

**No Small Change:  
A *Tzedakah* Collective for  
Women and Teenage Girls**

Curriculum and Resource Guide

September 2002

## A History of No Small Change

In 1997, *Ma'yan*: The Jewish Women's Project of the JCC in Manhattan (formerly the JCC on the Upper West Side), offered an opportunity for Jewish women in their twenties and thirties to participate in a group philanthropic effort. Eight women participated in this *tzedakah* collective or giving circle. Led by donor-activist Barbara Dobkin, we spent the next 8 months talking – about *tzedakah*, money, values, what it means to give as an individual and as part of a collective, and how to be effective in creating change with our dollars. We each contributed a small amount of money at every session, and eventually donated \$800 to an organization that we chose according to our collective values and ideals.

After the first year, the women in the group continued to meet without sponsorship. The cast of characters changed as new members joined and others moved away, but the focus remained constant. At our monthly meetings, we deepened our understanding of *tzedakah*, continued to donate money, and explored new directions for our group.

Recognizing that our experience had been transformative, we wanted to share it with others. Through our discussions, we realized it would have been wonderful to have an opportunity like this when we were younger, before we had to make significant decisions about money as adults. We decided to seek out teenage girls and create an environment in which we could together explore issues surrounding money, gender, social change, leadership, community and philanthropy.

In the spring of 2000, we met with representatives of *Ma'yan*, the Jewish Fund for Justice, and the JCC in Manhattan and proposed an idea: a *tzedakah* collective for women and teenage girls. We presented a curriculum for the program detailing how we would accomplish our goals and proposed a name for the group: **No Small Change**. All three organizations agreed to be our sponsors and we were on our way.

From October 2000 through May 2001, six women and six teenagers gathered monthly on New York's Upper West Side. The adult members facilitated the sessions, with assistance from the young women. Sometimes the process took an unexpected turn, and we adapted the curriculum as necessary. We questioned our identities as Jewish women and teens, our relationships to money, and ultimately, developed a sense of ourselves as a collective. At the end of the year, we donated our pooled funds to *Nisan*-Young Women Leaders, a leadership program for Jewish and Arab girls in Israel.

This resource guide is the culmination of our experiences. Included are the materials we created, borrowed and used to facilitate this group. It is our hope that this guide provides the tools and impetus to create similar *tzedakah* collectives in your own communities around the country.

**No Small Change** received ample help and support through every stage of our development. We are indebted to our sponsoring organizations for their confidence in our ability to make this idea a reality, and to the institutions they lead for critical financial support. Eve Landau, the Director of *Ma'yan* and Barbara Dobkin, *Ma'yan's* founder and chair provided invaluable resources. *Ma'yan* featured the work of **No Small Change**

during its 2001 Community Feminist Seders. Seder participants generously donated approximately \$10,000 to **No Small Change** to be contributed to our chosen organization – ten times the amount we had collectively given. Marlene Provizer, the Executive Director of the Jewish Fund for Justice, attended one of our sessions and shared her thoughts and experiences on grantmaking with the group. Julie Weill, JFJ’s Director of Education and Outreach, established an account for our pooled funds through JFJ. Rabbi Joy Levitt, Associate Executive Director – Programming, of the JCC in Manhattan, provided general operating support and assistance.

Many other individuals helped us in vital ways. Judith Turner, the former Director of Family Programs at Congregation Anshe Chesed, provided a meeting place. Sarah Blustain, an original member of the collective whose job took her away from New York mid-year, was an essential contributor to the creation of **No Small Change**. Josh Krakoff, Mimi Stauber, and Rebecca Friedman helped us prepare to work with teenagers. Without all of these folks, we would not have been able to move forward, and we are grateful for their support.

We would also like to acknowledge the original members of the *Ma’yan* Young Women’s *Tzedakah* Collective of 1997-98: Sarah Blustain, Joanna Brown, Rachel Dobkin, Elizheva Hurvich, Rachel Hyman, Susan Sapiro, Stephanie Snyder, and Merrill Zack, whose insight, honesty, and activism inspired the creation of **No Small Change**. During that year, the group was led by Barbara Dobkin, whose wisdom and leadership encouraged us to ask new questions and explore new territory.

Finally, we want to thank the young women who participated in **No Small Change**. Their intelligence, curiosity, and genuine interest in becoming changemakers were inspiring. They were the heart and soul of our collective.

We hope this resource is useful, and we wish you the best of luck in creating your own collective experiences.

Shira Hanlon  
Rachel Hyman  
Mara Kaplan  
Susan Sapiro  
Merrill Zack  
Stefanie Zelkind

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## Curriculum Overview

### Month One: Philanthropy--Why Should We Do It and Who Cares?

We'll explore what it means to give *tzedakah*, what we might gain by thinking as girls and women and Jews when we do it, and we'll try to imagine ourselves as change-makers.

### Month Two: How Do We Feel About Money?

It's a complicated question, and one that's rarely explored. What do we do with the money we spend, and the money we earn? What do we see our parents doing with their money?

### Month Three: What Do I Believe In?

We'll ask ourselves: If you could change anything in the world, what would it be? Would you work for poor people in Africa, or would you fight for better bathrooms in your school? Or both? Through a discussion of priorities and issues, we'll begin to clarify our values – as individuals and as a collective.

### Month Four: Down to Brass Tacks

What causes might we support? We will need to think about who will receive the money we collect. Each participant will bring in suggestions for programs and we will discuss their pros and cons. All suggestions will be taken seriously as we begin to define and act on our collective values.

### Month Five: Discussion of Options

For the first half of this session, we will invite a representative from a grant-making organization in our community to discuss how to manage the grant-making process. In the second half of the session, we will use the information we acquire to begin to evaluate our choices.

### Month Six: Narrowing the Choices

In this session, we will continue to use our collectively determined values as well as our new understanding of grant-making to further identify the organizations that best represent our philanthropic direction.

### Month Seven: Making a Decision

We will present information about each of the organizations we have recognized as potential recipients. We'll examine their mission statements, budgets, and other relevant criteria in order to make a final decision.

### Month Eight: Let's Give It Away!

Our group will present its check to the organization of choice. We will also have a chance to share with our parents and friends what we learned, and how we plan to take these lessons into the larger world. Parents will be invited to join us for this session.

## Structure of Sessions

Each session is 2 hours in length and has the following structure:

**I. Money check-in (See Appendix 4) (10-15 minutes)**

At the beginning of each session, one of the girls facilitates a “money check-in,” a thought-provoking question relating to experiences or ideas participants have about money or *tzedakah*.

**II. Topical discussion and review of homework (45 minutes – 1 hour)**

\*A note about homework: It was important to assign homework each session to keep everyone engaged in thinking about *tzedakah* between sessions, as well as to maximize the short amount of time we had together.

**III. Break (10 minutes)**

**IV. Wrap-up of topical discussion (30 minutes)**

**V. Dissemination and explanation of homework assignment due for next session (10 minutes)**

**VI. Logistics: Money collection, scheduling, homework assignment (10 minutes)**

All members were responsible for contributing the agreed upon monthly sum of \$10 for adults and \$5 for girls, whether or not they were present at a given meeting.

## Month 1: Philanthropy—Why Should We Do It?

**Goal:** To introduce the members of the group, to present the aims of the collective and to begin a conversation about *tzedakah* and philanthropy, including an initial discussion on spending money and what Jewish tradition says about *tzedakah*.

### I. Welcome, Agenda Review, and Ice Breaker (10 minutes)

“Introduce Your Partner” – Divide into pairs. Each participant learns her partner’s name and two additional facts about her (e.g. where she was born, a specific interest, etc.). Then, the first pair finds another pair, and each partner is introduced to the new pair. This continues until all participants are introduced.

### II. Introduction (10-15 minutes)

- The session leader presents the aims of the collective:
  - 1) To learn to identify and understand our relationship with money, specifically as it applies to giving – both individually and as a group;
  - 2) To introduce gender into the discussion and teaching of *tzedakah* – what we learn about our giving when we look through a “gender lens;” and
  - 3) To understand that no matter how much money you have, you can be a philanthropist and have an impact on something important to you.
- The leader initiates a discussion on the question, “What is a collective and why participate in one?” Possible answers include:
  - a group of people united around a common goal or idea
  - a group that pools its resources
  - a group that makes decisions as a unit, which may mean that individual wishes are compromised
- The leader presents the guidelines for the collective. Possible guidelines include:
  - Confidentiality. We are creating a safe and trusting space so that participants can share personal thoughts and feelings. Talking about money is very personal.
  - Be attentive. Listen to each other and wait until they are finished before you respond.
  - Speak from your own perspective, the “I.”

### III. Check-in activity: “Give Me 3” (10-15 minutes)

Materials: paper and pens

Ask the participants to write the first thoughts that come to mind in response to the following categories:

- 3 favorite ways to spend money
- 3 ways you feel Jewish
- 3 ways you would change the world

- 3 great things about being female
- 3 values you think are important

Ask participants to share some of their answers. Suggest that participants keep their lists, especially the values and how they would change the world, for use in later sessions.

**IV. Break (10 minutes)**

**V. Discussion: What is *Tzedakah*? What is Philanthropy? (30 minutes)**

Materials: flip chart, markers

The leader calls out the word “*tzedakah*” and solicits associations from the participants. This is repeated with the word “philanthropy.” For example, participants might associate *tzedakah* with putting coins in a *pushke*, parents talking about the local Jewish Federation, walk-a-thons for Israel, or connect philanthropy with giving money to a museum or a hospital.

The group discusses the similarities and differences of these two types of giving. Other possible questions can be addressed in the discussion, including: How does *tikkun olam* (repairing the world through justice) fit in with *tzedakah* and philanthropy? How does each participant’s family approach *tzedakah*? Philanthropy?

**VI. Text Study and Discussion: Jewish Values and *Tzedakah* (20 minutes)**

Materials: Each group should have a set of cards that list Maimonides’ 8 levels of *tzedakah* (one level per card, see below).

Divide participants into small groups of no more than four. Distribute the Maimonides cards and ask each group to rank them according to what it decides is a hierarchy of importance. After each group has explained its ranking process, present and discuss the ranking according to Maimonides (see below).

**Maimonides’ 8 Levels of *Tzedakah***

1. Providing a loan or gift by finding work or business so a person in need can become independent
2. Giving to someone anonymously
3. Giver knows recipient, but recipient does not know giver
4. Recipient knows giver, but giver does not know recipient
5. Both giver and recipient know each other, giver gives before being asked
6. One who gives appropriately after being asked
7. One who gives less than appropriate, but cheerfully
8. One who gives grudgingly



Discuss the following text sources on *tzedakah*:

***Shulhan Arukh* (Code of Jewish Law) – Laws of *Tzedakah*, Ch. 249**

The amount to give. . . give as much as you can without impoverishing yourself...up to 1/5 of assets is the choicest fulfillment of the *mitzvah*; 1/10th is average. Anything less than this is stinginess.

***Shulhan Arukh* – Laws of *Tzedakah*, Ch. 248**

Every person is obligated to give *tzedakah*.

***Shulhan Arukh* – Laws of *Tzedakah*, Ch. 249**

You must give at least 1/3 of a shekel per year to perform the *mitzvah* of *tzedakah*.

***Shulhan Arukh*, Ch. 251**

If someone says, “Feed me,” we do not investigate [the truth of his/her claims to be in need], rather we feed the person immediately.

**VII. Logistics: Money collection, scheduling, homework assignment (10 minutes)**

**Homework Assignment for Session 2**

Directions: Interview your parents about money. The following are suggested questions; you may modify or add additional questions if you'd like.

1. What was your first job and how much did you earn?
2. Why did you get your first job? How old were you?
3. Did your siblings have jobs? Did they make the same amount of money as you?
4. Did you get an allowance as a child?
5. Do you currently give money to *tzedakah*?
6. At what age did you become self-reliant financially?
7. What do you wish you learned about money as you were growing up?

## Month 2: How Do We Feel About Money?

**Goal:** To become aware of the role money plays in our lives and to become more conscious of how we spend money.

**I. Check-in (See Appendix 4) (10 minutes)**

**II. Summarize Session 1 and Review Guidelines of the Collective (10-15 minutes)**

**III. Discussion: Increasing Awareness of How we Spend Money (20 minutes)**

The leader poses the following questions, and records the responses on newsprint.

- Name two things you spent money on in the last week. Where did the money come from?
- Did you receive money for your *bat-mitzvah* or for other life events like a Sweet 16? What did you do with the money? Did anyone advise you on how to use it?
- When is the first time you remember receiving a significant sum of money?
- How did you decide what to do with money you received as a gift?
- Do you talk about money with your friends? If so, what do you talk about?

**IV. Break (10 minutes)**

**V. Review Homework (20 minutes)**

The leader facilitates a discussion reviewing the homework assignment in order to enable each participant to further understand her values, her parents' values and how they affect her relationship to money.

**VI. Discussion: "Do you think you should give up things you want in order to give money away? (10 minutes)**

**VII. Logistics: Money collection, scheduling, homework assignment (10 minutes)**

### Homework Assignment for Session 3

Make a list of five situations you could change by donating money. You can think about change on a large scale or a small one; in a tangible, visible way or in a subtle, less obvious one. In what areas could a financial contribution actually make a difference?

## Month 3: What Do I Believe In?

**Goal:** To develop a shared set of values which will be used to inform our giving.

### **I. Check-in (See Appendix #4) (10 minutes)**

### **II. Issues and Values Identification (15-20 minutes)**

Materials: lists of values and issues (see below), paper, pens, newsprint, and markers

The session leader distributes a list of values and issue areas generated from page 17 from Inspired Philanthropy (see resources, Appendix 7) and asks each participant to prioritize the five that most resonate with her.

- Examples of values: justice, compassion, equality, service, freedom, responsibility
- Examples of issues: civil rights, homelessness, hunger, reproductive rights, child welfare

Divide participants into small groups (no more than four people) to share the choices they made. (In light of the personal nature of this session, the small group activity can provide a non-intimidating forum to share, particularly for those less inclined to speak in a larger group setting.)

The leader then facilitates a discussion with the full group to further clarify individual values. Participants are asked to select their top three issues and values, which are then recorded on newsprint.

### **III. Creating a Shared Set of Values and Issues (10-15 minutes)**

Based on the lists of individual values and issues, the leader begins the dialogue that will continue over the next few sessions and guide the ultimate decision-making process. How do we create a collective set of values?

The leader guides the group in a review of the list of values selected, making note of values that were selected by more than one individual. The goal is to identify a shared set of values that is meaningful to all participants.

The same process is repeated with the list of issues. Once again the goal is to identify an issue or group of issues that each participant is committed to addressing. One way to do this may be to group similar issues together and create broad categories. For example, women's rights, reproductive rights and civil rights may be collectively called human rights.

### **IV. Break (10 minutes)**

**V. Review Homework (10 minutes)**

The leader facilitates a discussion about creating change in the world based on the homework from Session 2. Each participant is asked to share two situations from her homework that one could change by donating money.

The homework is used as a springboard to initiate conversation about the following issues:

- Magnitude – Does the group want to give to a large organization or a small one? On a local level or a national level?
- Timing – Is it important to the group to fund a short-term project or a longer-term effort?

**VI. Collect money, schedule logistics, assign homework (5 minutes)**

## Homework for Session 4

### How To Research an Organization

Keeping in mind the work we did during Session 3 on values and issues, research\* and collect information (eg. annual report, recent publications, calendar of events, fundraising appeal letter) on at least 2 possible organizations for funding consideration at the next meeting.

\*Some tips on how to research organizations:

- Save the direct mail appeals you receive at home (December is an especially popular month for fundraising appeals).
- Call organizations, or go to their websites, and request information (such as an annual report).
- Word of mouth – ask others about organizations they are involved in, and/or support.
- If you're interested in a specific issue, but don't know which organizations do work on the issue, conduct a web search (google.com is a particularly good search engine), and/or visit the websites listed below.

Web resources:

**Idealist.org** – listing of 20,000 nonprofit and community organizations in 140 countries, which can be searched or browsed by name, location, or mission.

**SocialAction.com** – online Jewish magazine dedicated to pursuing justice, building community, and repairing the world.

→ click on “issues” and scroll down to “focus on money”

→ bonus! article by Sarah Blustain about our collective at:

[http://www.socialaction.com/1999andearly2000/tzedakah\\_collectives.phtml](http://www.socialaction.com/1999andearly2000/tzedakah_collectives.phtml)

**Just Tzedakah – just-tzedakah.org** – guidelines for giving I, classical Jewish sources on I, profiles of Jewish non-profit organizations.

**Women & Philanthropy - womenphil.org** - dedicated to mobilizing the resources of the philanthropic community to achieve equity for women and girls.

→ ClearSighted: A Grantmaker's Guide to Using a Gender Lens, at:

[http://www.womenphil.org/newsletter1300/newsletter\\_show.htm?doc\\_id=21319](http://www.womenphil.org/newsletter1300/newsletter_show.htm?doc_id=21319)

**Youth As Resources - yar.org** - a community-based program that provides small grants to young people to design and carry out service projects that address social problems and contribute to significant community change.

**Achieving Change – achievingchange.org** – a space for young visionary leaders to meet and develop working relationships with one another, to bring together the three sides of philanthropy—grantseekers, volunteers and grantmakers—to help them combine their collective resources.

## Month 4: Down to Brass Tacks

**Goals:** 1) To learn about different types of non-profit organizations.  
2) To generate a list of potential recipients of our donation.  
3) To introduce the concept of a “gender lens” through which to evaluate potential recipients.

**I. Check-in (See Appendix 4) (10 minutes)**

**II. Presentation of Types of Not-for-Profit Organizations (30 minutes)**

The leader presents an overview of different types of non-profits, including direct service and social change organizations, foundations and others (see Appendix # 5 for more details). The group discusses the differences between making a donation to a direct service organization (e.g. a homeless shelter) and contributing to a social change organization (e.g. a group that lobbies for affordable housing). [Refer to *Robin Hood Was Right: A Guide to Giving Your Money for Social Change*, pages 35-37, for additional examples].

**III. Break (10 minutes)**

**IV. Presentation of Organizations (50 minutes)**

Debrief the homework. Each participant is given 3 minutes to present information on the two organizations she is proposing as possible grantees.

**V. Logistics: Money collection and scheduling (10 minutes)**

## Month 5: Beginning the Grant-Making Process

**Goals:** 1) To learn about the grant-making process from a professional grant-maker.  
2) To re-visit the definition of a collective and how it operates.  
3) To take stock of our group identity and how it will impact our giving.

### I. Check-in (See Appendix 4) (10 minutes)

### II. Guest Speaker: Grant-Making Expert (50 minutes)

The group invites a professional grant-maker to present criteria for determination of grantees and offer recommendations about how to conduct a thorough analysis of an organization's mission, budget, and achievement of its stated goals.

### III. Break (10 minutes)

### IV. Return to the Collective: Who Are We? (10 minutes)

The leader reviews the definition of a collective and acknowledges that decisions made as a collective may be different than those made as individuals – collective decisions often involve compromise of individual opinions and feelings. The group engages in a discussion about its identity. Questions to ask might include:

- Do we have a group identity yet? Who are we? What do we share? (Examples: women, Jewish, socially conscious, philanthropic, eager to learn/grow/expand)
- What is our message? What do we want to say about ourselves and our priorities through our grant-making?

### V. Logistics: Money collection, scheduling, homework assignment (10 minutes)

#### Homework for Session 6

##### Giving Through a Gender Lens - What Does It Mean?

What type of questions could you ask about an organization to determine whether it is committed to gender equality and takes women's and girls' issues seriously? Use a gender lens to examine the literature, policies and budgets from your chosen organizations. Here are some criteria to consider:

- 1) Will the money empower women and girls, or reinforce dependency?
- 2) Are women and girls offered non-traditional and leadership roles?
- 3) Does the program take into account women's concerns with safety, transportation, childcare and scheduling?
- 4) Are women and girls being prepared to deal with current social realities?
- 5) Is the language used welcoming and gender neutral?
- 6) How well do program resources promote full and equal participation of women and girls?
- 7) Are women adequately represented on the staff and on the board and other leadership positions?

These criteria are adapted from *ClearSighted: A Grantmaker's Guide to Using a Gender Lens*, published by the Chicago Women in Philanthropy, 175 West Jackson Blvd., Suite 625, Chicago, IL 60604, ph. (312) 409-4005.

## Month 6: Narrowing the Choices

<b>Goal:</b> To narrow the pool of prospective grantees to no more than 6 organizations.
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**I. Check-in (See Appendix 4) (10 minutes)**

**II. Update on Money Collection (5 minutes)**

The treasurer reviews how much money has been collected to date and projects the total sum that the group will have by the end of the program.

**III. Another Look at the Organizations (90 minutes, including a 10 minute break)**

The group screens each prospective organization using as filters the gender lens, collective values, and group identity established in previous sessions. The review of the gender lens homework is incorporated into this discussion.

It is during this discussion that the group narrows the list of prospective grantees to no more than 6 organizations.

**IV. Logistics: Money collection, scheduling, homework assignment (10 minutes)**



### **Homework for Session 7**

Now that we've narrowed the list of potential grantees, it is time to solicit more detailed information about the final contenders. The group is divided into adult/teen pairs and each pair is assigned one organization to investigate further. Each pair should gather information about its assigned organization according to the following questionnaire. Pairs may approach organizations by telephone, fax, or e-mail.

Guidelines for use of the questionnaire:

1. Please review all of the questions and make sure you understand everything that you are asking.
2. Make initial contact with the organization by [insert deadline] and then e-mail or mail the sheet of questions.
3. Specify a date by which you need to have the questionnaire returned.
4. If you do not receive the information by the deadline, please make sure to follow up with the group to remind them of your request for information.
5. As you complete each step, contact your adult "buddy" to let her know where you are in the process. The adults are available at any point to assist you or answer questions. If you have any problems, e-mail or call your "buddy" right away.

General guidelines about what you might want to say to an organization in your initial e-mail or phone conversation:

- You are a member of philanthropy collective [insert relevant information about your group here]. The culmination of the group's process will be the donation of money to an organization that meets the criteria and focus area [insert the criteria and focus area here] determined by the collective.
- Each month we contribute a small sum to a fund, which we will then donate to an organization. The total grant is anticipated to be [insert amount] dollars.
- You are asking them to fill out this questionnaire and send additional supporting materials (eg. annual report, public relations materials) so that the collective can better evaluate the organization
- You will contact them shortly to let them know if they have been selected.

## ORGANIZATIONAL QUESTIONNAIRE

Organization:

Address:

Phone:

Fax:

Email:

Executive director or lead staff:

Briefly describe (50 words or less) the history of your organization: its objectives, program activities, accomplishments over the past few years and organizational structure.

Describe more specifically the program(s) of your organization: Summarize why the program is needed, what specific problems it will address, and what objectives, strategies and actions you employ to implement the program, how these efforts will make a difference, and who will benefit from it.

Are you a not-for-profit, registered 501C(3) organization? If not, what organization serves as your fiscal sponsor?

Total organizational budget for the most recently completed fiscal year:

Income:

Expenses:

Total organizational budget for the current fiscal year:

Income:

Expenses:

List major funders for the current fiscal year, with the grant amount:

List each staff person with his or her title, and please indicate if the position is full-time or part-time:

Describe the demographics of the population being served by your organization/project:

Please send the following, as available:

- a. Newspaper clippings about the organization/project and upcoming events
- b. Most recent board of directors' list
- c. Budget for the current fiscal year

## Month 7: Making a Decision

Goal: To determine which organization(s) will receive our grant.

Materials: It may be helpful to post the list of collective values created in Session 3 on the wall to aid in the group discussion.

### **I. Check-in (See Appendix 4) (10 minutes)**

### **II. Presentations of Potential Grantee Organizations (20 minutes)**

Each teen participant, along with her adult partner presents the detailed information gathered from the organizational questionnaire and/or interviews.

### **III. Analysis of Information (30 minutes)**

Use a comprehensive chart to organize the information that is presented. List the various criteria the group has determined is relevant for the decision-making process. These may include: number of women on the Board, number of women on the senior staff, size of budget, focus on women, etc.

During this conversation, we also considered whether we wanted to give to a large, more far-reaching organization or a smaller organization for which our grant would represent a large portion of the budget.

### **IV. Break (10 minutes)**

### **V. Making a Decision (40 minutes)**

Review the chart together, and determine which organization(s) the group wants to support. During the discussion, the following questions may arise:

- Geographical focus: should the grant be given to a local, national or international organization?
- Type of organization: direct service, social change, foundation?
- Should the group earmark the funds in order to direct the use of our grant?
- Should the grant be allocated to one organization or be divided among several organizations?

Ideally, by the end of this discussion, a consensus should be reached. If not, the group may choose to vote on the grantee(s).

The group should designate a person to contact the grantee.

### **VI. Logistics: Money collection, scheduling (10 minutes)**

## **Month 8: Let's Give It Away!**

**Goal:** To celebrate and share the collective's experience with family, friends and sponsors and to present the donation to a representative of the grantee organization.

This session is a party! Proposed structure for the session:

- I. Welcome & Introductions**
- II. Brief background on the history of the collective**
- III. Reflections from collective members on their experiences in the group**
- IV. Brief presentation by a sponsor organization (if appropriate)**
- VI. Presentation of check to a representative of the grantee organization followed by his/her remarks**
- VI. Refreshments**

Before the party ends, each member of the collective fills out an evaluation form (see Appendix 5).

## **Appendices**

- 1. Recruitment**
- 2. A Word About Sponsors**
- 3. No Small Change 2000-2001 Budget**
- 4. Check-in Ideas**
- 5. Types of Nonprofits**
- 6. Evaluation**
- 7. Alternative Ideas and Activities**
- 8. Select Resources on Women, Money and *Tzedakah***

## Appendix 1: Recruitment

### Recruitment Strategies and Suggestions:

Below are some suggestions to help recruit both women and girls to participate in your collective:

- Create a brochure or flyer with highlights of the curriculum (SEE ATTACHED)
- Write a letter of introduction to send to parents of girls in Hebrew school classes, youth groups, etc. (see below).
- Speak to supplementary and day school teachers, youth group leaders, JCC staff, Hillel staff and students, friends and colleagues. Advertise in synagogue bulletins, local Jewish newspapers, at JCCs, women's groups and e-mail lists.
- Hold an open meeting for anyone interested in learning more about the collective.

### Sample Recruitment Letter

Below are the recruitment letters we wrote. Please adapt them as you see fit.

#### Letter to Parents of Potential Teen Participants

Dear Parent:

Think *tzedakah* is easy? Putting a penny in the *pushke* box is a wonderful start, but we all know that giving money away is a complicated intellectual, financial and emotional decision.

That's why we are creating The Young Jewish Women's *Tzedakah* Collective—a monthly gathering of young teen girls and their 30-something counterparts—to explore our roles as philanthropists and change-makers in society. Co-sponsored by the Jewish Fund for Justice, the JCC in Manhattan, and *Ma'yan: the Jewish Women's Project*, our group will meet monthly from September through May. We will together become aware of ourselves as philanthropists and activists, culminating in a charitable donation to an organization of our collective choice.

Do you have a tenth-grade daughter (age/grade flexible) who would enjoy and learn from this experience? By joining us, she will have the opportunity to think about charitable giving early in her life, and to understand that both her money and her activism are necessary to make the world a better place. At the same time, we would like to mentor the girls who participate in this program. We hope that our involvement as peers rather than as authority figures will make this relationship easier.

**Who Are We?** Two years ago, eight Jewish women in their 20s and 30s gathered under the auspices of the *Ma'yan: The Jewish Women's Project* of the JCC in Manhattan for an amazing series of meetings about philanthropy. None of us had much to give away—indeed, most were students or working for non-profit organizations. But we were eager to make a difference in the world, and wanted to explore the financial possibilities. The intense collective decision-making

process and connected discussions culminated in an \$800 donation and the impulse to continue our work with girls.

**How Will It Work?** The Young Jewish Women's *Tzedakah* Collective will meet once a month for eight sessions in the 2000-2001 school year. We will bring together up to eight teenage girls and an equal number of young Jewish women to follow a philanthropy curriculum. All participants--teens and adults alike--will donate at each session, the girls a minimum of \$5 and the adults, a minimum of \$10 a session, and our discussions will be aimed, ultimately, at deciding collectively where to donate our collected funds, and why.

**What Can You Do?** Sign up your sincere, articulate tenth-grade girls now. Encourage them to participate, and explore with them what they might gain from this experience. Call us with any questions you may have, or have your girls call us themselves.

On the attached pages, you will find more information about what we have done and what we hope to do. We will be accepting girls for this project on a first-come, first-served basis through the summer, and hope to hear from you soon.

#### **Letter to Teen Girls:**

We are creating The Young Jewish Women's *Tzedakah* Collective—a monthly gathering of teen girls and their 30-something counterparts—to explore our roles as philanthropists and change-makers in society. Co-sponsored by the Jewish Fund for Justice, the JCC in Manhattan, and *Ma'yan*: the Jewish Women's Project, our group will meet monthly from September through May. We will together become aware of ourselves as philanthropists and activists, culminating in a charitable donation to an organization of our collective choice.

Are you or do you know of a tenth-grade girl (age/grade flexible) who would like to join us? We will have the opportunity to think about charitable giving, and to understand that both our money and our activism are necessary to make the world a better place. At the same time, we would like to mentor the girls who participate in this program. We hope that our involvement as peers rather than as authority figures will make this relationship easier.

Our group began last year, when eight Jewish women in their 20s and 30s gathered under the auspices of the *Ma'yan*: The Jewish Women's Project of the JCC on the Upper West Side for an amazing series of meetings about philanthropy. The intense collective decision-making process and connected discussions culminated in an \$800 donation and the impulse to continue our work with girls.

This year's Young Jewish Women's *Tzedakah* Collective will meet once a month for eight sessions in the 2000-2001 school year. We will bring together up to eight teenage girls and an equal number of young Jewish women to follow a philanthropy curriculum. All participants--teens and adults alike--will donate at each session and our discussions will be aimed, ultimately, at deciding collectively where to donate our collected funds, and why.

Please do call us with any questions you may have.

(Sample Flyer)

⌘ ⌘ ⌘ ANNOUNCEMENT. . . ANNOUNCEMENT ⌘ ⌘ ⌘

Come Join Us And Learn How To Create Change

What we can do together is ...

## NO SMALL CHANGE

### Who?

Are you a **high school student** (age flexible) looking to make a difference in the world around you? Read on ...

### What?

"NO SMALL CHANGE: The Young Jewish Women's Tzedakah Collective" (*substitute the name for your group*) is a **brand new a program for teen girls and their 30-something allies**. On the agenda: Philanthropy–Why Should We Do It and Who Cares? How Do I Feel About Money? What Do I Believe In? If I Could Change Anything in the World, What Would It Be? How can we make change?

### Where? When? How?

(ADD THE NAME OF YOUR GROUP) will meet for two hours one Sunday a month at (add the place and number of months of program). We will all donate money at each session, (\$5 for teens), discuss our values and experiences, and decide where to donate our funds. The program will culminate with a presentation of our check to the charity of our choice.

### Have a Question? Want to Join?

First Session:      Date  
                                 Time  
                                 Place

Or contact:            Name (phone #)  
                                 Name (phone #)

(ADD YOUR GROUP NAME) is supported by (list your sponsors here.)



## Appendix 2: A Word About Sponsors

When we decided to create **No Small Change** and work with teenage girls, we felt that it would be helpful to have institutional sponsors. Sponsors gave us credibility with parents and youth group leaders. The sponsoring organizations contributed to our budget and offered support and guidance.

If you decide that your *tzedakah* collective could benefit from having organizational sponsorship, here are some suggestions:

- Check with your synagogue, local youth group, or JCC about being sponsors.
- See if a local Jewish charitable organization (eg. UJA, a Jewish family foundation, Social Action Committee of a synagogue) would be willing to sponsor your group.
- Contact the Women's divisions of Jewish charitable organizations (eg. Federation, synagogue sisterhoods, Jewish women's funds at local Federations).
- Create a mission statement for your group. Draft a budget (See Appendix 3), and include it with letters to potential sponsors.
- Make sure to keep your sponsors informed of your group's progress and activities.
- Invite representatives to the final celebration.

### Appendix 3: No Small Change 2000-2001 Budget

Supplies (newsprint, markers, tape, photocopies)	\$ 50
Snacks (\$10/session x 8 sessions)	\$ 80
<u>Inspired Philanthropy</u> (\$15 each x 8 participants)	\$120*
Final Session (party with parents)	\$ 40
<b>Total Expenses:</b>	<b>\$290</b>

\*The *Inspired Philanthropy* workbooks were contributed as an in-kind donation to **No Small Change** by *Ma'yan*, one of our sponsoring organizations.

## Appendix 4: Check-in Ideas

At the beginning of each session, one of the teens facilitated a “money check-in,” a thought-provoking question relating to experiences or ideas participants had about money or *tzedakah*. The girls volunteered for this role and were responsible for preparing the check-in question and communicating with the adult facilitator of the session in advance.

This was a way for the girls to feel ownership over part of the program and share their creativity with the group.

Examples of check-in questions:

- Give Me Three! Each participant gives examples of 3 most recent purchases, 3 favorite memories related to money, 3 great things about being female, Jewish, etc.
- If you were writing a will, who would you give your money away to?
- What’s something you’ve done to raise money?

## Appendix 5: Types of Nonprofits

### Examples of Direct/Social Service Organizations:

**Educate the Children Foundation** is dedicated to helping raise the level of learning of the neediest children in school districts in the USA, by providing them and their teachers with books, technology and school supplies to increase their interest, motivation and enthusiasm for learning and prepare them to live productive lives.

Children in Need : Bea Salazar's program, "**Bea's Kids**", reaches 125 disadvantaged children, providing tutoring, food, counseling, and medical assistance in the Dallas Area.

**Shalva** - which means "peace of mind" - provides families of mentally and physically challenged children with the support systems needed to raise their child at home

Devoted people at **Rachel's Table** pick up food from both Jewish events and local businesses and deliver it to several programs that feed hungry people.

Help **Habitat for Humanity** build 3 homes to ensure that everyone has a simple, decent place to live in the Twin Cities (and across the globe).

Umbrella Organizations: These fund a variety of social service and advocacy organizations. Example: UJA-Federation of New York.  
[www.ujafedny.org](http://www.ujafedny.org)

"UJA-Federation of New York is the world's largest local philanthropy. Through UJA-Federation, your gift helps 1.4 million individuals in New York City, Long Island, and Westchester County, as well as 3 million more in Israel, the former Soviet Union, and 60 other countries.

UJA-Federation raises funds to support an array of services provided by over 100 health, human service and educational agencies in the New York metropolitan area, as well as in Israel and throughout the world. The Annual Campaign is our primary vehicle for raising those funds; it corresponds with our fiscal year, July 1- June 30.

During the year ending June 30, 2000, more than 83,000 individuals and families contributed a total of \$201.5 million to UJA-Federation of New York: \$133.4 million for the Annual Campaign, and an additional \$67.9 million through capital and planned gifts and endowments. Using proceeds from fundraising, as well as endowments and other special funds established during our 83-year history, we support a wide variety of local and overseas programs.

UJA-Federation fulfills its mission primarily through a network of more than 100 local, national, and international agencies – the most versatile, sophisticated, and responsive communal service system in the world.

These agencies provide an extraordinary breadth of assistance, including job training, psychological counseling, senior housing, camping, and other recreational programs – as well as special programs for the elderly and Jewish college students. Offering day-to-day services with both care and efficiency, these agencies, in times of crisis, constitute a “safety net” for those in need.

In addition to our annual and targeted grants, we strengthen our partner agencies through:

- \* advocacy to procure greater local, state-wide, and federal support for agency programs
- \* research on the evolving nature and needs of specific Jewish population segments and geographic areas.
- \* assistance in such areas as strategic and long-term planning, fundraising, marketing, and board development.

The UJA-Federation network ensures that your philanthropic gifts are used effectively and efficiently.”

#### Funds that Give Money to Social Change Organizations

Example: **Jewish Fund for Justice**

[www.jfjustice.org](http://www.jfjustice.org)

“From the beginning, the Fund was envisioned as a contemporary way for Jews to act on the principles of *tzedakah* (righteous giving) and *tikkun olam* (repair of the world).

To fulfill this vision, we assist community-based groups support programs that promote self-sufficiency and sustainable solutions to problems—not just emergency help to patch over a crisis situation. In other words, rather than giving people fish to eat for a single meal, we help them to acquire the skills and tools to fish for a lifetime. Since our founding in 1984, we have awarded over \$4.8 million to grassroots groups to help free people from the bondage of poverty. The Jewish Fund for Justice awards grants in the areas of Economic Justice, Building Community, Women in Poverty, Investing in Youth, and Assisting Immigrants and Refugees and Jewish Social Justice. The dynamic groups we support nationwide tackle burning problems like unemployment, deteriorating neighborhoods, and the lack of investment in poor communities, to name just a few. We find the most effective of these path-breaking organizations, evaluate their programs, choose those with the greatest potential, and support their struggles.... In fact, only 1.2% of all foundation funds go toward community-based initiatives for social change.”

## Appendix 6: Evaluation

### No Small Change Evaluation Form

Name (optional): .....

Date: .....

	Bad		Okay		Amazing
How would you rate the experience of participating in No Small Change?	1	2	3	4	5

What were your expectations for No Small Change? Were they met? Did they change?

What did you learn from this experience?

What was the most rewarding aspect of participating?

What could have been done better, if anything?

Do you think differently about *tzedakah* now than you did before you participated in this group?

Do you think having participated in this group will affect how you give *tzedakah* in the future? If so, how?

Would you do this again, or recommend it to a friend?

## Appendix 7: Alternative Ideas and Activities

In retrospect, there are a few ideas we would have liked to incorporate into our *tzedakah* collective but didn't have the time, or in some cases, the foresight, to do so. We've included them here for your consideration as you plan for your own *tzedakah* experience.

- I. **Buddy System** - We think it would have been helpful to institute a “buddy system” at the onset, pairing each teen with an adult to facilitate communication, accountability and support.
- II. **All Girls the Same Age** - If it all possible, we think it would be best if the girls are roughly the same age. We recommend creating a group with teens in the 16-17 age range. At this age girls are able to wrestle with complex issues and are already envisioning themselves as young adults.
- III. **Session on Activism** – We had hoped to include a session on direct action and activism. We wanted to stress that volunteerism and activism are also acts of *tzedakah*.
- IV. **Visit by Representatives of Organizations** – If time had permitted we would have invited a representative from each organization under consideration in the final round to meet with the group and answer questions.
- V. **Facilitation/Discussion Issues** - It's important to encourage all participants to talk, as some may be more shy or outgoing than others. Also, be aware of class differences in the group. Those who come from either wealthy or less financially stable families might express some discomfort about their situations. Facilitators should be sensitive to this by making sure that everyone feels comfortable with the tenor of the discussion. Also, be mindful that while the adult facilitators should participate, the teen participants should be the primary contributors to the conversation.

## **Appendix 8: Select Resources on Women, Money and Tzedakah**

### **Written Resources:**

Bush, Lawrence and Jeffrey Dekro. *Jews, Money and Social Responsibility: Developing a “Torah of Money” for Contemporary Life*. The *Shefa* Fund, 1993.

Collins, Chuck, Pam Rogers and Joan P. Garner. *Robin Hood Was Right: A Guide to Giving Your Money for Social Change*. W.W. Norton, 2000.

Gary, Tracy and Melissa Kohner. *Inspired Philanthropy: Creating a Giving Plan - A Workbook*. Chardon Press, 1998.

Godfrey, Joline. *No More Frogs to Kiss: 99 Ways to Give Economic Power to Girls*. Harper Collins, 1995.

Jewish Fund for Justice. *The Tzedakah Fellowship Curriculum: Giving and Organizing for Positive Social Change- A Curriculum for Religious Schools*. (available from the Jewish Fund for Justice, see below.)

Jewish Fund for Justice. *The Tzedakah Fellowship Curriculum: Giving and Organizing for Positive Social Change A Jewish Day School Curriculum*. (available from the Jewish Fund for Justice, see below.)

Prices, Susan Crites. *The Giving Family: Raising Our Children to Help Others*. Council on Foundations, 2001.

Schneider, Susan Weidman and Arthur B.C. Drache, *Head & Heart: A Woman’s Guide to Financial Independence*. Trilogy Books, 1991.

Slepian, Anne and Christopher Mogil. *Welcome to Philanthropy: Resources for Individuals and Families Exploring Social Change Giving*. National Network of Grantmakers, 1997.

Tamari, Meir. *The Challenge of Wealth: A Jewish Perspective on Earning and Spending Money*. Jason Aronson, 1995.

### **Internet Resources:**

[www.womenphil.org](http://www.womenphil.org): Women’s Philanthropy is an association of grantmakers who are dedicated to mobilizing the resources of the philanthropic community to achieve equity for women and girls.

[www.anincomeofherown.com](http://www.anincomeofherown.com): The Independent Means website is the place for women under-twenty (and their over-twenty mentors) to find an income of their own! Independent Means provides products and services for girls’ financial independence, and information on starting a business; making, saving, and growing money, and networking with mentors.



**Organizational Resources:**

National Network of Grantmakers  
1717 Kettner Blvd., Suite 110  
San Diego, CA 92101  
Phone: (619) 231-1348. Fax: (619)231-1349  
E-mail: [nng@nng.org](mailto:nng@nng.org)

The Shefa Fund  
8459 Ridge Avenue  
Philadelphia, PA 19128  
Phone: (215)483-4004. Fax: (215)483-4429  
Email: [info@shefafund.org](mailto:info@shefafund.org)  
[www.shefafund.org](http://www.shefafund.org)

Jewish Fund for Justice  
260 Fifth Avenue  
New York, NY 10001  
(212) 213-2113  
[www.jfjustice.org](http://www.jfjustice.org)