

INTRODUCTION

COMBINED FEDERAL CAMPAIGN (CFC)

What is the CFC?

The Combined Federal Campaign (CFC) is the only authorized solicitation of federal employees in their workplaces on behalf of charitable organizations.

What is the mission of the Combined Federal Campaign?

The mission of the CFC is to support and promote philanthropy through a voluntary program that is employee-focused, cost-efficient, and effective in providing all federal employees the opportunity to improve the quality of life for all.

When did the CFC begin?

The CFC was created in 1961 to coordinate the fund-raising efforts of various charitable organizations so that the federal donor would only be solicited once in the workplace and have the opportunity to make charitable contributions through payroll deduction.

Federal employees continue to make the CFC one of the largest and most successful workplace philanthropic fundraisers in the world. Continuing a long-standing tradition of selfless giving, in 2017, federal employees pledged more than \$101 million for charitable causes around the world. Since its inception, federal employees have contributed more than \$8 billion to charities through CFC.

What is the structure of the CFC?

The CFC is made up of 36 local campaign Zones that organize the annual fund-raising effort in federal workplaces in the United States and abroad.

Each local campaign is managed by a Local Federal Coordinating Committee (LFCC), which serves as a "Board of Directors." The LFCC is comprised of federal employees and representatives of labor unions and is responsible for the oversight of the local CFC. In conformance with CFC regulations and policies, the LFCC makes admission determinations for local charities.

The LFCC also supervises the local Outreach Coordinator (OC). That contractor is a small business hired by OPM to administer the CFC in the local Zone. The LFCC uses the OC to conduct marketing activities, arrange for events such as Charity Fairs, and educate charities and donors regarding the program. You can find LFCC and OC contact information at www.opm.gov/cfc.

The Office of Personnel Management (OPM) regulates the CFC and provides guidance and oversight to the local campaigns (LFCCs and OCs).

OPM also contracts with a charity to serve as the Central Campaign Administrator (CCA). For 2018, that organization is The Give Back Foundation. The CCA is the organization responsible for developing and maintaining the CFC Online Donation System (www.opm.gov/showsomalovecfc) and the charity application module (cfccharities.opm.gov), as well as making distributions to charities designated by donors.

What are some of the recent new developments?

Recent innovations include:

- One common online portal for federal employees to use when giving to charity through CFC (www.opm.gov/showsomalovecfc);
- One common application site for all charities;
- The ability of federal employees to volunteer for qualified charities;
- The ability of federal annuitants and military retirees to donate via a deduction from their retirement pay; and
- Multiple types of gifts allowed (payroll deduction, credit, debit, checks).

How is public accountability ensured?

OPM is accountable for assuring federal employees that their designations are honored and distributed to the charitable organizations of their choice. OPM achieves this in several ways:

1. OPM maintains eligibility and public accountability criteria that all participating CFC charities must meet. For details, see CFC Regulations in 5 CFR Part 950 at www.opm.gov/combined-federal-campaign/reference-materials/.
2. Every year, OPM makes admission decisions for all local, national and international charity applicants and resolves charity admission appeals.
3. OPM sets strict requirements and provides on-going guidance for the activities and conduct of the CCA, the LFCC, and the OC. OPM verifies the fiscal integrity of the campaign annually through compliance and financial audits completed by an independent CPA, the OPM Inspector General, or the LFCC.

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What is the CFC Charity List?

The Charity List is a web-based and paper display of local, national, and international organizations that have met CFC eligibility requirements. A sample charity listing is shown below with essential elements shown in italics. Key features include the organization's five-digit CFC code, the IRS Business Master File name shown in parentheses if it is "doing business as" another name, a 25-word statement of purpose (except in abbreviated listings), and its administrative and fund-raising expense rate (AFR).

Sample Charity Listing

11405 ABC Charity (Alpha-Charity) (800) 555-5555 www.abc-charity.org EIN#123456789 ABC Charity attacks the causes of hunger and poverty by promoting effective and innovative community-based solutions that create self-reliance, economic justice, and food security. 15.8%.

What factors should I consider when choosing a charity?

The EIN, AFR, and the Service Categories are included to help you identify organizations that meet your interests and performance standards.

The Internal Revenue Service (IRS) issues the Employer Identification Number (EIN). You can use the EIN to obtain additional information about an organization from the IRS (877-829-5500) or other sources such as the Better Business Bureau, Charity Navigator, Guidestar, or other charity rating organizations. Please Note: You may find an organization's tax-exempt status is under an umbrella organization (such as a parent organization or headquarters).

The Administrative and Fund-raising Rate (AFR) represents the percentage of dollars spent on expenses other than services. The CFC calculates the AFR as a percentage of the organization's total support and revenue. Donors concerned about an excessive AFR should contact the organization and review its IRS Form 990, which is available to the public, for a complete explanation. Each situation is unique. Donors may contact the charity directly or look up data that is tracked by industry oversight organizations to better understand the financial status, service delivery record, and governance policies of the charity before donating.

The Service Categories (Taxonomy Codes) categorize the types of services that most charitable organizations offer. Charities self-select up to three alpha-codes (shown below) for inclusion in the CFC charity list. Charities that did not select at least one category are assigned "Z" for "Other."

The National Taxonomy of Exempt Entities (NTEE) classification system provides 26 top-level categories for charity services. This system, developed by the Johns Hopkins University National Center for Charitable Statistics, is widely used in the non-profit community.

SERVICE CATEGORIES (TAXONOMY)

- A. Arts, Culture, and Humanities
- B. Education
- C. Environment
- D. Animal Related
- E. Health Care
- F. Mental Health & Crisis Intervention
- G. Voluntary Health Associations & Medical Disciplines
- H. Medical Research
- I. Crime & Legal Related
- J. Employment
- K. Food, Agriculture & Nutrition
- L. Housing & Shelter
- M. Public Safety, Disaster Preparedness & Relief
- N. Recreation & Sports
- O. Youth Development
- P. Human Services
- Q. International, Foreign Affairs & National Security
- R. Civil Rights, Social Action & Advocacy
- S. Community Improvement & Capacity Building
- T. Philanthropy, Voluntarism & Grant Making Foundations
- U. Science & Technology
- V. Social Science
- W. Public & Societal Benefit
- X. Religion-Related
- Y. Mutual & Membership Benefit
- Z. Unknown

For additional guidance on selecting charities, visit the CFC website at <http://www.opm.gov/cfc>.

Can I give to a participating CFC charity not listed in my local CFC charity Zone?

Yes. Donors may pledge to any of the charities that applied for and were approved to participate in any CFC region or Zone. The CFC refers to giving to a local charity in a different Zone as “CFC All-Around Giving.” You can search through an online list by visiting the OPM Online Donation System (www.opm.gov/show-somelove/cfc). The complete CFC All-Around Giving list is available only electronically. You can make your pledge by entering the five-digit code in your online gift or on your local campaign region’s pledge form.

Do I have to give through the CFC?

No. Participation in the CFC is strictly voluntary.

Coercion is forbidden. You have the right to make your charitable choices independently. No outside party is allowed to improperly influence your decision to give or not to give through the CFC. Prohibited practices include, but are not limited to: supervisors soliciting the employees they supervise; setting 100 percent participation goals; providing and using donor lists for purposes other than the regular collection of contributions; establishing personal dollar goals and quotas; and developing and using lists to identify non-contributing employees.

If you prefer, you may donate to the CFC anonymously by placing your private gift in a sealed standard envelope.

Civilian employees may register complaints about coercion with the LFCC and contact their personnel offices; military or civilian personnel in the Department of Defense (DoD) should contact the LFCC or their commanding officers. If you feel that the local board did not resolve the issue satisfactorily, military personnel may also contact the DoD Washington Headquarters Services at (703) 697-7971.

Can I specify which organization will receive my contribution?

Yes, the CFC encourages donor designations. By designating the five-digit code of the charity or charities of your choice, you ensure that your donation goes to meet the needs that you feel are most important. Simply designate the organization(s) of your choice when completing your online pledge or where indicated on your pledge form by entering the five-digit code and the amount you wish to pledge. You can submit additional designations on a second (or third) pledge form. Except for the potential of a distribution fee to help with the operational costs of the CFC, the CCA distributes all contributions as designated.

There is no limit to the number or amount of contributions an organization may receive through the CFC. There is also no limit to the number of participating charities to which you may designate a gift in the online system or via a paper pledge form. To give

to more organizations than allowed on one paper pledge form, complete additional pledge forms and staple them together. The top pledge form must contain the sum of all pledges.

You cannot designate to an organization that OPM did not approve for participation in the 2018 CFC. Adding organizations that do not appear in your local CFC Charity List or the “CFC All-Around Giving Search Tool” at www.opm.gov/cfc, is prohibited by CFC regulations and donations to such organizations will not be accepted.

How do I pledge through the CFC?

Visit the CFC Donor Pledge System at opm.gov/ShowSomeLoveCFC to create an account and pledge to the charities of your choice. You also can use a paper form for the next four years.

Do I have to set up an account to make an online pledge?

Yes. New users will be asked to enter their email and select a password. You can use either a government or personal email for this account. Returning users will be able to access their previous year’s pledge data via their account.

When will my first contribution be deducted from my payroll?

Your payroll service provider will deduct your first installment of a payroll deduction gift in the first full payroll period occurring after the solicitation period end date. This year, that period ends on January 12, 2019.

As a federal employee, what payment methods can I use to pledge to the CFC?

Payroll deduction can be used to fund recurring donations from your salary. Credit card and ACH can support both one-time and recurring donations. Visit the CFC Donor Pledge System at www.opm.gov/ShowSomeLoveCFC to create an account and pledge to the charities of your choice.

If a donor makes a CFC payroll deduction, are those contributions taken pre-tax or after-tax?

While tax deductible, CFC deductions are not pre-tax. Federal law does not allow for charitable donations through payroll deduction (CFC or any other payroll deduction program) to be done pre-tax. Donors who are eligible to itemize charitable contributions on income tax returns may include contributions made through the CFC. Donors should contact a tax advisor for more information.

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I am a current CFC donor and would like to continue my pledge into the next year. Do I have to complete a new pledge form?

Yes. CFC payroll deduction allotments cover the first pay period after the solicitation period ends and go through the last pay period that begins in that same calendar year. Charities that participate in the CFC must submit a full or partial application demonstrating continued compliance with the CFC regulations. Due to changes in charity participation, donors must complete a new pledge form each year to indicate the charities to which they wish to designate a contribution.

Is it possible to make a one-time gift via credit/debit card?

Yes, you can fund your pledge with a credit card, debit card, or via ACH. Please note that the CCA processes one-time gifts when you make the pledge.

Can I set up a recurring credit/debit card pledge?

Yes. Ongoing or recurring giving is processed monthly, starting in the same month after the official solicitation period ends of the campaign year. Recurring credit or debit card gifts will be sent to your bank account monthly. Recurring giving processed by payroll deduction will begin with the user's first payroll date following the end of the official solicitation period.

How do I find a charity?

You can either use the printed charity listing for your Zone or search online. Select the "Find a CFC Approved Charity" button or click on the magnifying glass icon. You do not have to log in to an account to search. You will be able to search for charities a variety of ways (e.g., by charity name, EIN, category, location, CFC Zone, administrative fundraising rate, volunteer time, FSYP, FSYA and MWR).

How many charities can I support?

There is no limit to the number of charities you can support as long as you pledge the minimum amount (\$1 per charity per pay period).

Is there a limit to how much I can pledge?

If electing payroll as the funding source for your pledge, your payroll service provider may limit the annual maximum contribution. For example, the Defense Joint Military System (DJMS) has a limit of \$9,999 which affects all active duty members of the Army, Navy and Air Force. If selecting credit/debit card, or ACH/bank account, the maximum online contribution is \$99,999. If wishing to donate an additional amount, please contact OPM for instructions.

What are federations and independent organizations?

A federation is a charitable organization that provides common fund-raising, administrative, and management services to its member organizations. Member organizations may pay dues or fees to that federation as a service charge. Federations must charge those dues or fees to charities. They cannot merely deduct those amounts from CFC pledges before disbursement to member charities. Independent organizations are not members of a federation and participate in the CFC on their own.

For additional information on a particular federation and any dues/fees charged to its members, either contact the federation, or its members or review the federation's annual report.

How do I designate a federation, or one of its members, to receive my contribution?

If you wish to designate all or some portion of your contribution to a federation, please record that federation's corresponding five-digit code number on your pledge form. The federation name is at the top of the list of the federation's member organizations. The parent federation will share that gift in accordance with its policy. If you designate all or some portion of your contribution to an affiliated federation member organization, please record the affiliate organization's corresponding five-digit code number on your pledge form.

How do I designate an independent organization to receive my contribution?

You may designate to an independent organization not affiliated with a federation by entering that organization's five-digit code number on your pledge form.

What if I choose not to specify an organization or federation to receive my CFC contribution?

All funds contributed to the CFC must be designated to a specific organization or federation. The CFC no longer collects or disburses undesignated gifts.

What happens if the organization I select goes out of business before it gets all funds designated?

The CFC will disburse funds to designated charities until we find that the organization is unable to accept any further funds due to closure, loss of tax-exempt status, or other reasons. The CCA will contact a donor to see how to disburse remaining funds.

What is the payroll deduction option?

Payroll deduction makes it convenient for you to give by spreading your contribution across the entire year. Last year, federal employees pledged more than 90 percent of all CFC funds through payroll deduction. Payments on payroll deduction pledges begin

on the first pay period beginning after January 15, 2019, and conclude with the last pay period which includes January 15, 2020. There is no more straightforward way for you to make a difference than to contribute using payroll deduction. Payroll deduction helps you care for your community and your world.

Will I receive a receipt for my contribution?

You should print a copy of your online receipt or make a copy of your paper pledge form in addition to keeping your final Leave and Earning Statement (if you made a payroll deduction contribution), as a receipt of your pledge. A federal employee who makes a one-time (cash, check, or money order) contribution must maintain a bank record and a copy of the pledge form to show the name of the organizations contributed to, the date of the gift, and the amount of the contribution. You should consult a tax adviser to determine if the IRS requires any additional verification of the donation.

What are the costs of the campaign?

Local campaign costs vary among the 36 CFC Zones. The distribution fee charged to pledges made in 2017 was 16.5 percent. The CFC used these funds to develop and operate the online systems, to print materials, train volunteers, audit contributions, and other administrative duties. All local campaign costs are reviewed and approved by the LFCC governing the local campaign. On average, this cost is low compared with other fund-raising campaigns.

Starting with the 2017 campaign year, the CFC cost recovery model changed from prior years. OPM recovers the costs of marketing and outreach, training, distribution, traveling, and all CCA and Outreach Coordinator expenses through application fees, listing fees and distribution fees paid by charitable organizations.

How is the fee structure determined?

The fee structure is determined annually by the Director based on estimated costs of administering the central campaign and local marketing efforts. OPM announces the application and listing fee structure no later than October 31 of the year preceding the campaign. Any excess funds from applications fees over expenses will be rolled over to the following campaign. OPM will consider that balance when setting the Application and Listing Fees for the next campaign.

The CFC shall not reimburse any expenses for food or entertainment to the Outreach Coordinator for CFC events. However, the LFCC shall reimburse the Outreach Coordinator for travel-related costs in accordance with the Federal Travel Regulations.

When are the fees recovered?

Charity application fees are due at the time of the filing of the application or by the application deadline, whichever occurs last.

OPM will not consider a charity application if the organization did not pay the application fee for that campaign year.

CFC regulations require the additional listing fee from all charities approved to participate in the campaign. Listing Fees allow OPM to include these charities on paper or electronic Charity Lists. The Central Campaign Administrator will not process pledges to any charity which does not submit the listing fee before the annual deadline set by OPM.

Finally, OPM may assess a distribution fee against pledges received should the application and listing fees not cover all the costs of the campaign. In 2017, the distribution fee was 16.5 percent.

What is online pledging or e-giving?

Online pledging and e-giving, in general terms, provide donors the additional pledging tools of the charity list and pledge form available to them "on-line" via the internet or intranet.

In 2017, OPM introduced a national CFC Online Donation System accessible to all employees at work, at home, or via mobile-friendly websites viewable on smartphones and tablets. This new system (www.opm.gov/showsomalovecfc) replaced any former systems in use.

This paperless process is one-way CFC is striving to "go green" and reduce administrative costs related to the processing of pledges.

I cannot find the CFC code I used last year to give to an organization when searching on the website. Can I still give to that organization?

CFC codes may change from year to year, so you may need to find the new code for the organization. When searching, try using the organization's Employer Identification Number (EIN) or their name. If you are still having trouble finding the organization, you may want to verify with the organization that they are still listed in the CFC and if so, what their new CFC code is for the 2017 CFC.

When did the CFC allow for the solicitation of Federal employees for volunteer time to participating CFC charitable organizations?

Although CFC codes typically do not change from year to year, you may need to find the new code for the organization. When searching, try using the organization's Employer Identification Number (EIN), or their name. If you are still having trouble finding the organization, please verify with the organization that OPM approved its application for the 2018 CFC and, if so, their new CFC code.

Federal employees may not designate to any charity code not approved in the 2018 database.

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When did the CFC allow for the solicitation of Federal employees for volunteer time to participating CFC charitable organizations?

Executive Order 13743 allows federal employees and members of the uniformed services to make pledges of volunteer time through the CFC in addition to financial contributions. The 2018 CFC is the second year the CFC allows donors to pledge volunteer time to charitable organizations. Visit the CFC Donor Pledge System at opm.gov/ShowSomeLoveCFC to search for charities that offer volunteer opportunities and pledge time.

How do I pledge volunteer hours?

Donors can pledge volunteer hours when completing their pledge. The charity listing, both in print and electronic formats, identifies charities that are participating in soliciting volunteer time from federal employees. Donors can search the charities that offer volunteer opportunities and indicate the number of hours they would like to pledge to the charities of their choice. Visit the CFC Donor Pledge System at www.opm.gov/ShowSomeLoveCFC to search for charities that offer volunteer opportunities and pledge time.

What if a CFC donor pledges volunteer hours but does not perform the hours?

The CFC expects that all donors honor their pledges, both financial and volunteer time; however, donors are allowed to cancel their pledges at any time.

Will the government ensure volunteers from loss or bodily injury while volunteering with my organization?

CFC donors who pledged volunteer time to charities and are using administrative leave to fulfill the obligation should refer to their agency policies. CFC donors not using administrative leave are not covered by workman's compensation if injured while doing volunteer work.

Are the federal donors representing their agency when they volunteer with charity organizations?

Volunteers fulfilling volunteer time via the CFC program are not on official Government business. They are not allowed to represent themselves as a Government employee (by word, action, clothing, etc.). CFC donors who pledged volunteer time to charities and are using administrative leave to fulfill the obligation should refer to their agency policies and guidelines.

How does the charity organization contact donors that pledged volunteer hours?

When a CFC donor pledges monetary or volunteer donations, they have the option to indicate whether or not their information is releasable to the charity. If the answer is "yes," the charity will receive the donor's contact information. Charities receiving contact information are allowed to contact the donor directly. In a campaign year, typically about 10 percent of federal donors permit the CFC to release their data to the charities they support. However, many federal donors consider the ability to give anonymously as one of the benefits of giving through the CFC.

What if I need a tax receipt for 2017?

If you made your pledge via the CFC Online Donation System (www.opm.gov/showsomelovecfc), you may now view and print your tax receipts by logging into your account. For pledges made via paper forms, you will need to contact the CFC Help Center.

If you need a tax receipt for a year prior to 2017, then you should contact the Principal Combined Fund Organization (PCFO) for your home campaign.

How do I cancel my CFC payroll deduction?

You can cancel your CFC payroll deductions at any time. Cancellation is the only change permitted to your pledge outside the official solicitation period. If you cancel your pledge during the official solicitation period, you cannot submit a new pledge until the next Open Season. From the "Your Pledge" screen, select and click on "Cancel Balance" at the top right. You will be asked to confirm your cancellation. Select and click "Yes, cancel pledge" to continue. The online donation system will confirm "Cancellation" at the top of the "Your Pledge" screen.

If you submitted a paper pledge form, contact the CFC Help Desk at The Give Back Foundation to cancel your pledge.

Note: If you change federal jobs, you may transfer your pledge to the new payroll service provider at your new organization. OPM does not consider this transfer as a pledge change.

Where can I get additional information?

For information about the CFC, including details on the public accountability standards for participating charities, how to contact your local CFC campaign, and more, visit the CFC Home Page at www.opm.gov/cfc or pledge online at www.opm.gov/showsomelovecfc.

You can find local campaign contacts on the OPM website <http://www.opm.gov/cfc/>.

Legend:  Volunteerism = Yes