

LEARN
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INSPIRE
TRANSFORM

Welcome

PEOPLE PURPOSE POSSIBILITIES

PEOPLE
PURPOSE
POSSIBILITIES

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The Making of a Planned Giving Donor:

How Adult Learning Shapes a Philanthropic Mindset



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Housatonic
Community College



Yale University

Helping donors learn, reflect, and create legacies of impact.

THE PERIODIC TABLE OF ESTATE PLANNING ELEMENTS

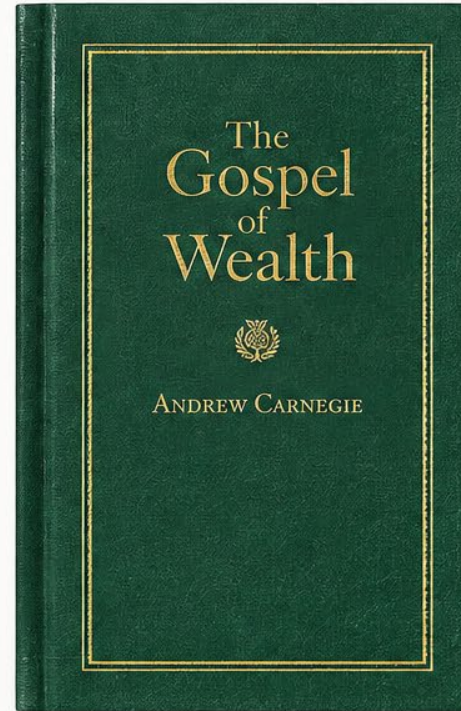
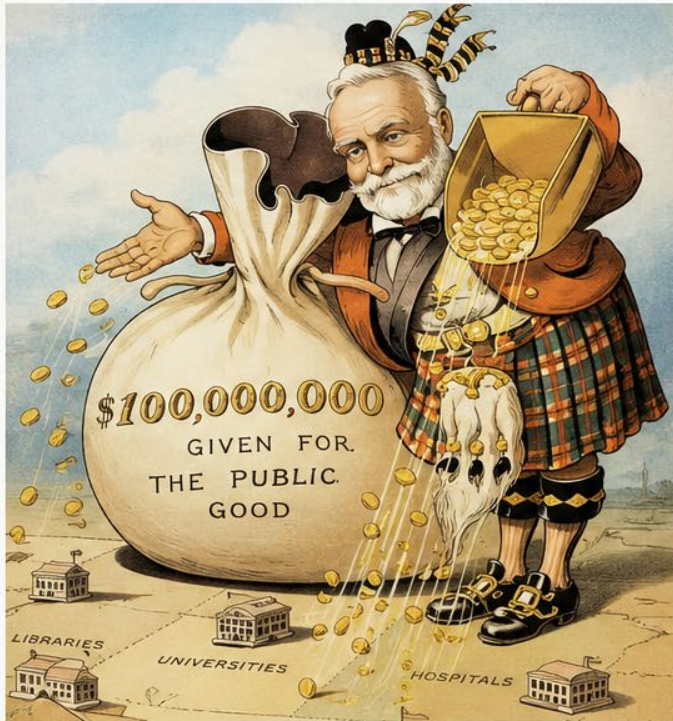
We use this table to help in discussions with you and the planning team as to which tools should be considered from among the wide universe of available strategies and programs.

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Andrew Carnegie and *The Gospel of Wealth*

A bold vision for the responsible use of great wealth.



*“The man who dies
thus rich dies
disgraced.”*

— Andrew Carnegie
The Gospel of Wealth
(1889)

— *“To die rich is to die disgraced...”* —

How Much Wealth Do Major Philanthropists Give Away?

Estimated lifetime giving as a share of personal wealth

“The philanthropic question is not simply ‘How much did they give?’ but ‘What role did giving play in their identity and conception of wealth?’”

PERSON	ESTIMATED % GIVEN AWAY	NOTES
Andrew Carnegie	~90%+	Explicit goal was to die with little wealth.
John D. Rockefeller	~50–60% personally	Foundations later distributed far more.
Warren Buffett	On track for ~99%	Has pledged almost all Berkshire shares to philanthropy.
Bill Gates	Tens of billions donated; likely >40% of lifetime wealth eventually	Co-founded major global health philanthropy.
MacKenzie Scott	Very high pace relative to wealth	Donated rapidly with few restrictions.
George Soros	Extremely high (~60%+)	Massive political and democracy-focused giving.
Jeff Bezos	Low single digits so far	Large wealth growth has outpaced giving.
Elon Musk	Low relative percentage	Has signed giving pledges but retained most wealth.
Mark Zuckerberg	Moderate but mostly through LLC structure	Long-term pledge but much wealth retained.

Philanthropy looks different for everyone — but for many, it becomes a defining part of their legacy.

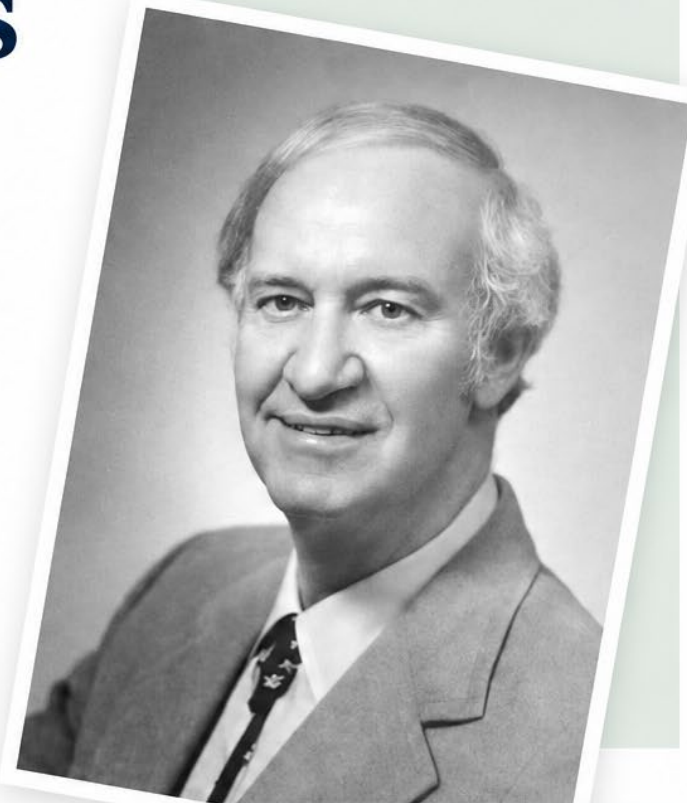
Learning Objectives

By the end of this presentation, you will be able to:

- 1 Understand adult learning theory
- 2 Identify donor mindset stages
- 3 Apply research findings
- 4 Design engagement strategies

“Adults are motivated to learn as they experience needs and interests that learning will satisfy.”

PEDAGOGY ≠ ANDRAGOGY



— MALCOLM KNOWLES
Father of Adult Learning

How Adults Learn — The Big Picture

Different Learners. Different Motivations. Greater Possibilities.

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Learning Is...

Key characteristics of adult learning



Purpose-driven

Adults learn when they see a need or meaning.



Experience-based

Prior knowledge and life experience shape new learning.



Self-directed

Adults want control, choice, and agency in their learning.



Socially influenced

People learn through relationships, peers, and communities.

Adults Want Learning That Is...

What motivates and engages adult learners



Relevant to real life

Connected to their personal or professional lives.



Immediately useful

Practical and actionable in the near term.



Respectful of autonomy

Allows them to explore, ask questions, and make their own decisions.



Fundraising Connection

Donors don't "absorb" philanthropy — they *develop* it through lived experience.

Just as adults learn through experience, reflection, and relationships, donors deepen their commitment when they see, experience, and understand the impact of their giving.



Bottom Line:

Every donor is on a learning journey.

Every fundraiser is a TEACHER/EDUCATOR — we are all FACILITATORS of learning.

PEOPLE
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Five Principles That Shape Donor Development

How Adults Learn — and What It Means for Philanthropy

PEOPLE
PURPOSE
POSSIBILITIES



Fundraising Connection:

Great cultivation mirrors great teaching.

When we apply adult learning principles, we help donors grow — into deeper engagement and a lasting philanthropic identity.

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Applying Adult Learning to Donor Engagement

From Transactions to Transformation

LISTEN
LEARN
ENGAGE
EMPOWER

Move From... → To...



Transactions



Relationships



Appeals



Experiences



Updates



Reflection



Solicitation



Development



Stewardship



Learning

Practical Applications

Turn theory into action



Create “learning moments” in visits

Bring donors closer to the mission through people, places, and real-world examples.



Invite donors into problem-solving

Frame giving as a way to address meaningful challenges, not just meet needs.



Use storytelling for meaning

Help donors see the human impact and connect it to their own values and experiences.



Offer progressive leadership roles

Engage donors more deeply over time through advisory groups, projects, and advocacy.



Encourage peer mentoring

Connect emerging donors with experienced philanthropists to build confidence and commitment.



Takeaway: Advancement work is educational work.

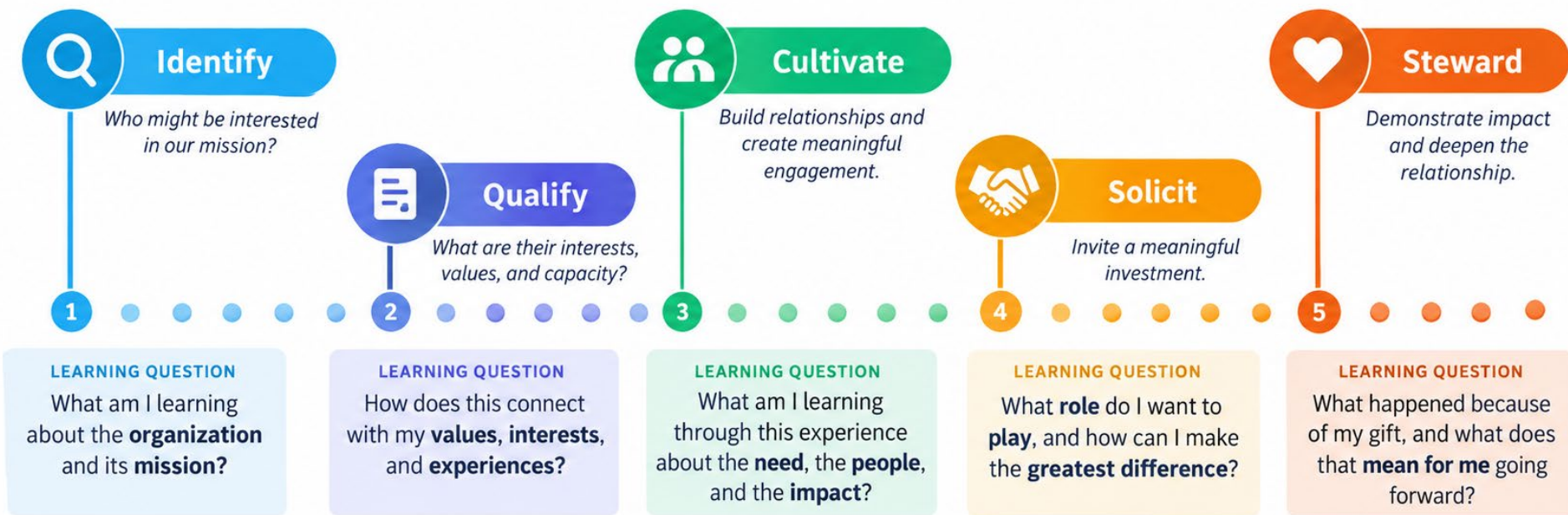
We are not just raising dollars — we are helping people learn, grow, and see themselves as part of a larger story.

PEOPLE
PURPOSE
POSSIBILITIES

Stages of Moves Management

What Is the Donor Learning at Each Stage?

From awareness to a lifelong philanthropic identity.



From Information to Identity: Each stage is an opportunity for donors to learn, grow, and see themselves as part of the story – and ultimately, as a philanthropist.

Altruism, Empathy & Mirror Neurons

The brain, neuroscience,
and helping behavior

Alexis Salsedo-Surovov

ELDR 5203



Sensory Pathways

How information reaches the brain

All sensory pathways, except the olfactory pathway, pass through the thalamus.

1

Olfactory pathway

Sensory information from the nose projects directly to the olfactory cortex (bypasses the thalamus).

2

Most sensory pathways

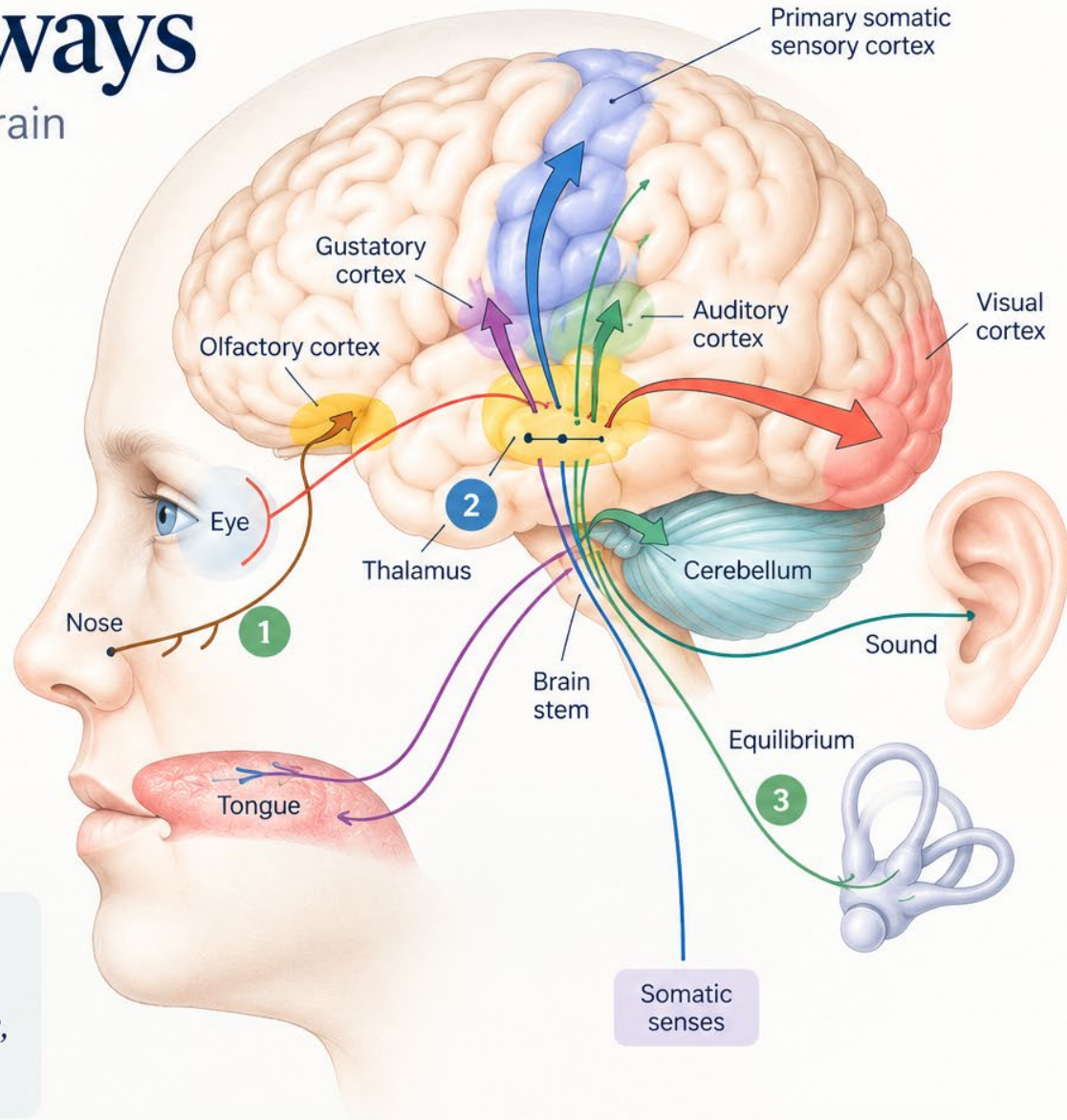
Project to the thalamus, which modifies and relays information to cortical centers.

3

Equilibrium pathways

Project to the cerebellum.

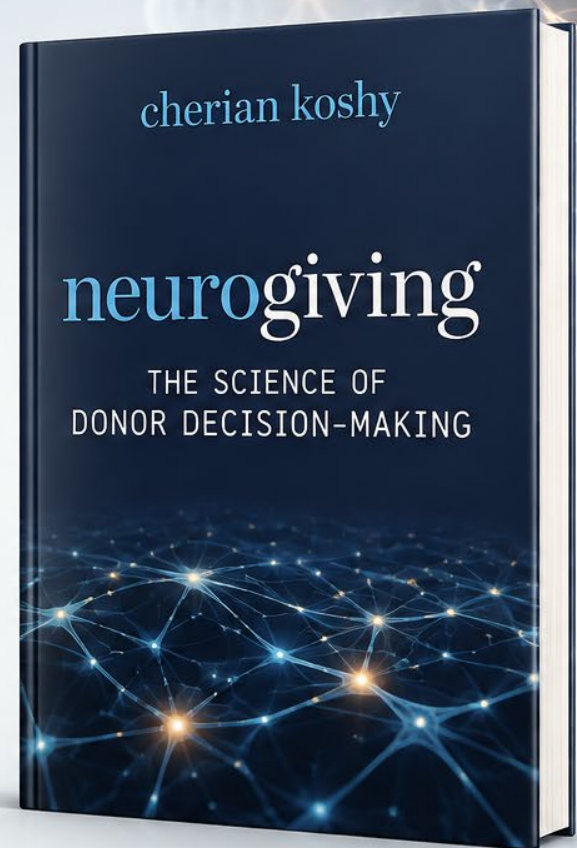
The thalamus is the brain's central relay station — shaping and directing what we notice, feel, and do.



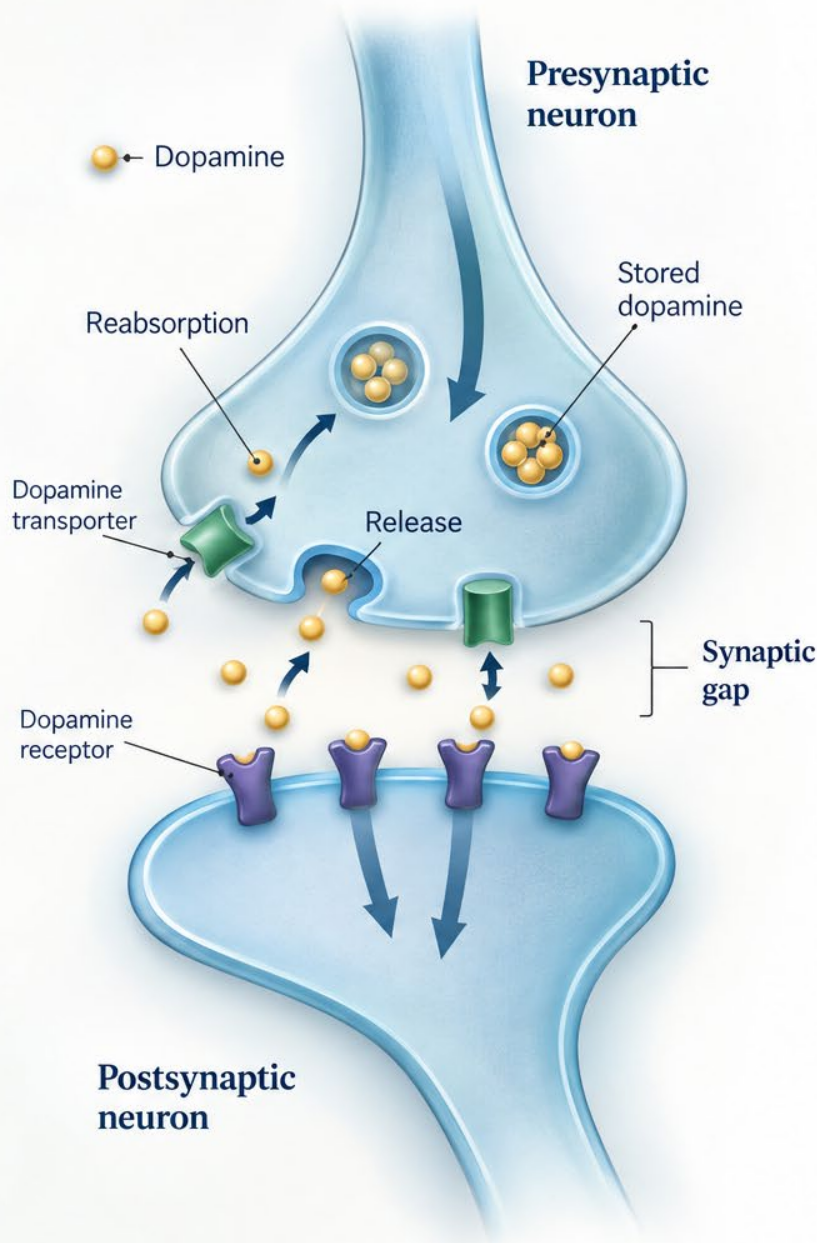
The Take Away

The emerging science of empathy is demonstrating that people are actually **wired for empathy and compassion**. Rather than seeing human beings as an outcome of the selfish gene, knowing that empathy potential exists at a neurophysiological level gives us a completely different understanding of human nature.

*Empathy isn't just a nice idea —
it's in our wiring.*



PEOPLE
LEARN
CONNECT
GIVE



Lehrer on the Science of Charity

How the brain's reward system responds to giving

1

Brain scanning studies show that donating to a worthy cause activates the **dopamine reward pathway**.

2

Paul Slovic, a psychologist at the University of Oregon, told undergraduates about a starving child named Rokia vs. statistics about starving children in Africa. The difference was a **50% decrease** in the average amount donated (\$2.50) when presented with the statistics.

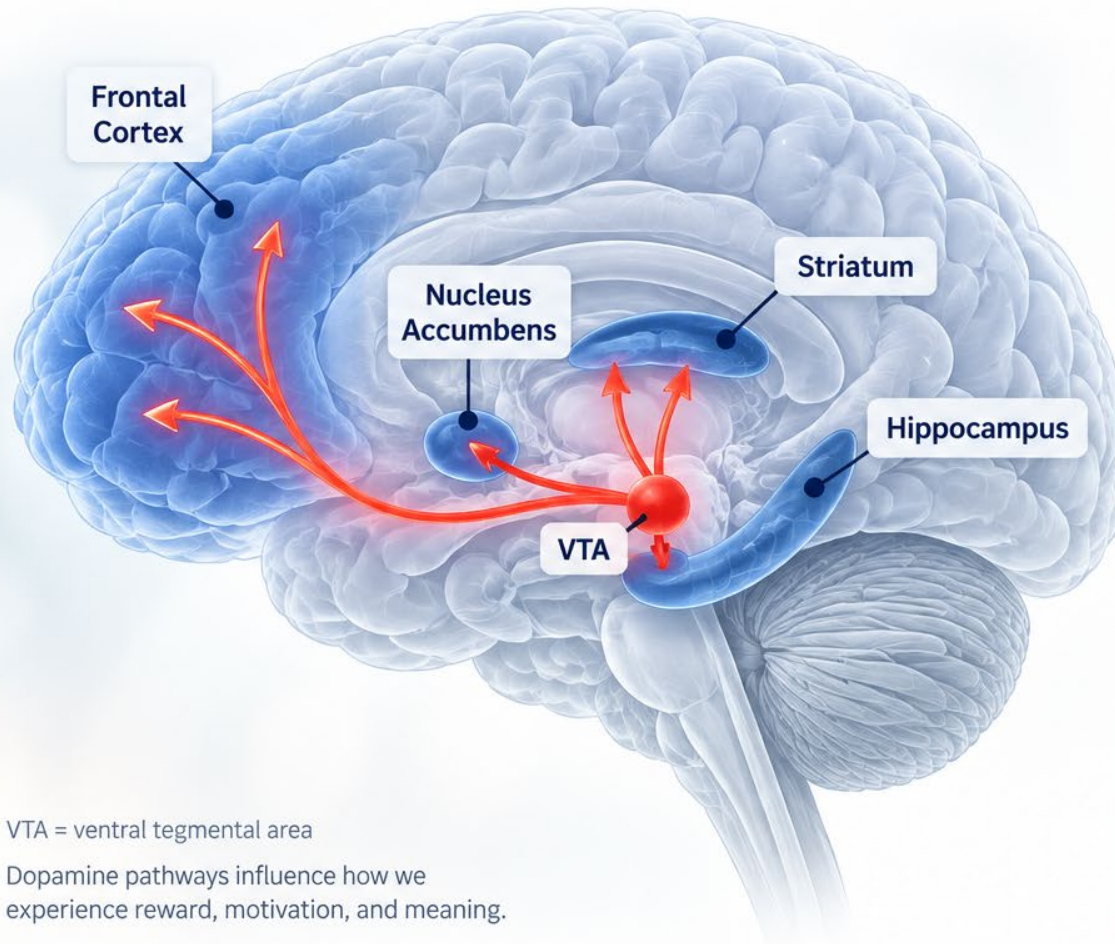
3

We're wired to care about each other, however there is **a limit to our comprehension** because our emotions can not comprehend suffering on such a massive scale.

*Empathy has a neural basis —
but our capacity to feel is bounded.*

Step One: The Circuitry

The brain's dopamine pathways



The dopamine system helps explain why **giving, connection, and prosocial behavior** can be rewarding experiences.

Key Brain Regions

- 1 VTA (Ventral Tegmental Area)**
Produces dopamine.
- 2 Nucleus Accumbens**
Processes reward and motivation.
- 3 Striatum**
Supports habit formation and action.
- 4 Hippocampus**
Links reward to memory and learning.
- 5 Frontal Cortex**
Supports decision-making, self-control, and long-term goals.

Functions of the Dopamine System

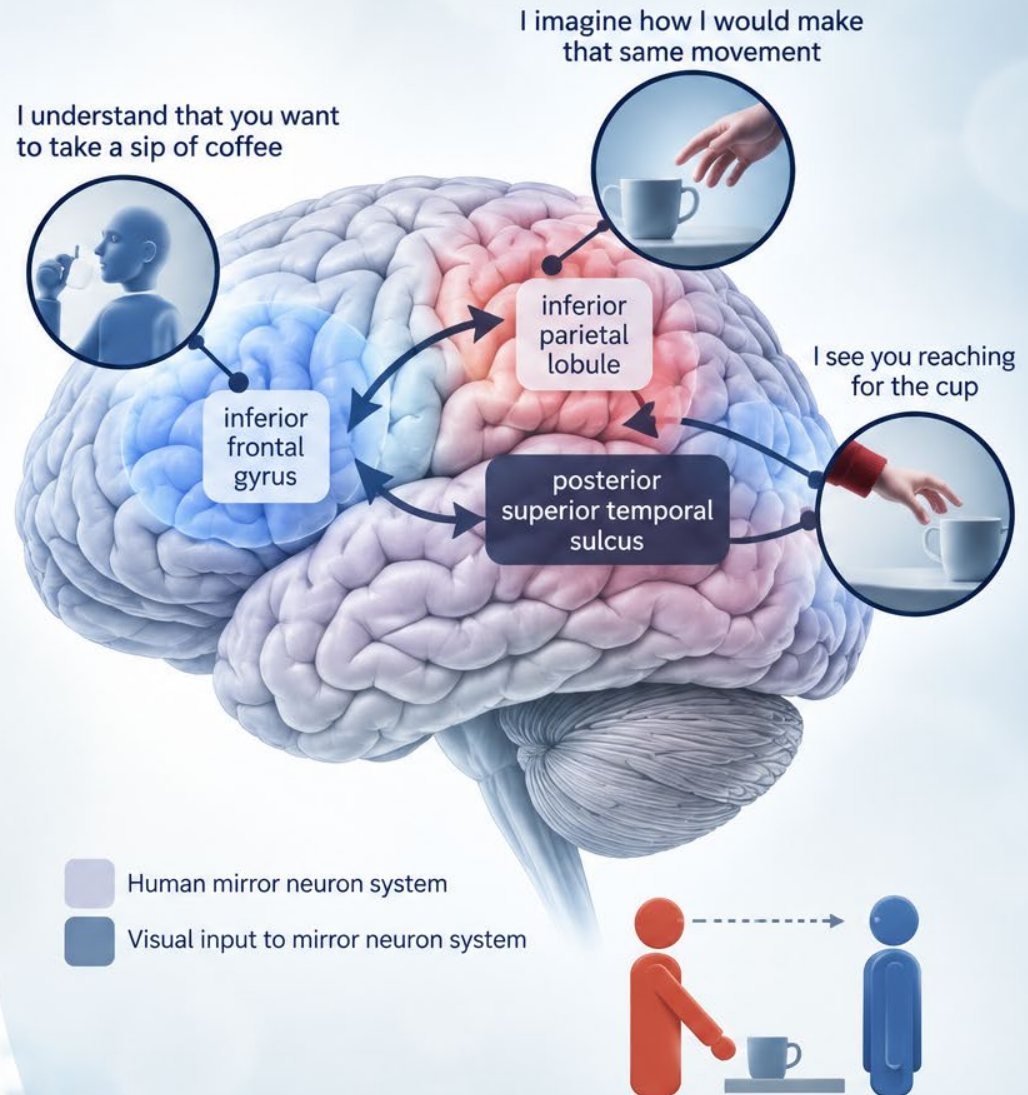
- Reward motivation
- Motor function
- Compulsion
- Perseveration

The Mirror Neuron System

- Marco Iacoboni (UCLA) has argued that mirror neuron systems in the human brain help us understand the actions and intentions of other people.
- Iacoboni has also argued that mirror neurons are the neural basis of the human capacity for emotions such as empathy.

*When we see someone else act,
our brain partly acts too.*

MARCO IACOBONI



Mirror Neuron Network

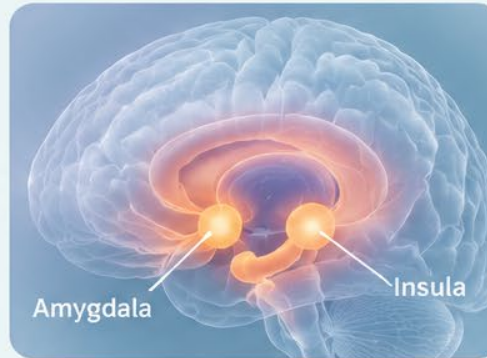
From observation to shared understanding

1 Perceive action or emotion



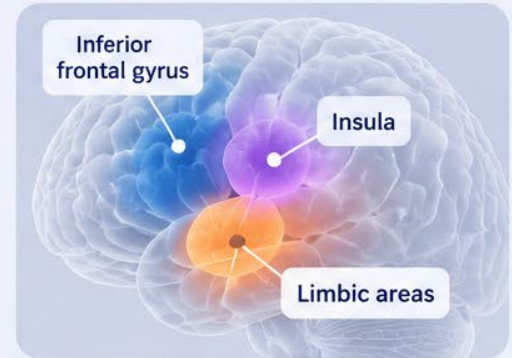
Mirror neurons support the simulation of a facial expression, action, or goal observed in other people.

2 Trigger emotional resonance



Observing others can trigger activity in limbic areas, producing the emotions we believe others are feeling.

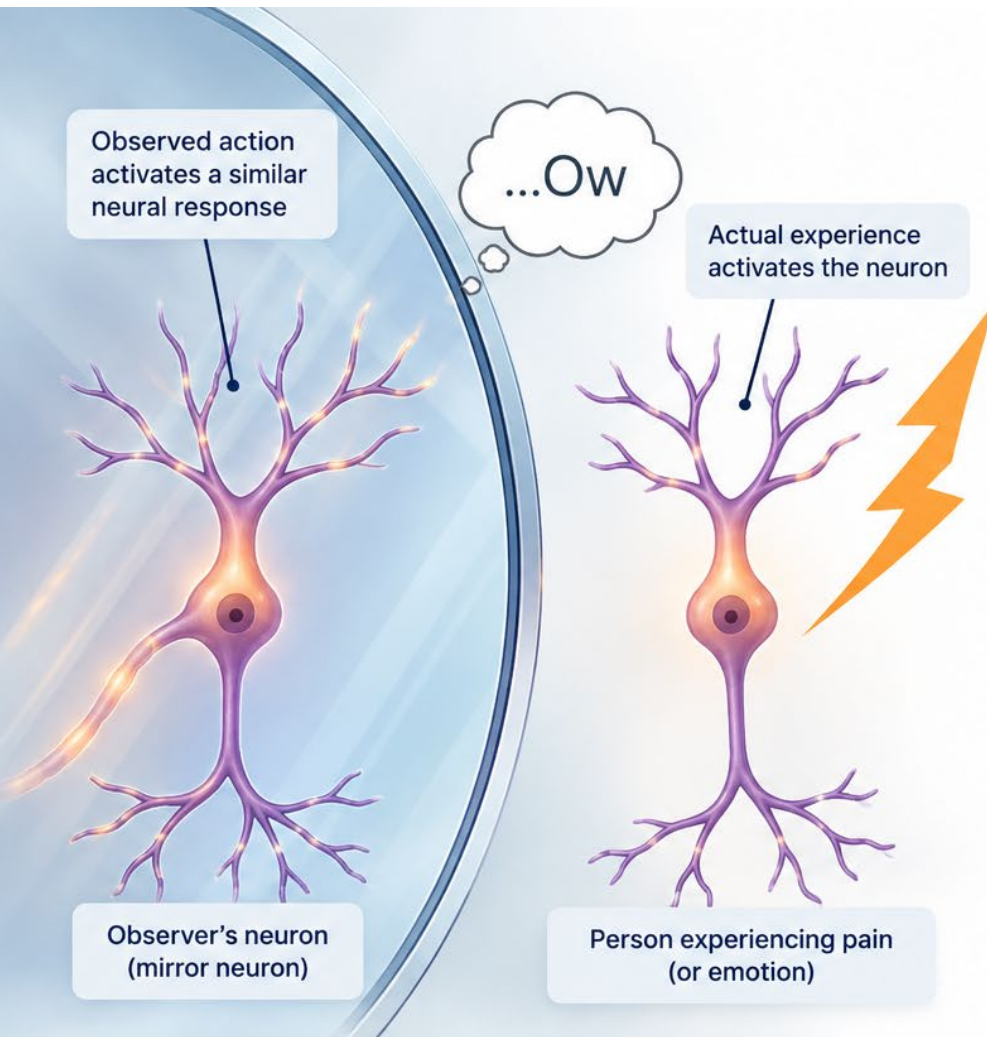
3 Activate the mirror neuron network



This leads to activation of the mirror neuron areas, including the inferior frontal gyrus, insula, and limbic regions.



When we see others, our brains don't just watch — they partly experience.



The Mirror Neuron System



Humans do not learn generosity in isolation. We learn it socially—through observation, imitation, emotional resonance, and participation in communities where giving is modeled and reinforced.



Through imitation and mimicry, we are able to feel what other people feel. By being able to feel what other people feel, we are also able to respond compassionately to other people's emotional states.



*Our brains are built for connection —
and connection helps make generosity possible.*

The Warm Glow of Giving

Our brains reward generosity and help us connect with others.*

Participants were given **\$128** and presented with **64 charities**.
All of the participants gave something away, donating **\$21–\$80**
to support or oppose a cause.



Mesolimbic network

A part of the brain found to play a role in reinforcing life-supporting behaviors such as eating and sexual activity by releasing **dopamine**.

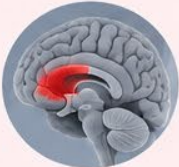
Giving activates the **brain's reward system**.



Subgenual area

Plays a key role in helping people form beneficial social attachments to others.

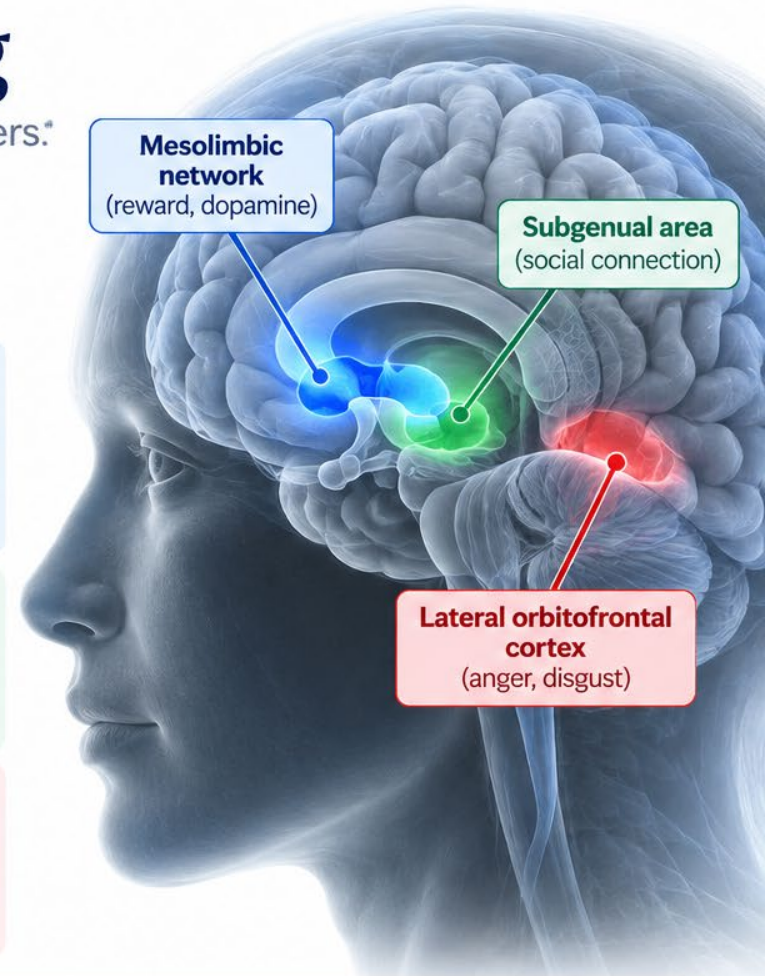
Giving can strengthen **our sense of connection**.



Lateral orbitofrontal cortex

Correlated with aversive feelings such as anger and disgust.

Negative emotional responses are **less active** when we give.



Mesolimbic network
(reward, dopamine)

Subgenual area
(social connection)

Lateral orbitofrontal cortex
(anger, disgust)

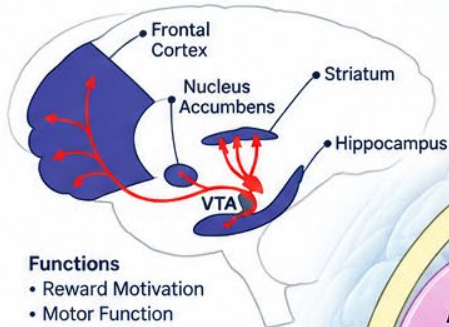
“

“Our brains show that you profit emotionally from helping others. Something in our brains shaped by evolution allows us to feel joy when we do good things. It is a biological force and we should not ignore it in promoting social welfare.”

Harbaugh & the Nucleus Accumbens

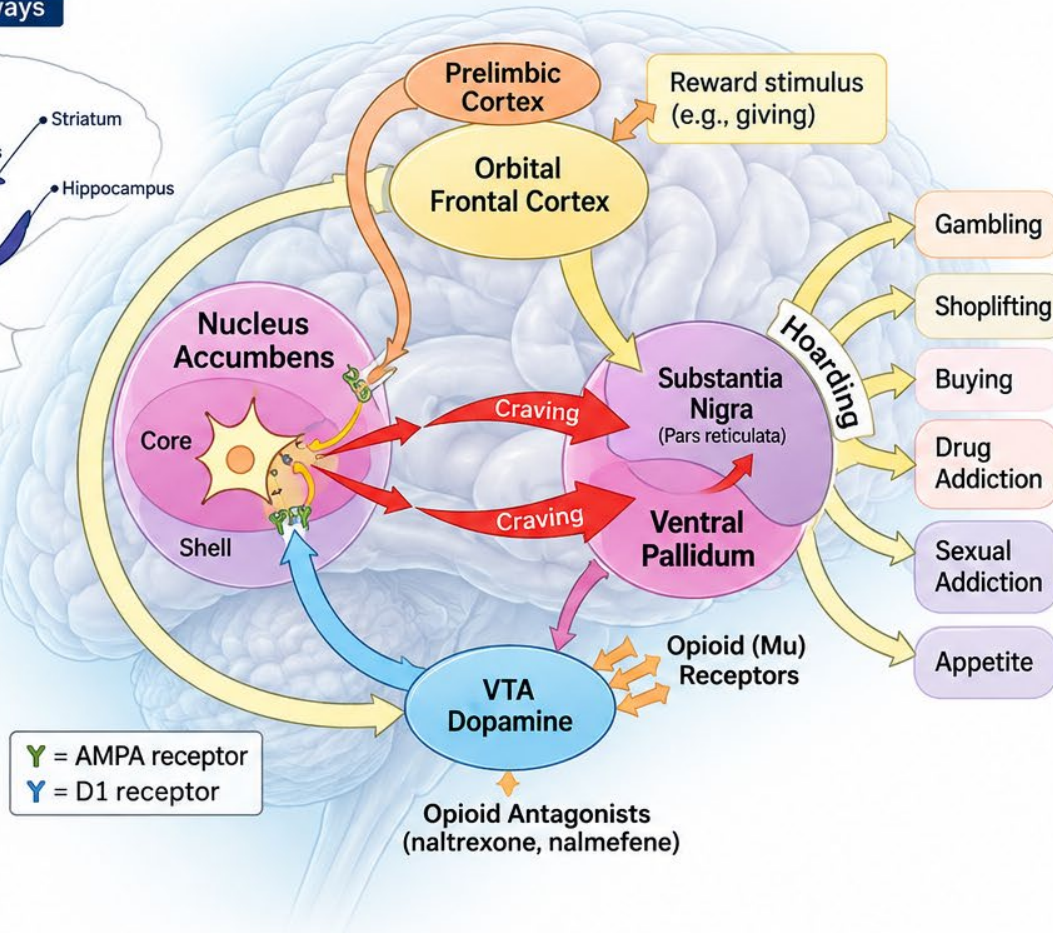
The brain's reward circuitry helps explain why giving can feel good.

Dopamine Pathways



Functions

- Reward Motivation
- Motor Function
- Compulsion
- Perseveration



How It Works

- 1 A rewarding stimulus (e.g., giving) activates the orbitofrontal cortex, which communicates with the nucleus accumbens.
- 2 The nucleus accumbens integrates this information and contributes to the feeling of reward and motivation.
- 3 The ventral tegmental area (VTA) releases dopamine, which reinforces the behavior and increases the desire to repeat it.
- 4 These circuits can also be involved in other reward-seeking behaviors (e.g., gambling, buying, addiction, eating), which helps us understand how powerful and persistent these neural processes can be.

Key Takeaway



The same brain systems that respond to basic rewards can also be activated by prosocial behavior—such as giving—which helps explain the “warm glow” many people experience.

“Our brains show that you profit emotionally from helping others.”

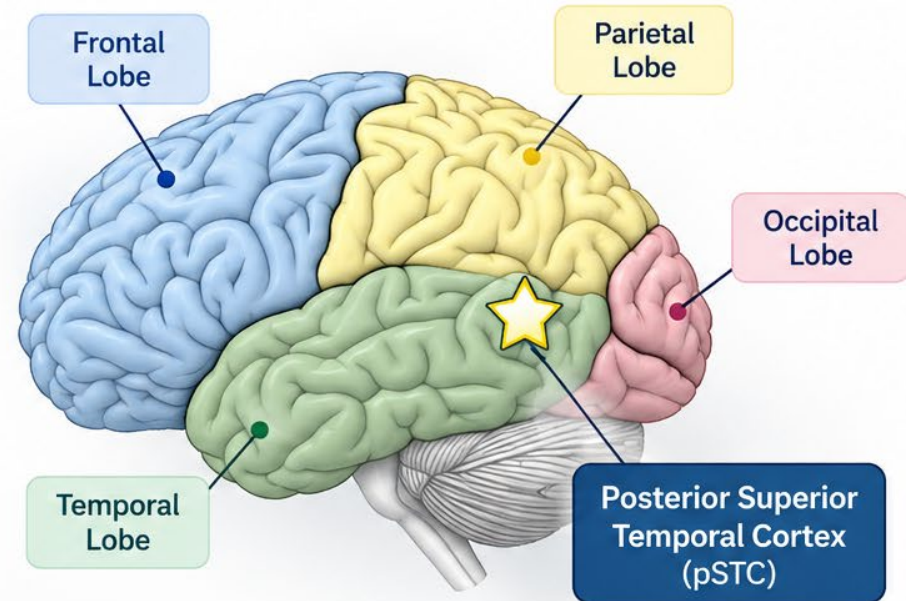
— Harbaugh et al.

Posterior Superior Temporal Cortex (pSTC)

Integrating social understanding, language, and the neuroscience of giving

The posterior superior temporal cortex (pSTC), specifically the sulcus (pSTS) and gyrus (pSTG), is a crucial brain region for integrating social cognition, language comprehension, and biological motion perception. Located on the upper-rear part of the temporal lobe, it functions as a hub connecting social communicative abilities, often showing specialized activation during complex sentence processing and social interactions.

- In a subsequent study at Duke University, participants played a computer game while in an fMRI machine. Upon winning, they sometimes received a monetary reward and sometimes were allowed to donate to a charity. They saw the same reward centers as in Moll's study activated and found that additionally, the **posterior superior temporal cortex** (pSTC) had increased activity specifically during donations.
- Following the experiment, participants were surveyed on how often they engage in altruistic activities in their daily lives. The frequencies of self-reported altruism correlated with the activity level of the pSTC during a donation. This suggests that humans with more active pSTC's may be more likely to act charitably in everyday life (Tankersley, Stowe, and Huettel, 2007).



The pSTC helps us understand others — and may play a role in making generosity a part of who we are.

Empathy, Mirror Neurons, and Evolution

How our brains help us understand others — and why it matters.

Summary Points



- 1 Empathy is implemented by a simulation of the mental states of other people.



- 2 A large-scale network for empathy is composed of the mirror neuron system, the insula, and the limbic system.



- 3 People who rank high on a scale measuring empathy have particularly active mirror neuron systems.

Discussion



Why did mirror neurons evolve?



Because they provide the adaptive advantage of “intersubjectivity”—or mutually understood definitions and shared meaning—which promote survival.



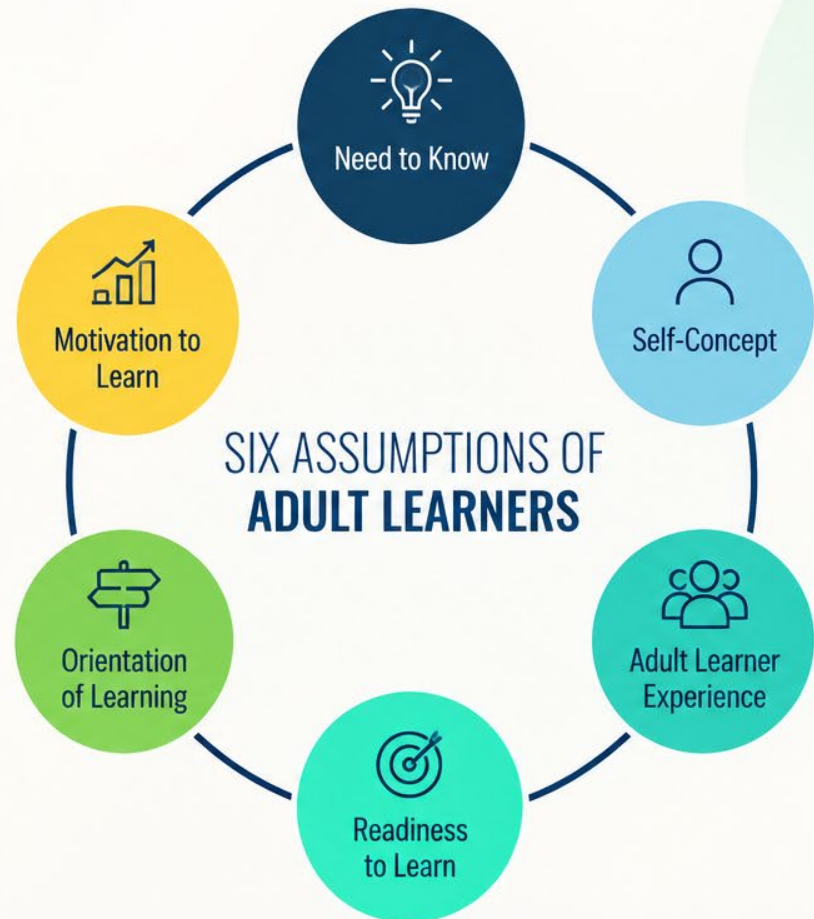
Our capacity to understand others is not just a social nicety — it's a deeply rooted survival mechanism.

SECTION III

How Do Adults Learn Philanthropy?

Exploring the key factors that shape generous behavior over a lifetime.

*People learn.
Brains change.
Generosity grows.*



SIMON SINEK

The Golden Circle

A Framework for Philanthropic Identity



WHAT

What do I actually do?

Make a donation, establish a fund, serve on a board, support a cause.

HOW

How do I live those values?

Through giving, volunteering, advocacy, leadership, and relationships.

WHY

Why do I give?

What do I believe? What matters to me? What kind of person do I want to be?

Traditional fundraising often starts here:

WHAT → **HOW** → **WHY**

Donor development starts here:

WHY → **HOW** → **WHAT**

*The gift is the behavior.
The “why” is the identity.*

PEOPLE LEARN. BRAINS CHANGE. GENEROSITY GROWS.

UConn

NEAG SCHOOL OF EDUCATION

People. Potential. A More Equitable Tomorrow.

A Foundation for Understanding

My Graduate Studies in Adult Learning
at the UConn Neag School of Education

*Education that transforms lives,
strengthens communities,
and creates a more equitable tomorrow.*



RESEARCH
THAT MATTERS



EDUCATORS
FOR CHANGE



STRONGER
COMMUNITIES



A MORE EQUITABLE
TOMORROW

LEARNING
PEOPLE
POSSIBILITIES

*"A more equitable,
just, and thriving world
through education."*

— UCONN NEAG



RESEARCH FINDING 01

We Learn Philanthropy First by Watching Others

Parents and extended family are powerful role models.



VALUES
EXPERIENCES
EXAMPLE

“I learned from my parents how to be philanthropic by witnessing their example.... Once you see that [giving] you want to be more like your parents.”

— Meghan



Family members model values and behavior.



Generosity may be visible or private—both are influential.



Extended family broadens the circle of influence.

THE MAKING OF A LEGACY DONOR

PEOPLE LEARN. GENEROSITY GROWS.

RESEARCH FINDING 02

Mentors Expand What Donors Believe Is Possible

Mentors and professional advisors provide guidance, insight, and encouragement.



GUIDANCE
PERSPECTIVE
POSSIBILITIES

“My mentor personally mentored me toward inspired giving levels of my own. The inspiring advice around giving transformed my inclination to donate and what assets I donated.”

— Simon



Mentors model philanthropic behavior and nurture values.



Advisors introduce new strategies, tax implications, and long-term thinking.



Exposure to major gifts helps donors see a larger impact and increases ambition.

THE MAKING OF A LEGACY DONOR

PEOPLE LEARN. GENEROSITY GROWS.

RESEARCH FINDING 03

Philanthropy Is Learned in Community

Experiences, stories, and shared practices within institutions and peer networks reinforce philanthropic identity.



COMMUNITY
CONNECTION
CONTINUITY

“I gave him my outline for our family foundation and suggested that his three kids get what they call minor gifts—up to \$2,000—to direct towards whatever they want to do so that they get their feet wet.”

— Rick

“However much we sit back and observe our role models, we fail to recognize someone is watching us—we’ve become someone else’s role model in time.”

— Simon



Campus experiences and institutional communities deepen understanding and inspire giving.



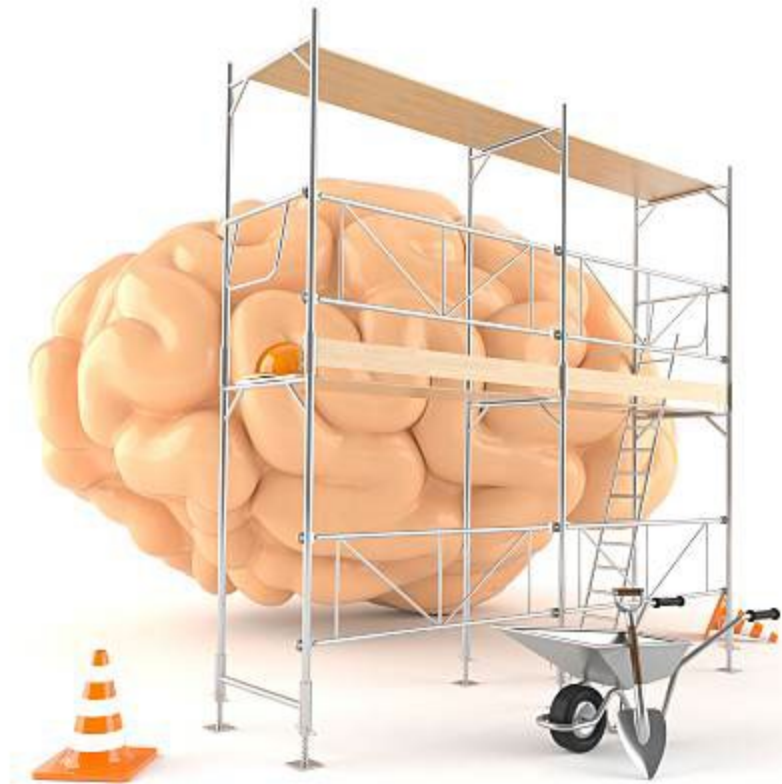
Stories and shared practices help translate values into action.



Today's donors become tomorrow's role models.

THE MAKING OF A LEGACY DONOR

PEOPLE LEARN. GENEROSITY GROWS.



CONCLUSIONS

Conclusions

What Influences Philanthropy and the Decision to Make an IHE Major Gift?

Philanthropic identity develops over time through people, experiences, and reflection.



Early Experiences Lay the Foundation

Learning experiences in youth and early relationships scaffold philanthropic learning that carries into adulthood.



Trusted Influencers Make a Difference

Participants learned from trusted influencers who provide guidance, useful information, and communicate opportunities to benefit the university's CoP.



Influencers play a key role in potential donors' acquisition of new knowledge and skills for philanthropy.



Socially Constructed Learning Shapes Mental Models

People learn through socially constructed experiences, which lead to the development of mental models of philanthropy.



Learning Is Social and Reciprocal

Social exchanges—both formal and informal—reinforce philanthropic learning among CoP members and external influencers.

Reflection Builds Self-Efficacy Over Time

Reflection and personal development lead to greater self-efficacy, and philanthropic learning unfolds over years and decades. (Pasupathi, 2001; Archipovaite, 2015).

Recommendations

Implications for Practice

1



Build on Emotions

Develop learning resources that leverage emotions, which often motivate philanthropic behavior.

2



Invest in Influencers

Provide training on emotional intelligence to help influencers support others in learning philanthropy.

3



Cultivate Influencers

IHE should do more to identify, engage, and support influencers to help people learn philanthropy.

4



Provide Guidance and Create Opportunities

IHE must equip influencers with guidance to teach philanthropy and create opportunities for meaningful relationships with potential donors.

5



Make Strategic Introductions

IHE should design plans for introducing influencers to prospective major donors who are beginning to learn philanthropy.

6



Leverage Professional Advisors

Financial advisors can be combined with other influencers through CoP.

7



Create Learning Communities

Practitioners should organize informal social events for learning between peers and influencers that use organic storytelling.

Future Research

Building on what we have learned, many important questions remain.



Lifespan Learning

The various ways prosocial behavior is learned over the lifespan.



Learning Across Nonprofits

The learning of donors to other nonprofit organizations.



Range of Giving

Donors who give in ranges of donations.



From Process to Purpose

How learning philanthropy shifts from process to purpose as wealth and age increase.



Institutional Context

The learning dynamics of IHE CoPs.



Trust and Relationships

Interpersonal trust and how the IHE can build and strengthen the valuable relationship between donors and influencers.

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**Thank you for
your attention.**



**Are there any
questions?**

*People
learn.
Brains change.
Generosity grows.*



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