IMA Private Wealth

Charitable Giving **at the Dinner Table**

The holidays are one of the few times when multiple generations gather in the same room at the same time. Between the stories, laughter, and second helpings of dessert, there may also be an opportunity for a meaningful discussion about something that connects your family beyond the holidays: **the charities, causes, and organizations that reflect your shared values.**

FIVE QUESTIONS **TO GET STARTED**

1. What does our family value most?
2. Where do we want to make an impact?
3. What causes are we passionate about?
4. What legacy do we want future generations to carry forward?
5. How can charitable giving become part of our family traditions?

NOT EVERYONE HAS TO HAVE **THE SAME FAVORITE DISH**

Family members may care deeply about different causes or define impact differently. That itself may not have to prevent a shared approach. Stanford's Center on Philanthropy and Civil Society recommends that couples and families first identify their values and motivations individually, then compare where those priorities overlap and where they differ. They offer that the goal should be alignment, rather than unanimity.

A family might dedicate a shared pool of charitable dollars to common priorities while allowing family members to support individual interests separately. In our view, this may provide enough structure to act together without expecting everyone to make the same choices.

TABLE TOPICS

+ Which charitable gifts or volunteer experiences have been most meaningful to each of us, and why?
+ Where do our interests overlap, and where should we leave room for individual priorities?

THERE IS ROOM AT THE TABLE **FOR EVERYONE**

Children and grandchildren may be more engaged when participation goes beyond observing an older generation's decisions. The National Center for Family Philanthropy states that younger family members are more likely to engage when they have opportunities to learn, contribute, and exercise authentic ownership. The appropriate level of participation can change with a family member's life stage.

A simple exercise is to let each child or grandchild nominate one issue or organization. Ask for the personal connection, what the family should learn before acting, and how the family could become involved. For younger children, the activity might be narrowed to selecting among several causes, volunteering together, or allocating a small discretionary giving amount.

TABLE TOPICS

- What problem or opportunity do you notice in the community?
- Would you rather contribute money, time, a skill, or a connection?
- What would you want to know before recommending an organization?

As the conversation develops, the family may begin identifying common themes. For example, a broad interest in education could lead to a more specific interest in expanding career opportunities for young people in the local community. The goal of the first conversation does not need to be a formal giving statement. It may simply be to identify one or two priorities the family would like to explore further.



PASS THE POTATOES, **AND THE PURPOSE**

Financial support is one of many ways to participate. The “4 T’s” framework identifies treasure, time, talent, and ties as different ways to support a cause.

1. **TREASURE:** Financial contributions or gifted assets.
2. **TIME:** Volunteer service and hands-on involvement.
3. **TALENT:** Professional skills, experience, or leadership.
4. **TIES:** Relationships and introductions to potential supporters or partners.

The appropriate mix may differ by family member and may change over time. One person may be positioned to make a financial gift, while another may contribute professional expertise, volunteer service, board leadership, or a useful introduction.

FINDING **COMMON GROUND**

The first conversation does not need to settle how much to give, which assets to use, or which planning vehicle is appropriate. It may be more productive to agree on one next action, such as researching two organizations, scheduling a family volunteer day, reviewing prior gifts, or setting a follow-up conversation.

If financial giving is part of the plan, consider speaking with your IMA Private Wealth advisor before acting. Charitable strategies and related tax rules may vary based on a donor’s goals, assets, income, age, timing, and broader estate and financial plan. Your advisor can work with your tax and legal professionals to help evaluate options for your specific situation.



QUESTIONS TO ASK YOUR **FINANCIAL PROFESSIONAL**

1. **SHOULD** we give cash, appreciated assets, or another type of property?
2. **COULD** a donor-advised fund or qualified charitable distribution fit our circumstances?
3. **HOW** might we involve children or grandchildren appropriately?
4. **HOW** should charitable goals coordinate with our tax and estate planning?

MAKE THE CONVERSATION **PART OF THE TRADITION**

No one expects a complete charitable giving strategy to emerge between dessert and the annual family photo. The real win is getting everyone talking, sharing what matters to them, and maybe finding a cause the family can rally around together. If repeated year after year, these discussions can become a meaningful tradition, passing along family values just as naturally as treasured recipes and holiday stories.

Your IMA Private Wealth advisor may be able to help turn the ideas discussed around the table into practical questions for your broader advisory team and help you evaluate which charitable strategies may be appropriate for your circumstances.



TALK WITH YOUR IMA PRIVATE WEALTH ADVISOR

Your IMA Private Wealth Advisor is a trusted partner to help you plan for your future. Schedule time to review your portfolio, your liquidity needs, and your long-term financial goals.

Visit us at *imaprivatewealth.com* or contact us by calling 316.266.6574 or 877.305.1864 (toll-free).

Wichita
430 E Douglas Ave, #400
Wichita, KS 67202

Denver
1705 17th Street, #100
Denver, CO 80202

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