Why are people afraid to ask for money?

The purpose of this FAQ is to discuss some of the reasons that asking for money is hard and to provide some tips to help people get over the fear of asking for money. In her article, *Getting Over the Fear of Asking*, Kim Klein discusses the sources of fear and techniques for overcoming the barriers that prevent people from raising funds for their organizations.

Asking people for money is both the most difficult and the most important part of fundraising. Every community-sponsored organization uses a variety of methods to ask for money, such as direct mail appeals, special events, pledge programs, products for sale, and so on. But the hardest way for an organization to raise money is for board, staff and volunteers to ask people directly for donations. Experience has shown, however, that it is almost impossible to have a major gifts program without face-to-face solicitation of the prospective donors.

**Sources of our fears**

Asking a person for money face-to-face is an acquired taste. Few people love to do it initially. In fact, most people are afraid to do it. If you are afraid to ask for money, that's normal. If you are not afraid, that's great. Stop reading this article and go ask somebody for a donation!

People are afraid to ask for money for a wide variety of reasons and we can't hope to explore them all here. However, it is important to look at the role money plays in our American society to understand the sources of our fears.

Most of us are taught that four topics are taboo in polite conversation: politics, money, religion, and sex. Many of us were also raised to believe that asking people what their salary is, or how much they paid for their house or their car is rude. In many families, the man takes care of all financial decisions. It is not unusual, even today, for wives not to know how much their husbands earn, for children not to know how much their parents earn, and for close friends not to know one another's income. Many people don't know anything about the stock market, what the difference is between a "bear" and "bull" market, or what the rising or falling of the Dow Jones means for the economy.

Many small organizations have discovered that if they seek a paid staff person to be a program or volunteer coordinator; they will be flooded with applications, but if they seek a fundraising coordinator, they will have almost no skilled applicants.

The net effect of these taboos about discussing money is that money takes on the air of being both mysterious and bad. The hidden message is that good people don't deal with money except insofar as they must in order to live. Many people, misquoting the Bible, say, "Money is the root of all evil." In fact, Paul's statement to the Phillippians in the New Testament is, "Love of money is the root of all evil." Money, in itself, has no good or evil qualities. It is not a moral substance. Money facilitates people getting what they want or need. As such, how money is used, where it is obtained and inequities of who has it and who does not, has moral implications. This is very different from money itself being evil.

When money is mysterious and taboo, only those persons willing to learn about it can really control it. In
America, an elite upper class controls most of the nation's wealth, whether by earning it or inheriting it, or both. It serves the interest of this ruling class for the mass of people to continue not to know about money. As political activists and participants in social change, it is not only important for fundraising, but for all organizing purposes, that we learn about money -- how to raise it effectively and ethically, how to manage it, and how to spend it wisely.

**How to dispel fears about asking for money**

We will describe two easy exercises your group can do that will help dispel fears about asking for money. A member of the group can act as facilitator or you can ask someone outside the group to facilitate. These exercises can be done individually, but they are more effective when group members share with each other in recognizing and letting go of fears about money. To do the exercises, you will need a black board or sheet of butcher paper.

**Exercise Number One**

In this exercise, the group looks objectively at its collective fears about asking for money. Fear of asking for money is similar to what you feel when you hear a noise in your house at night when you are alone. Your immediate, normal reaction is to fear. You have two choices about how to respond to this fear: 1) you can give in to it, huddling under the covers, and imaging all the worst things the noise could mean, or 2) you can take the more sensible, but much more difficult action of getting up and turning on all the lights until you probably discover that the noise was something as simple as the cat, a leaky faucet, the wind, or nothing at all.

In the same way, looking at all your fears about asking for money in the light of discussion with others will show that many of them are irrational, and that for most, the feared outcome is far less likely to happen than you think.

To begin the exercise, each person imagines asking someone for a large amount of money (anything over $50). Going around the room each person says out loud what they think will happen to them. What will the person they are asking think of them? What will they think of themselves? The facilitator writes down all the feared outcomes. After four or five minutes, there will probably be a list that includes the following:

- The person will say no
- The person will yell at me (or hit me)
- The person will give me the money; but won't really want to, and will resent me
- I know the person doesn't have the money
- It is imposing on our friendship for me to ask, and we won't be friends anymore
- The person will think that the only reason I was nice to them was to get money
- The person will say "yes" and then ask me for money for his or her cause
- I don't know if my group really deserves the money as much as some other groups might
- The person will ask me questions about the organization that I can't answer

After this brainstorming session, the group should look at the fears that are listed and notice that they fall into three categories:

- Fears of responses that are extremely unlikely to happen (I'll be punched, I'll be sued, I'll have a heart attack)
- Fears of things that might happen but could be dealt with if they do (the person will ask me for money, the person will ask questions I can't answer)
- Fears of things which will definitely happen occasionally (the person will say no).

Examine the third type of fear first. For most people, the worst thing that can happen when they ask for money is that the person will say no. But, everyone who does fundraising will experience this kind of rejection. Remember, just as it is your privilege to ask for money, it is the other person's privilege to turn you down. The person being asked may have just spent $400 on his or her car, or been asked to give to five other organizations, or have other current priorities. While no one likes to be turned down, it is important not to take being turned down as a rejection of you personally.

In the second category of fears -- that someone will give to your organization, and then ask you for money for his or her special cause -- you can make your own decision. You don't owe the person a favor. To be supportive of him or her and the cause, you may want to say yes, but you are not obligated to do so.

Questions you can't answer can be responded to with "I don't know" or "I'll find out and let you know."

Fears such as, "I know the person doesn't have the money" are very common. However, unless you have a financial statement from the person you are asking, or unless you know her or he is on welfare, or has recently experienced a devastating tragedy, you don't know that the person doesn't have the money.

Other fears can be dealt with the same way. The group should look at each fear and see which category it fits into.

Sometimes it is not appropriate to ask someone else for money, but this is true far less often than we think. When you consider asking someone for money, and decide not to, ask yourself, "Do I have a reason not to ask, or just an excuse based on assumptions I am making about the other person?"

**Exercise Number 2**

When thinking about why a person would give money to an organization, think about why you give money to any organization. Your reasons for giving or not giving will be much the same as everyone else's and will help you understand what motivates people to give.

In this exercise, participants imagine that an acquaintance of theirs has come to them, explained a cause he or she is involved in, and asked for a gift. Imagine that the gift is an affordable amount, but not an amount one could give to everybody who asked. For most people, this amount is somewhere between $25 and $50.

For thirty seconds participants write down on their own sheet of paper all the reasons they would say yes to this request. Then for the next thirty seconds, they list all the reason they would say no. Asking participants to share their results, the facilitator then writes the "yes" and "no" reasons on two separate sheets of butcher paper, or two sides of the blackboard. Generally, there are more yes reasons than no reasons. The following are the most common reasons:

**YES**

- like the person asking
- believe in the cause
- get something for my money
- tax deduction
The group discusses the two lists. Looking at the no list, these answers fall into two categories:

- reasons which are not the asker's fault, and which could not be known ahead of time
- reasons which appear to be "no" but are really "maybe."

In the first case, the asker usually cannot know that the prospect does not have the money right now, or that he or she is in a bad mood, or has been asked several times that week. When this is the reason for the rejection, the asker can only thank the prospect for his or her time, and go on the next prospect.

In the second case, if the prospect knew more about the organization, knew how the money was used, knew that the reasons for the bad reputation have been cleared up, he or she might give. The "no" answers are really "maybe." "Maybe I would give if I thought the organization did good work." The person asking for the money must be prepared to discuss the prospect's reasons with him or her and hope to persuade the prospect to change to an affirmative answer.

A few of the "no" reasons reflect badly on the asker. For example, if the prospect thinks the asker is naive or pushy or dislikes the asker altogether, then this was an unfortunate choice of a person to solicit the gift.

The point of this exercise is twofold -- to illustrate why people give and don't give and to illustrate that people have more reason to say yes than to say no to a request for a contribution.

These exercises and the subsequent discussion they involve will help people in your group understand that asking for money is not as frightening as they may have thought. The worst thing that can happen is that the person asked will say no and usually they say no for reasons outside your control or knowledge.