

Raising Money to Pay for Blood or Marrow Transplant (BMT)

One way to help pay for transplant costs is to raise money. Even with insurance, fundraising may help with out-of-pocket costs.

If you decide to fundraise it's important to learn about the rules first. Fundraising rules can affect your taxes, Medicaid or Social Security benefits.

THIS FACT SHEET TELLS YOU:

- How to get help with fundraising
- What to know about fundraising and charitable organizations
- Tips to protect your other benefits
- Basics of tax laws and fundraising rules
- Resources and support available

GETTING HELP WITH FUNDRAISING

There are many experienced fundraising organizations that can guide you through the process. Consider using these experts rather than doing it alone.

These non-profit fundraising organizations know how to help families planning for transplant. They offer many special services, such as paying bills on your behalf.

- **Children's Organ Transplant Association (COTA)**
 - Phone: 1 (800) 366-2682
 - Website: cota.org
- **HelpHOPELive**
 - Phone: 1 (800) 642-8399
 - Website: HelpHopeLive.org
- **National Foundation for Transplants**
 - Phone: 1 (800) 489-3863
 - Website: transplants.org

You may find other organizations online that offer tools to help fundraise, too. You can also find information about fundraising at your transplant center, hospital, or through the Be The Match® Patient Support Center.

WHAT YOU NEED TO KNOW ABOUT FUNDRAISING AND CHARITABLE ORGANIZATIONS

Before you work with a fundraising organization, make sure it's a tax-exempt organization, or a 501(c)(3). They can help you make sure the donations you get are tax deductible.

To find out if the organization is tax-exempt and trusted, ask these questions:

- Does the organization make its budget and annual report public?
- Does the organization make an audit by an independent accountant public?
- What percent of the raised funds go toward administrative costs for the organization? Is this reasonable to you?
- Are fees shown?
- Is a list of the organization's leaders (for example, CEO, president or treasurer) made public?
- Does the organization promise something that sounds too good to be true?
- If the group claims tax-exempt status, is it willing to show you its 501(c)(3) credentials?
- What is the organization's Charity Navigator rating?

Getting the answers to these questions might not tell you everything about the organization, but it will help you learn more about it.

BASIC FUNDRAISING GUIDELINES

If you decide to raise money on your own instead of through a fundraising organization, follow these guidelines:

1. Never mix donated money with personal or family money.
2. Ask your bank to open a separate bank account with an administrator to manage it.
3. Follow Internal Revenue Service (IRS) rules for tax-exempt donations.
4. Work with a tax advisor to be sure that you are following IRS rules.

TAX LAWS

A tax advisor or trustworthy fundraising organization can help you make sure you're following the rules. If you're not sure if you can use donated money to buy something, ask before you spend it. Here are some tips to help:

- **Keep track of all donated money.**
- Keep all donated money in a separate bank account.
- Keep records for this bank account, including names of donors and how much each gave.
- Write down what you bought with the donated money and the date you bought it.
- Keep receipts for everything you spent using the donated money. These receipts include hospital bills, doctor bills, co-pays, and bills for medical equipment.
- Find out more at [irs.gov](https://www.irs.gov) or call the IRS toll free 1 (800) 829-1040.

PROTECT YOUR OTHER BENEFITS

If you have benefits like Medicaid or Supplemental Security Income (SSI), talk to your Social Security and Medicare office, or a tax expert, before you start fundraising. Ask how you can fundraise and still keep these benefits. Otherwise, extra income from fundraising could cause you to lose some government benefits.

HELP FROM FAMILY AND FRIENDS

Friends, co-workers, neighbors, members of a faith community and others often want to do what they can to help you and your family. It's okay to accept help from them. Consider asking a family member or close friend to organize or volunteer at a fundraising event.

RESOURCES TO LEARN MORE

Be The Match has a variety of free resources to help you. Visit [BeTheMatch.org/request](https://www.BetheMatch.org/request) and choose the resources that best meet your needs.

Here are some you might find helpful:

- **BOOKLET:** *Transplant Basics*
- **FACT SHEET:** *Financial Planning Before Transplant*



AT EVERY STEP, WE'RE **HERE TO HELP**

Be The Match has a team dedicated to providing information and support to you before, during, and after transplant. You can contact our Patient Support Center to ask questions you may have about transplant, request professional or peer support, or receive free patient education materials.

CALL: **1 (888) 999-6743** | EMAIL: patientinfo@nmdp.org | WEB: [BeTheMatch.org/one-on-one](https://www.BetheMatch.org/one-on-one)



Every individual's medical situation, transplant experience, and recovery is unique. You should always consult with your own transplant team or family doctor regarding your situation. This information is not intended to replace, and should not replace, a doctor's medical judgment or advice.