

Which Wallet Are You Pitching To?

Why your fundraising ask might not be landing & how storytelling helps you fix it fast.



a Nonprofit Storytelling Conference Publication

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Donors Have Two Wallets in Their Brain

Even if they don't realize it, your donors make giving decisions using one of two internal wallets:

- **The Must Wallet** – for things they *have* to pay for (bills, groceries, insurance).
- **The Choose Wallet** – for things they *want* to pay for (coffee, concerts, causes they care about).

Giving lives in the *Choose Wallet*.

But many appeals sound like they're trying to pull from the *Must Wallet*.

That mismatch? It's quietly costing you gifts.

Let Me Tell You a Quick Story...

A woman named Rachel got a fundraising letter.

It explained the urgent need. It asked her to help keep programs running.

She read it, sighed, and put it on the stack next to her heating bill.

That night, she opened Facebook and saw a photo from a nonprofit.

It showed a golden retriever named Scout curled up next to a child in a hospital bed.

The caption said:

“Scout spends his days comforting kids during treatment.

Today, he made Harper smile for the first time in two weeks.”

Rachel didn't think. She clicked. She gave.

Same donor. Same day.

One message hit her **Must Wallet** — already full of obligations.

The other spoke straight to her **Choose Wallet** — where emotion lives.

And the difference?

It wasn't facts.
It wasn't urgency.

It was a *story*.

Why Storytelling Works

Stories are what dip into the Choose Wallet.
They spark emotion.
They help people *see* themselves in the moment.
They offer a reason to say “yes” that feels good — immediate, human, and personal.

Gut Check: Are You Pitching to the Wrong Wallet?

Look at your last appeal. Does it sound like this?

- “We urgently need your help to continue our work.”
- “Without your gift, we can’t serve our community.”
- “We’re asking all our supporters to step up right now.”

That’s **Must Wallet** language — pressure, obligation, guilt.

But the donor’s brain is asking:

“Do I really *want* to do this?”

What the Choose Wallet Responds To

The Choose Wallet opens for messages that feel:

- Personal
- Emotional
- Identity-affirming
- Easy to act on
- Rewarding to talk about

It sounds like this:

- “You can be the reason a mom like Suzy keeps her daughter safe tonight.”
- “You’ll feel proud knowing your gift gives someone a fresh start.”
- “You made Harper smile again.”

(Notice how each one is a *tiny story* — with a person, a moment, and a change.)

Fast Fix: Flip the Wallet

Try this with your next email or appeal.

Step 1: Find a line that feels heavy, urgent, or guilt-based.

Example:

“Your support will help keep our programs running.”

Step 2: Turn it into a Choose Wallet message — story-driven and emotionally clear.

Better:

“With your help, someone who’s struggling gets to feel safe tonight.”

Wallet Spotting Cheat Sheet

If your appeal says: **“We need you.”**

You're pitching to the Must Wallet.

Try this instead: **“You can make this possible.”**

If your appeal says: **“Your gift helps us continue our work.”**

You're pitching to the Must Wallet.

Try this instead: **“You’ll give someone a second chance.”**

If your appeal says: **“We’re counting on you.”**

You're pitching to the Must Wallet.

Try this instead: **“You’ll be the reason someone feels seen.”**

If your appeal says: **“Help us cover our program costs.”**

You're pitching to the Must Wallet.

Try this instead: **“Help a family finally breathe again.”**

The fastest way to shift from Must to Choose is to use a story.

Not a long one.

Not a perfect one.

Just a *moment* that helps the donor feel something real.

That's exactly what the **Nonprofit Storytelling Conference** is built around:

- Teaching you how to find the stories already in your organization
- Showing you how to shape them into *emotional moments*
- Helping you build a fundraising plan that makes people want to give

If your emails and appeals aren't getting the results you hoped for...

You might not need a new strategy.

You might just need a better story — told to the right wallet.

Get help raising more money. Come to the Nonprofit Storytelling Conference. For more information, go to:

<https://nonprofitstorytellingconference.com>