
Getting Over the Fear of Asking

By KIM KLEIN

Early last spring a number of people met at the headquarters of Californians for Justice on a Saturday morning. We had volunteered to walk some precincts and talk to people about two of the initiatives on the California ballot that we opposed: One would prohibit gay or lesbian marriages from ever becoming legal; the other targeted young people of color for increased penalties in the criminal justice system.

The day dawned raining and windy. At the office of Californians for Justice, we were told that, because it was so stormy, we could phone people instead of going door to door, although the organizer felt that visiting people personally was more effective. Several people said they didn't mind the rain and wanted to walk. They were clearly the diehards, in my opinion. I had opted for the less effective but definitely more comfortable option of phoning.

Then the organizer said that they had found it effective to ask people for money at the door as part of the rap. She said, "Just ask for a dollar. We have found that people who give even a small amount of money are more likely to vote on election day." At that announcement, half of the group that had been willing to walk decided to phone. "I'll do anything but I can't ask for a dollar," said one volunteer. Another chimed in, "I don't mind rain, falling branches, even loose electrical lines, but I draw the line at asking for money."

I have seen this behavior over and over for many years. When it comes to asking for money, the amount doesn't matter, the cause doesn't matter, the gender, race, or class of the person reacting doesn't matter. Asking people for money continues to be the most difficult, but also the most important part of fundraising.

Every community-supported organization uses a variety of methods to raise money from individuals, such as direct mail appeals, special events, pledge programs, products for sale, and so on. But the fastest and most efficient way for an organization to raise money is for board members, staff, and volunteers to ask people directly — in person — for donations. Unfortunately, this is also the hardest way, since it requires that we directly confront our learned discomfort with asking for money.

For an organization to have an effective donor program, the people in the group must get over their fear of asking for money. The purpose of this article is to discuss some of the reasons that asking for money is difficult and to provide some exercises that will help you let those difficulties go.

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. However, it is important to understand that everything we think and feel about money is learned. Children have no trouble asking for anything. They ask over and over, and don't even seem to hear the word *no* until it has been said several times. But by the time most of us have reached the age of ten, our ability to ask for what we want has been trained out of us.

In discussing some of the reasons people fear asking for money, I will focus on the United States because that

is where I am from and where most *Journal* readers live. It is also because our feelings about money are particular to our culture. There are many countries in the world where people have a very different relationship to money than we do.

Most of us are taught that four topics are taboo in polite conversation: politics, money, religion, and sex. The subjects of age, illness, and death are often taboo as well, and in some parts of the country or within different cultural groups, other topics may also be off-limits. Of all these topics, the taboo against talking about money is the most firmly in place. We have ecumenical councils to break down barriers between religions, we have support, education, and advocacy groups on issues of sex and sexuality, hospice programs to deal with death and dying, and a disability rights movement, but there are few serious efforts to break down our taboo about talking about money.

For example, many of us were raised to believe that it is rude to ask someone what their salary is or how much they paid for their house or their car. In many families, one person (traditionally the man) takes care of all financial decisions and transactions. It is not unusual, even today, for spouses not to know how much each other earns, for children not to know how much their parents earn, and for close friends not to know one another's income.

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 Philippians in the New Testament is, "The love of money is the root of all evil." In the *Letter of James*, we see the much more Biblical admonition, "You have not because you ask not."

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 the inequities of who has it and who does not have moral implications. This is a very different situation from money itself being evil.

As long as money remains private and mysterious, only people who are willing to learn about it can really control it. In that case, systems can remain discriminatory and people without knowledge about how money works will have far fewer choices and much less power than those willing to break the taboo. For example, when it is common practice not to ask about salaries, institutions can conceal the fact that women are paid less than men or that people of color receive less than white people for the same work. Banks can deny loans on the basis of race or

gender with little fear of repercussions because most people have little idea of what they are entitled to.

In America, an elite upper class controls the majority of the nation's wealth, either 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, however, we must learn about money, not only for fundraising, but for all organizing purposes — how to raise it effectively and ethically, how to manage it efficiently, and how to spend it wisely.

EXAMINING YOUR ATTITUDES

I recommend you take some time in your organization to explore feelings and anxieties about money in general and asking for money in particular that may be getting in the way of successfully carrying out your fundraising plans. The following are three exercises that will help you do that. To do the exercises, you will need a blackboard or flipchart and markers.

Taking the Charge Out

The first step in getting over your anxiety about asking for money is to remember that you weren't born with this anxiety and that what you have been taught about money perpetuates a system that, in the rest of your work, you are trying to change. Take some time in your group to discuss your personal experiences with money — what each person learned as a child and what they think now. This does not have to be a heavy, deeply personal discussion. The purpose of the following exercise is to take some of the "charge" out of the word *money* and help get some distance from it.

Each person in the group takes a minute or two by themselves to write down the answers to two questions:

1. What is your earliest memory of money?
2. What messages, ideas, and attitudes about money were conveyed to you by parents, peers, and others in your community?

Next, people pair up and each person takes a couple of minutes to tell their partner what they have written. After a few minutes, the group comes back together and people share key points, with someone writing them on a flipchart or blackboard.

You'll probably hear such things as

- Money talks.
- Money doesn't grow on trees.
- Money doesn't buy happiness.

- We were taught to give it to “the needy.”
- Don’t ask for it.
- We never had enough of it.
- Money is power.
- Never ask someone what their salary is.

Looking at the list, notice how many of the messages are negative or about privacy and power.

Next, the group discusses what a healthy attitude toward money might look like by considering together the following questions:

1. In an ideal world, what would people be taught as children to think about money?
2. How would this change how we feel about money as adults?

Again, record answers on a flipchart. At the end of this discussion, compare this list to the previous one. You’ll probably see that what a healthy attitude might include and what people learned as children are very different.

DISPELLING FEARS ABOUT ASKING FOR MONEY

Fears about asking for money are related to our anxiety about talking about it. For the following two easy exercises, one member of the group can act as facilitator or you can ask someone outside the group to facilitate. These exercises can be done privately, but they are more effective when group members share with each other in recognizing and letting go of fears about money.

The Worst That Can Happen

In this exercise, the group looks objectively at everyone’s fears about asking for money. Confronting fear in this way is like confronting any fear. When you hear a loud, unfamiliar noise in your house at night, an immediate, normal reaction is fear. You have two choices about how to respond to this fear: 1) You can give in to the fear, huddling under the covers and imagining 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 discover that the noise was as simple as the cat knocking something over while leaping from one surface to another, your child playing a noisy computer game when she is supposed to be sleeping, or a car backfiring on the street.

In the same way, looking at everyone’s fears about asking for money in the “light” of discussion with others will show that many of these fears are irrational and that for most, the feared outcome is far less likely to happen

than they think.

To begin the exercise, each person imagines asking someone for a relatively large amount of money (anything over \$100). Then each person says out loud what they are most afraid might be the outcome of their solicitation. This includes not only what the prospect might say or do, but also what the prospect might think of them and what they will 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 prospect will say no.
- The prospect will yell at me (or hit me).
- The prospect will give me the money, but won’t really want to, and will resent me.
- I will feel too nauseated to continue.
- I know the prospect doesn’t have the money.
- It is imposing on our friendship for me to ask, and we won’t be friends anymore.
- The prospect will think that the only reason I was nice to her was to get money.
- The prospect will say yes, then ask me for money for his cause.
- I don’t know if my group really deserves the money as much as some other groups might.
- The prospect will ask me questions about the organization that I can’t answer.

After this brainstorming session, the group looks at the fears they have listed. They will probably notice that they fall into three categories:

- Fear of things that will definitely happen some of the time (the person will say no).
- Fear 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).
- Fear of things that are extremely unlikely to happen (I’ll be punched, I’ll be sued, I’ll throw up).

Now, examine the fears starting from the top. For most people, the worst thing that can happen when they ask for money is that the person will say no. This is a possible outcome: Everyone who does fundraising will be told no almost as often as they will be told yes. 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 \$1,000 on their car, or been asked to give to five other organizations, or have other priorities. Sometimes people will say no because they have

other worries just then and can't take the time to think about your request. Perhaps they trust your friendship enough that they feel they can say no to you with no hard feelings. While no one likes to be turned down, it is important not to take being turned down as a personal rejection, because it almost never has anything to do with you.

The fear that someone will give to your organization and then ask you for money for his or her special cause requires remembering that if someone gives to your cause, you don't personally owe them a favor. The organization the check was made out to must now write them a thank-you note and do the work you said the group would do. The obligation to the donor (to the extent that it exists) is paid by these actions.

Fundraising is about an exchange: Donors provide money in exchange for work being done that the donor believes in and wants to see happen. If the person you ask then asks you for their cause, you should think about whether it is a cause you believe in. If it is and you have the money, make the gift. If not, then don't. If you believe that a person's main motive for giving money is to be able to ask for money, exclude that person from your prospect list. You want to create a base of donors who are loyal to the organization, not to you, and not to an idea that they can now raise money from you.

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 he or she has recently experienced a devastating financial setback, you don't know that the person doesn't have the money. Although most of us have had times when our financial situation has been bleak, the fact is that how much money we feel we can give depends mostly on what mood we are in at the time we are asked and little on objective reality. Some days a person feels generous or feels flush and some days they don't.

The group should discuss each of the fears listed. Are they real? If they are real, do they matter? What is the worst thing that can happen?

Looking at our fears makes them less scary and allows us to prepare ourselves properly for what might actually happen during a solicitation.

Sometimes it is not appropriate to ask someone 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?"

The Yes and No Lists

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 and 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 — someone they like and respect, but don't know well — 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 you could give without some thought. For most people, this amount is somewhere between \$50 and \$250.

Each participant takes 30 seconds to write down privately on a sheet of paper all the reasons they would say yes to this request. Then, for the next 30 seconds, they list all the reasons they would say no. Asking participants to share their results, the facilitator then writes the "yes" and "no" reasons on two separate sheets of paper, or two columns on a blackboard. Generally, there are more "yes" reasons than "no" reasons. The following are the most common reasons:

WHY I WOULD SAY YES

- Like the person asking
- Believe in the cause
- Get something for my money
- Tax deduction
- I feel generous
- Just got paid
- Know my money will be well used
- Want to support my friend
- Feel guilty saying no
- Know other people in the group
- Don't have time to volunteer, so give money
- Liked the approach

WHY I WOULD SAY NO

- Don't believe in the cause
- Don't have the money
- Bad mood that day
- Organization has a bad reputation
- Give to other things
- Already been asked several times that week
- Don't know what my money will be used for
- Think person asking is naive or pushy

The group discusses the two lists. Looking at the “no” list, these answers fall into two categories:

- A) Reasons that are not the asker’s fault and that could not be known ahead of time.
- B) Responses that 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 they are in a bad mood, or have been asked several times that week. When this is the reason for the rejection, the asker can only thank the prospect for their time and go on to 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 organization’s bad reputation have been cleared up, he or she might give. These “no” answers are really “maybe.” “Maybe I would give if I thought the organization did good work.” “Maybe I would give if I knew what the money is being used for.”

Possibly the asker can discuss the prospect’s reasons for saying no and change the answer to an affirmative. If this is not possible, the solicitor can still see that the rejection

has little to do with them or their group.

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 reasons 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.

Taking the time to have this discussion to help people let go of their personal barriers around asking, as well as understanding how asking for money is an important political act, will free your group to ask for the money it needs to do the work that needs to be done.