



ModestNeeds.OrgTM

Small Change. A World Of Difference.



“The important thing is that when you come to understand something you *act on it*, no matter how small that act is.

Eventually it will take you where you need to go.”

Helen Prejean

A special hearing aid for a special little boy



David, age two and a half, has Down’s Syndrome.

He’s also lost about 90% of his hearing.

David’s preschool teacher told his parents that in order to do well in school, the boy would need special equipment, specifically, a Telecoil System, to let him hear inside the noisy classroom.

David’s parents, who barely make ends meet as it is, could not stretch their budget to include the \$238.50 cost of the equipment their son so desperately needed. But because they are able to make ends meet – even if just barely – they found it virtually impossible to qualify for a helping hand through any of the usual channels.

Then, they heard about Modest Needs

Seven days later, thanks to the generosity of Modest Needs’ friends and partners throughout the United States, David had his Telecoil System.

His parents got something, too:

“In this world where it is so hard to trust people, so hard to find the good in people . . . Modest Needs is showing that from the heart of goodness, the sun still can shine. Thank you, Modest Needs. God bless you!”

**James
Howey, FL**





Modest Needs Foundation[®]



***Our* foundation is the power of personal kindness**

Since 2002, Modest Needs Foundation has been offering a compassionate ‘hand up’ to a special and all-but-ignored segment of our population.

These hard-working families and individuals almost always are able to meet their obligations in a steady, solid fashion. But because they live paycheck-to-paycheck with little opportunity to save, they often have no way to shoulder the financial burden posed by any of life’s sudden emergencies: the unexpected auto repair, the unanticipated visit to the doctor, or the unusually large winter heating bill, for example.

Sadly, even when faced with a critical, emergency expense, these deserving persons generally earn just *barely* too much to qualify for assistance from conventional social service agencies. This means they can’t receive the help they need to overcome a short-term crisis – until they’ve already lost everything.

Modest Needs exists because we think there’s a better way to do things.

As far as we’re concerned, *no* hard-working person should ever have to choose between taking a child to the doctor and putting food on the table.



The birth of true self-sufficiency



A stay-at-home mother of three really wanted help with the household expenses - and her family really needed it. Her husband – a skilled independent carpenter with an erratic work schedule – had always managed to make ends meet for his family. But when his steady contract job ended unexpectedly and he was forced to take a new position paying \$800 less per month than before, the family was left facing a financial crisis.

There was one possible solution: this stay-at-home mom had both training and experience as a midwife. With a Childbirth Education class and re-certification in her field, she knew that she could provide an important supplemental income for her family.

What she couldn’t provide was the \$585 certification fee that she needed to begin her new career.

With no student loans or grants available to fund her re-certification, she applied to Modest Needs for a back-to-work grant.

Two weeks later, she received word that donors from across the United States had funded her tuition in full.

“Once I sent in my application to Modest Needs, I made myself forget all about it because it didn’t seem as if anyone would help. Then, out of nowhere, Modest Needs responded. The subject line of their email said ‘You’re Funded.’ I blinked in disbelief, but as I read the letter, it hit me. I could take my class. Thanks to Modest Needs, life is better for our family. Soon, I’ll be contributing to our family’s financial security. I can only say this: Thank you, from the bottom of my heart.”

**Jesse
Gig Harbor, WA**





The best giving is *preventive* giving



It's ironic, but those who work, and those who remain largely self-sufficient, qualify for virtually *no help at all* from our already over-burdened social service organizations.

Those organizations – stretched to the limit as they are – typically have the resources to assist persons only *after* they have descended into the dreaded ‘cycle of poverty.’

Modest Needs provides in a different way. Our assistance ensures that hard working individuals and families are able to overcome the burden of a short-term emergency expense with dignity, with self-esteem and – most importantly – with the means to continue supporting themselves.

We call this preventive giving because a one-time grant from Modest Needs not only allows recipients to meet their pressing obligations. It keeps them from tumbling into the nightmares of hunger, repossession, eviction and long-term public assistance.

By working to stop the cycle of poverty before it starts for a struggling individual or family, Modest Needs is giving that truly empowers the recipient – compassionately, directly, and *personally*.



Warming the homes and the hearts of Katrina's survivors



In August 2005, the dark winds of Hurricane Katrina blew apart thousands of lives – and not just in ways we might imagine.

When a Mississippi family lost their home, they sent their two teenage sons to Michigan, where they would live with an uncle and his family. But the family's finances were already stretched to the limit, and the addition of two more to the household put them on the brink of financial hardship.

Like so many families across the United States, this Michigan family was happy to provide food, clothing and shelter for their displaced nephews. But the additional expenses made it temporarily impossible for this family to afford the tank full of propane that would keep them warm and cooking during the bitter winter season.

With nowhere else to turn, this Michigan family turned to Modest Needs.

Less than one week later, thanks to the generosity of some neighbors they'll never meet, this family's propane tank was full.

“I applied to Modest Needs with the trepidation that comes with knowing ‘the system’ and its failures, and also knowing how stretched funds are everywhere during this national crisis. When I saw that our request had been funded, I put my head down on my desk and cried.”

**Cheryl
Gladwin MI**





Small Change A World of Difference



In 2002, Modest Needs launched without any corporate sponsorship, major donors or government funding.

In those days, Modest Needs was little more than a website fueled by one man's belief in the power of personal kindness to change one life at a time.

Its sole source of funding? \$350.00 a month. 10% of the salary that Dr. Keith Taylor, Modest Needs' founder, drew as an assistant professor.

In the years since, Modest Needs has grown to become a charitable foundation with offices in New York City, serving more than 15,000 persons from across the United States each year. A well-respected member of the non-profit community, Modest Needs has been recognized repeatedly by its peers and by members of the press for its responsiveness, its efficiency and its innovative approach to philanthropy.

Much about Modest Needs has changed since the organization premiered in 2002. But even as we have grown, one thing about Modest Needs has never changed:

By choice, the work we do at Modest Needs is funded entirely by the generosity of people just like you – with gifts typically ranging from \$5 to \$100 at a time.

Every day at Modest Needs, people from all walks of life are rediscovering the joy of giving, and the power of their 'small change' to make 'a world of difference.'

We'd like to invite *you* to join them.



Modest Needs *empowers* donors



As a Modest Needs donor, you can take heart and feel good with the knowledge that your gift will not get lost in the shuffle. You'll be able to give with confidence, to watch as your gift makes a world of difference to someone who needs your help *right now*.

And as a friend or partner of Modest Needs, you're empowered in all these other ways as well:

Your gift changes lives

When you support Modest Needs, you're supporting America's low-income wage earners: responsible, hard-working people who typically live one paycheck away from homelessness. By helping these persons to overcome a short-term financial emergency, you help a hard-working person to escape the cycle of poverty – with *dignity*.

Your gift is truly personal

At Modest Needs, you evaluate the applications. You determine who receives a grant. Modest Needs is the only registered charity of its kind that offers its donors a voice in exactly how your gift is allocated.

Your gift really counts

Our average grant is only \$200, but these deceptively small grants return – on average – \$900 *per month* in earned income to the individuals and families we're able to help, thanks to your generosity. At Modest Needs, your small, consistent, tax-deductible donations make an enormous, positive, long-term impact on those who need help *right now*.

But best of all, as you read the testimonials left by the persons whose lives you've forever touched, you'll experience the joy of *being* the change that you want to see in the world.

As a Modest Needs donor, every day, you will *truly* make a difference.





A more personal *and* most satisfying way to give



The way of the world is truly a circle. Sometimes we're in need of help.

Other times, we might be the ones who provide it.

Modest Needs strives to keep this human equation as simple as possible. Though we maximize the value of your tax-deductible donation through operating grants, we don't employ fundraisers, and we don't fund our programs through capital campaigns or support from the government.

Our programs are funded solely by contributions from individuals, people like you who understand the importance of helping others, precisely when and as needed.

That's why we invite you to join Modest Needs. Any contribution, even a gift of *just one dollar a day*, can make an enormous difference to an individual or family trapped between hope and hopelessness.

To learn more about the work we do at Modest Needs, or to become a part of this living tribute to the power of human kindness, please visit our website at <http://www.modestneeds.org> , or call (212) 463-7042.

Thank you – very much – for your support of Modest Needs.

Without you, this work would not be possible.



“Although most people readily assume otherwise, it's not easy being single and on your own. When you have kids – from the outside looking in – it seems like there are far more resources to turn to when the bottom falls out from under your feet. But when it's just you, no one wants to help; the assumption is single people without kids have no ‘real’ responsibilities.

I never really gave it much thought because I was always self-supporting and found a way (full-time job, temping, freelancing) to take care of my bills. Then, I got sick...really sick.

For the first time in my life I realized I was going to need help (the hospital bills seemed to multiply every time I went to the mailbox). I applied for help from charities that turned me down because middle-class applicants without kids don't qualify for help, whether or not they have health insurance. So I went online and ran a search for organizations that help out people like me with no strings attached.

That's when I came across Modest Needs.

I filled out the application, sent in the supporting documents, and hoped for the best. Already demoralized, I didn't expect much, which made the help I received yesterday all the more special.

I can say ‘thank you’ a million times, Modest Needs, and it will never be enough. But I'll say it once again anyway.

Thank you for being there for me.”

Dinah
Jersey City, NJ



www.modestneeds.org

Modest Needs Foundation
115 E 30th St, FL 1
New York, NY 10016
(212) 463-7042