own chapter, because it is the one you will fail first.

> **CORE SCRIPT —** "I asked for this time because I want to ask you to invest in [specific work]. You told me [donor's stated interest]. A gift of $25,000 would [truthful, concrete use]. Would you consider a gift of $25,000?"

Four sentences. Read it aloud and notice its temperature: no adjectives begging for approval, no apology, no crescendo. It sounds like a competent person conveying information and asking a clear question — which is exactly what it is, and exactly why it works.

What not to do

Each of these is a fear behavior wearing a courtesy costume. Name them now so you recognize them in your own mouth:

Do not apologize for the amount before saying it. "I know this is a lot, and please don't feel any pressure, but—" is instruction to the donor to find the number excessive. You are pre-negotiating against yourself with a party who hasn't spoken.

Do not offer three lower amounts in the same breath. "Twenty-five thousand, or ten, or honestly whatever—" The donor hears: even she doesn't believe the first number.

Do not keep pitching after the question has been asked. Every fact added after the question mark converts the decision back into a presentation and signals you didn't expect a yes.

Do not fill the silence with a discount. Chapter 11, entire.

Do not pretend the meeting is informational if you intend to solicit. Still the cardinal sin. Trust spent here never refunds.

Three complete examples

A $1,000 ask — "You said the after-school transportation problem is the part of this work that bothers you most. We can cover one month of evening transportation for $1,000. Would you consider funding that month with a gift of $1,000?"

A $10,000 ask — "You told us that keeping the program open through the summer is where you want to make a difference. Ten thousand dollars would fund the staffing and program costs for one defined summer block. Would you consider a gift of $10,000?"

A $25,000 major-gift ask — "I asked for this meeting because I want to invite you to fund the part of the program we discussed last month. You told me that stability after intake matters most to you. A $25,000 gift would fund [specific, verified unit of work]. Would you consider a gift of $25,000?"

Study what the three share: each opens with the donor's own stated interest, each names a truthful unit at a real cost, each ends on one number inside one question. The bracketed language in the third is deliberate and stays bracketed until your organization's real, verified costs fill it. A fundraiser must use real numbers or none.

> **PRACTICE —** Write your ask sentence for your readiest prospect, using the core script's skeleton and your Chapter 6 proposition. Read it aloud ten times — actually aloud; the mouth has to learn it, not the eyes. On repetitions six through ten, have another person interrupt with a different response each time: a yes, a flat no, a "how much of that is overhead," a long silence. Your objective is not to sound theatrical. It is the opposite: to make the words so ordinary that you can still say them, in order, at full pressure, while your heart does whatever it's going to do.

CHAPTER 11

The Silence

You have said the number. The question mark is still hanging in the air. The donor looks down at the table, and one second passes, and then another, and now something is happening inside you that deserves to be described precisely, because it is about to try to take over the meeting.

Your nervous system reads the silence as rupture — as evidence that something has gone wrong and must be repaired immediately, by you, with words. And it starts handing you rescue material, fast, all of it plausible: another fact about the program. A little joke. A smaller number. A payment plan. An apology. A whole new paragraph beginning "and of course what's really important is—." Every one of these offerings has the same function: to end your discomfort by taking the decision back before the donor can make it.

Do not negotiate against yourself. The silence after an ask belongs to the donor. It is not a gap in the conversation; it is the conversation — the part where the actual decision happens — and every word you add subtracts from it. Break the silence with a discount and you have answered your own question at a price the donor never proposed. Break it with a joke and you have told them the question wasn't serious. Break it with more pitch and you have converted their deliberation back into your performance, and deliberation, once interrupted, rarely resumes at the same depth.

An honesty note, because it is owed: the instruction to remain silent is CRAFT, not measured evidence. No field experiment has randomized fundraisers into silence and chatter and counted the money. What the discipline rests on is the practitioner consensus of decades plus a piece of simple logic: the donor needs time to process a real request, and time is the one thing your talking removes. This book flags the difference between measured and craft everywhere else; it flags it here too. Silence is a discipline with excellent reasoning behind it, not a law of nature.

What silence is for

The rescue reflex is powered by a bad assumption — that donor silence means something has gone wrong. Replace the assumption with the actual inventory of what is happening across the table:

The donor is calculating. You asked for real money; real money involves arithmetic — cash flow, timing, the year's other commitments. Arithmetic takes seconds, and the seconds look exactly like this.

The donor is deciding what questions matter. A good ask surfaces questions — about the program, the timing, the pledge mechanics. They are sorting which to ask first.

The donor may be considering another decision-maker. A spouse, a partner, a family fund, an advisor. The pause is them consulting an absent person.

The donor may be deciding between your amount and another amount. Often a live choice between $25,000 and something — and your nervous interjection of "or even ten!" just made the choice for them, downward.

The donor may simply be uncomfortable. And here is the sentence to carry into every ask meeting: discomfort is not an emergency. Yours or theirs. A person deciding something real often looks uncomfortable, because deciding is uncomfortable. It passes. Rescuing them from it mostly rescues them from deciding.

Notice that every item on that list is the meeting working. The silence is not the ask failing. The silence is the ask landing.

There is one more thing the silence does, and it repays everything this book has asked of you: it transfers the discomfort to its rightful owner — the decision — and away from you. The fundraiser who has said her one clean sentence and closed her mouth has, for the first time in the process, nothing left to do. The preparation is spent. The question is asked. What remains is the donor's, and there is an odd, real peace available in those seconds if you stop treating them as an emergency. Fundraisers who learn the silence tend to describe the moment the same way: that was when I stopped being afraid of asking. Not before the number. After it, in the quiet, when nothing bad happened.

> **PRACTICE —** Pair with someone. Ask them for a fictional gift — full script, real number — and then sit silently for ten seconds. Count them honestly; ten seconds of post-ask silence is far longer than you believe. Your partner's job is to say nothing and keep a neutral face. Repeat until ten seconds stops feeling like a crisis and starts feeling like what it is: the sound of a question being taken seriously.

CHAPTER 12

Yes, No, Maybe, and Not That Much

A fundraiser who only rehearses the ask is half-prepared, and the half she skipped is the half the donor controls. The conversation does not end when you stop talking. It begins again, on new terms, the moment the donor answers — and the quality of your next sentence determines more about the relationship's future than the ask itself did. Fortunately, donor responses are not infinite. They cluster into six families, every one of them scriptable in advance. What follows is the playbook: for each response, the first sentence out of your mouth, and then the move behind it.

YES

> **SAY —** "Thank you. I'm grateful. Let's make sure we handle this the way you intend."

The amateur error with yes is celebrating so hard the details evaporate — and unmanaged details are how a joyful yes becomes a February dispute about what was promised. The second sentence pivots straight to stewardship, and before the meeting ends you confirm five things: the amount; the purpose and any restriction, in the donor's words; the payment mechanics — check, pledge schedule, appreciated stock, donor-advised fund; recognition preferences, including the full dignity of anonymity if wanted; and the next communication — what they'll hear from you and when. Write it all down in front of them. Precision at the moment of yes is not bureaucracy; it is respect with a pen.

MAYBE / LET ME THINK ABOUT IT

> **SAY —** "Of course. What information would help you decide?"

The question converts a fog into an object. "Maybe" left unexamined is where asks go to dissolve — but maybe almost always contains a specific unresolved question, and this sentence invites the donor to name it. Then two closing moves, both mandatory: agree on what you will send, and agree on a specific follow-up date — "I'll call Thursday the 14th after you've had a look" — before anyone stands up. A maybe without a date is a no that hasn't done the paperwork.

THAT IS MORE THAN I CAN DO

> **SAY —** "I understand. What would feel right to you?"

Then the hard part: nothing. Do not immediately name a lower number. The reflex — "would ten work? five?" — feels helpful and is actually you bidding against yourself in a negotiation the donor never opened. They told you the ceiling is lower; they did not tell you where, and they are the only one who knows. The open question hands the calibration to the person holding the information, and donors asked this question routinely name figures higher than the panicked discount you were two seconds from offering. This response, by the way, is a good outcome wearing a disappointing costume: the donor has just told you they are giving. You are only settling the amount.

NO

> **SAY —** "Thank you for being straight with me. May I keep you posted on how the work develops?"

Two sentences, two jobs. The first honors the directness — a clear no is a gift compared to a slow maybe, and saying so out loud tells the donor the relationship survived, which is the exact fear that kept you from asking in the first place. The second keeps the door open without pushing on it. Afterward, gently, learn what the no means if the donor offers it: wrong year? wrong project? wrong amount? a private circumstance? Each implies a different future, and none of them is "never." EVIDENCE CHECK — the research dossier found no measured evidence that a declined ask damages a donor relationship. That is not a claim that no graceless solicitation has ever cost one; it is a reason to stop treating a respectful no as a catastrophe. Handled with these two sentences, a no is a data point in an ongoing relationship — many of the best gifts in fundraising history sit on top of an earlier no.

I NEED TO TALK TO MY SPOUSE / PARTNER

> **SAY —** "Absolutely. What would be useful for the two of you to have before you talk?"

Take this at face value — it is usually the literal truth, and household money decisions made jointly should be made jointly. Your job is to equip the conversation you won't attend: a one-page summary, the proposition, the numbers, whatever the donor names. Then the same discipline as maybe: a specific follow-up date. The absent decision-maker is now part of the ask; serve them accordingly.

I DON'T FUND OVERHEAD

> **SAY —** "Tell me what you mean by overhead, and what kinds of costs you prefer to support."

Resist the lecture. You know the sermon — overhead is capacity, the pie-chart moralism is destructive — and the sermon is true, and this is not the moment for it. First diagnose: "overhead" means wildly different things to different donors — some mean fundraising costs, some mean salaries, some mean anything not touching a client, some are repeating a habit no one ever questioned. The clarifying question surfaces the actual concern before you defend or reframe anything, and half the time the concern is addressable within the truth: the unit you built in Chapter 6 may already be exactly the kind of direct cost they mean. And you know from Chapter 3's forty-thousand-household experiment what this donor is really asking for — legibility. Give them that, honestly, and the overhead objection frequently resolves itself.

> **PRACTICE —** Role-play all six responses with a partner, in one sitting, your real script and real number. The person playing the donor should not make it easy: a maybe with no reason attached, a no delivered a beat too flatly, a "that's more than I can do" followed by silence of their own. Six responses, six first-sentences, until each one is in your mouth and not just your notes. You are building the half of the preparation most fundraisers skip — the half that starts when you stop talking.

PART V

Earn the Next Conversation

CHAPTER 13

After the Ask

The check clears, the thank-you goes out, and the organization exhales and turns back to the work — which is exactly the moment the next gift is won or lost. The gift is not the end of the donor relationship. It is the beginning of the donor's real question, the one they will never ask out loud: was I right to trust you? Everything you do between this gift and the next ask is your answer.

The framework here comes from Penelope Burk's donor-centered research, and it reduces to three expectations donors consistently report after giving: prompt, personal acknowledgment — from a human, about their specific gift, quickly; confirmation that the gift was used as intended — the money went where the ask said it would; and a report on results before being asked again — evidence of what happened, arriving ahead of the next solicitation, not stapled to it. Read the list twice and notice what it costs: almost nothing. No software, no consultant, no campaign. It is mostly the discipline of closing loops — which is precisely why so few organizations do it, and why the ones that do stand out to donors like a lit window on a dark street.

The famous statistic, handled honestly

This chapter has to walk through a minefield, because the most-quoted number in donor relations sits in the middle of it. For two decades, the field has repeated a claim from Burk's research: a prompt thank-you call raises the next gift dramatically — the figure usually cited is 39 percent. It is a beautiful statistic. It is on conference slides right now.

Then it met a very large test. Samek and Longfield ran a field experiment of extraordinary scale — on the order of six hundred thousand donors and half a million calls, tracked across six years — measuring the effect of thank-you calls on donor retention. Professional fundraisers, surveyed beforehand, forecast a large positive effect. The measured result: a precisely estimated null. No retention effect. Not a small one — none, measured tightly enough to rule out the effects the profession had been promising itself.

And the story does not end there, because Burk's rebuttal is legitimate and this book carries it: the tested calls were not the intervention she prescribed. They were made months after the gift — not promptly; by paid call-center staff — not by board members or leadership; and often followed closely by a renewal appeal — the call revealed, in hindsight, as the setup for an ask. The experiment convincingly killed that product: the outsourced, late, ask-adjacent thank-you call, the kind vendors sell. Whether a prompt, personal, no-strings call from a board member moves retention remains genuinely untested at scale.

> **CONTESTED —** and the practical position falls out cleanly: do the free version; don't buy the vendor version; never quote the 39 percent. Have a board member call within 48 hours, say thank you, ask for nothing, hang up. It costs a phone call, it is plainly decent, and no evidence weighs against it. But do not purchase a calling program on the strength of a statistic that failed the largest test ever run on it — and never put "thank-you calls raise giving 39%" in front of a funder, a board, or a grant application, because a well-read reviewer will know exactly what happened to that number, and your credibility will pay for it.

Notice what this episode models, because it is the method of the whole book: hold the finding, hold the rebuttal, state what died and what survived, act on the part that costs nothing. That is what evidence-based practice actually looks like — less thrilling than a slide with 39% on it, considerably harder to embarrass.

The stewardship sequence

Between this gift and the next ask, six moves, in order:

Acknowledge the decision promptly. Days, not weeks. Personal, specific, human.

Document restrictions and promises — the Chapter 12 notes, formalized while memory is fresh. Future-you, and possibly future-auditors, will be grateful.

Report on the work before the next solicitation, when practicable. The Burk expectation the field most often skips. The report is the trust-builder; the next ask merely harvests it.

Use updates that connect to what the donor said they cared about. The transportation donor gets the transportation update. Generic newsletters are stewardship the way a form letter is a hug.

Invite continued involvement where it is genuine — never as a pretext. A real advisory question, a real visit. Donors detect engagement-theater instantly, and it costs more than silence.

Re-ask based on the relationship and the opportunity — not an arbitrary touch count. Chapter 9's rule survives the gift: the readiness signals govern the second ask exactly as they governed the first.

> **PRACTICE —** For every active major donor, write two things: the next report you owe them — what you will show them about what their money

> did — and the date by which it should arrive. If any donor's line reads "nothing owed," check it against Burk's three expectations; the answer is almost never nothing. This one-page document is a stewardship program. Most organizations have never written it.

CHAPTER 14

Becoming an Organization That Asks

Small organizations rarely fail at fundraising dramatically. They fail at it comfortably — and the comfort is the mechanism. Consider the year as it actually unfolds: the newsletter goes out on schedule. The open house is warm and well-attended. The tours run; the coffees happen; the board reports that relationships are being cultivated. Everyone is busy, everyone is sincere, the activity report is full. Then December arrives, someone counts, and the count is the same as last year: a great deal of motion near donors, and almost no direct requests made to any of them. The organization has spent twelve months doing everything fundraising involves except fundraising — and because every individual activity was pleasant and defensible, nobody noticed the missing center.

The fix is a change of unit. Count asks, not touches. Those five words should become the operating principle of this book and of your organization, and it earns that status because of everything the evidence has established on the way here. Touches were never the measured variable; Chapter 9 showed the touch-counts to be folklore. Askers systematically underestimate their odds, so the unmade ask is priced wrong in everyone's head (Chapter 2). And declined asks, respectfully made, showed no measured relationship damage (Chapter 12) — so the thing being avoided is largely imaginary while the thing being lost is not. Activity matters only when it changes a donor relationship or leads to a decision. Everything else is overhead wearing a name tag.

Making the ask the unit of account changes organizational behavior with almost embarrassing speed, because what gets counted gets done. A board that hears "eleven direct asks were made this quarter; four yeses, three maybes with follow-up dates, four nos, all relationships intact" is governing a fundraising program. A board that hears "cultivation is going well" is attending a book club about one. Put the number in every board packet: asks made, and their outcomes. Watch what the number does to the meeting.

The 30-Day Ask Challenge

Books about asking have a failure mode this book has named from the start: they become the most sophisticated available way to avoid asking. So it ends not with a summary but with a syllabus — thirty days, four weeks, each week's output verifiable by anyone. Every skill was built in a prior chapter; this is the assembly.

Thirty days from now, the challenge will have produced one of two things, and both are victories over the status quo. Either money — and the first direct-ask gifts, whatever their size, tend to exceed the organization's predictions, for reasons Chapter 2 measured. Or information — the real reason the asks aren't happening, surfaced at last: the list was colder than believed, the propositions wouldn't cost out, nobody would own the relationships, the solicitor seized at step four. Every one of those is a specific, fixable problem with a chapter attached. What the challenge makes impossible is the third thing, the thing that has been happening: another year of warm, busy, comfortable not-asking.

Somewhere in your organization, that name is still on the list. The coffee happened. The tour happened. The thank-you note was lovely. And the mission — the actual work, the people the whole apparatus exists for — is still waiting on a question that takes fifteen seconds to ask.

You now know the odds are better than you think, and why your forecast says otherwise. You know what happens inside the donor, and how to make the dollar legible. You know it isn't begging, and you know who to ask, for what, for how much. You know how to run the meeting before the meeting, how to tell when they're ready, how to say the sentence, how to survive the silence, and what to say to all six answers. You know what you owe them afterward.

Count asks, not touches. Make the first one this month.

APPENDIX A

Field Worksheets and Scripts

1. Ask Gap Audit

Substantive donor conversations in the last 12 months: ______

Direct asks that included a specific amount: ______

Decisions received: ______

Ask gap (conversations minus asks): ______

Where do intended asks most often stall? ______________________________

2. Prospect Screen

Prospect: ____________________ Relationship owner: ____________________

CAPACITY — What makes the proposed gift financially plausible?

AFFINITY — What real connection exists to the mission, people, place, or problem?

INCLINATION — What behavior suggests this person gives philanthropically?

Status: READY TO DISCOVER / NEEDS WARM INTRODUCTION / COLD

3. Six-Part Fundable Proposition

Problem: What is happening?

Response: What will the organization do?

Unit: What discrete piece can this donor fund?

Cost: What does that unit actually require?

Result: What will be different if funded?

Evidence: What can we responsibly show about prior performance?

4. Three-Anchor Ask Amount

DONOR — giving history, capacity indicators, stated preferences:

PEER SET — genuinely comparable gifts:

OPPORTUNITY — real cost of the fundable unit:

Low amount: ______ Target: ______ Stretch: ______

ONE NUMBER WE WILL ASK FOR: ______

Why this number is defensible: ____

5. Discovery Agenda

0–5 minutes: Their world.

5–15: Their history with causes like yours.

15–30: Your work, briefly, through one true story.

30–40: The real advice question.

40–45: Earn permission for the next contact.

Exact donor language worth preserving: _________________________________

6. Readiness Scorecard

☐ Can describe the mission in their own words
☐ Expressed a specific area of interest
☐ Took an action beyond passive attendance
☐ Invited continued contact
☐ We can formulate a specific, defensible ask
Decision: ASK / DISCOVER / PAUSE

If DISCOVER, the single missing fact or action is: _______________________

7. Ask Pre-Flight

Purpose of meeting is explicit to donor: YES / NO

Exact amount: ______

What it funds: __________________________________

Who makes the ask: __________________

Who owns the silence: _______________

Materials available for follow-up: __________________

Next step for YES / MAYBE / NO prepared: YES / NO

8. Core Ask Script

"I asked for this time because I want to talk with you about supporting [specific work]. You told me [donor's stated interest]. A gift of $_____ would [truthful, concrete use]. Would you consider a gift of $_____?"

Then stop talking.

9. Response Playbook

YES — "Thank you. I'm grateful. Let's make sure we handle this the way you intend."

MAYBE — "Of course. What information would help you decide?"

TOO MUCH — "I understand. What would feel right to you?"

NO — "Thank you for being straight with me. May I keep you posted on how the work develops?"

SPOUSE/PARTNER — "Absolutely. What would be useful for the two of you to have before you talk?"

OVERHEAD — "Tell me what you mean by overhead, and what kinds of costs you prefer to support."

10. Stewardship Promise Ledger

Donor: __________________ Gift/date: __________________

Purpose/restriction: __________________________________

What the donor said mattered: _________________________

Recognition preference: ______________________________

Report promised by: __________ Owner: ________________

Next likely decision point: ___________________________

11. Board Dashboard

Qualified prospects with named owners: ______

Discovery meetings this month: ______

Asks scheduled: ______

Asks made: ______

Yes / Maybe / No: ______ / ______ / ______

Dollars committed: ______

Follow-ups overdue: ______

Stewardship reports due: ______

What did we learn this month that changes how we fundraise?

APPENDIX B

The 30-Day Ask Challenge

Week 1 — Build and qualify. Produce 25 names, assign a real relationship owner to each, and select the top five. Do not count a name as warm because the organization knows who the person is.

Week 2 — Discover. Hold at least two real discovery conversations. Record the donor's language verbatim. End every conversation with a specific next step.

Week 3 — Build the ask. Create the fundable proposition, choose the amount using the three anchors, assign the solicitor, and rehearse the ask and likely responses.

Week 4 — Ask and close loops. Make the requests. Document decisions. Put every follow-up and stewardship commitment on a calendar before the month ends.

> **THE SCORE THAT MATTERS**
>
> Asks made: ______
>
> Decisions received: ______
>
> Dollars committed: ______
>
> Follow-ups scheduled: ______
>
> Promises kept: ______

APPENDIX C

Sources and Evidence

This book grades its claims MEASURED, CONTESTED, or CRAFT. The principal studies behind the MEASURED and CONTESTED claims are listed here, with the chapters that rely on them.

Flynn, F. J., and Lake (Bohns), V. K. (2008). "If You Need Help, Just Ask: Underestimating Compliance with Direct Requests for Help." Journal of Personality and Social Psychology. (Underestimation of compliance; Chapters 1–2.)

Bohns, V. K. (2016). "(Mis)Understanding Our Influence over Others: A Review of the Underestimation-of-Compliance Effect." Current Directions in Psychological Science. (Replication across more than 14,000 requests; channel effects; Chapter 2.)

DellaVigna, S., List, J. A., and Malmendier, U. (2012). "Testing for Altruism and Social Pressure in Charitable Giving." Quarterly Journal of Economics. (The doorstep experiment; Chapter 3.)

Andreoni, J., Rao, J. M., and Trachtman, H. (2017). "Avoiding the Ask: A Field Experiment on Altruism, Empathy, and Charitable Giving." Journal of Political Economy. (The Salvation Army entrance experiment; Chapter 3.)

Gneezy, U., Keenan, E. A., and Gneezy, A. (2014). "Avoiding Overhead Aversion in Charity." Science. (Overhead-covered framing, roughly 40,000 households; Chapters 3 and 6.)

Meer, J. (2011). "Brother, Can You Spare a Dime? Peer Pressure in Charitable Solicitation." Journal of Public Economics. (Social ties and giving; Chapter 5.)

Cialdini, R. B., and Schroeder, D. A. (1976). "Increasing Compliance by Legitimizing Paltry Contributions: When Even a Penny Helps." Journal of Personality and Social Psychology. (The even-a-penny effect; Chapter 7.)

Edwards, J. T., and List, J. A. (2014). "Toward an Understanding of Why Suggestions Work in Charitable Fundraising." Journal of Public Economics. (Suggested amounts; Chapter 7.)

Shang, J., and Croson, R. (2009). "A Field Experiment in Charitable Contribution: The Impact of Social Information on the Voluntary Provision of Public Goods." Economic Journal. (Social reference points and their limits; Chapter 7.)

Behavioural Insights Team (2013). "Applying Behavioural Insights to Charitable Giving." UK Cabinet Office, with Co-operative Legal Services. (The legacy-giving trial; Chapter 7.)

Reiley, D., and Samek, A. (2019). "Round Giving: A Field Experiment on Suggested Donation Amounts in Public-Television Fundraising." Economic Inquiry. (Raising the suggested-amount ladder reduced giving; Chapter 7.)

Brooks, A. W., Gino, F., and Schweitzer, M. E. (2015). "Smart People Ask for (My) Advice: Seeking Advice Boosts Perceptions of Competence." Management Science. (The advice door; Chapter 8.)

Burk, P. (2003). Donor-Centered Fundraising. (Donor expectations after giving; the thank-you-call claim; Chapter 13.)

Samek, A., and Longfield, C. (2023). "Do Thank-You Calls Increase Charitable Giving? Expert Forecasts and Field Experimental Evidence." American Economic Journal: Applied Economics. (The null result on tested thank-you calls; Chapter 13.)

Dunn, E. W., Aknin, L. B., and Norton, M. I. (2008). "Spending Money on Others Promotes Happiness." Science. (Prosocial spending; treated as CONTESTED due to replication concerns; Chapter 3.)

CRAFT recommendations throughout this book rest on practitioner consensus and stated reasoning rather than experiments, and are labeled accordingly. The composite scenes are illustrative and remain labeled as such.

Your organization is already on the record. Almost nobody reads it.

This book is one of the free tools NextPhase Insights publishes for nonprofit operators — alongside the compliance checkup, the donor retention calculator, the revenue concentration check, and the grant readiness scorecard.

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