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## Nonprofit Essentials | October 2022

This month's edition is like a Halloween goodie bag full of sweet information for you! Among other timely news, we share new developments regarding **Mastercard's new rules for nonprofits** that offer recurring donations. Tim Delaney is interviewed about **how nonprofits can prepare for the looming recession**. We [offer a free webinar on October 18](#) and several short video resources to answer your questions about the time-limited waiver of certain Public Service Loan Forgiveness requirements that eligible nonprofit employees may apply for **until October 31 - less than three weeks from now**.

October is cybersecurity awareness month. The National Council of Nonprofits is proud to again partner with the Cybersecurity & Infrastructure Security Agency (CISA) to share [general cybersecurity resources](#) for individuals and organizations. Our website provides [nonprofit-specific resources](#). Also, check out the Ford Foundation's free [Cybersecurity Assessment Tool \(CAT\)](#), designed to measure the maturity, resiliency, and strength of an organization's cybersecurity efforts. Don't let cybercriminals damage your nonprofit - or ruin your day.

With the November election less than a month away, **we invite you to join us** in [promoting voting by adopting simple civic engagement policies](#) that enable your staff to participate in the democratic process in nonpartisan ways.

Finally, the deadline for Building Movement Project's 2022 [national survey on race and leadership in nonprofits](#) has been **extended to October 14**, and we urge every

person who works in the nonprofit sector to take it.

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## How Can Nonprofits Prepare for Recession?

Kevin Bailey, CEO of the [Idaho Nonprofit Center](#), recently interviewed Tim Delaney, President & CEO of the National Council of Nonprofits, about [what nonprofits can expect as we look towards a likely economic downturn](#). How can nonprofits prepare for “gloomier economic days”?

Tim shared insights based on nonprofit experiences during the Great Recession, along with tactics such as contingency planning, staying connected to donors, and recognizing there is power in numbers.

**Tim’s advice is evergreen and applicable to all nonprofits** – regardless of whether a recession is looming.

### More recession/inflation resources:

- Can you renegotiate vendor contracts, partner with other nonprofits to share resources, or take other **creative approaches to reducing costs**? [Read about 8 strategies for acing negotiations](#) (Candid)
  - Cost cutting with heart: read about **strategies for cutting expenses other than staff**, and when cutting payroll is absolutely necessary, how to do it equitably in [Financial Leadership in the Face of Impossible Choices](#) (Curt Klotz)
  - **Safety in numbers**: join your [state association of nonprofits](#)
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## Mastercard Adjusts Recurring Transaction Rules for Nonprofits

Last Friday, we met with executives from Mastercard to follow up on our earlier communications with the company about various rumors circulating regarding its new recurring transaction requirements. Mastercard had initially planned to impose requirements that would have affected charitable nonprofits that offer donors the option to make recurring donations using their credit card. At last week’s meeting, Mastercard informed us that they had listened, and in response to pushback and conversations with nonprofits around the world, Mastercard will adjust

its new policy. The new standards for recurring transactions **will now be optional, recommended practices for nonprofits, rather than requirements**, unless a nonprofit merchant has what Mastercard deems “excessive” chargebacks or cardholder complaints for four consecutive months.

We’ve updated our September article to reflect that the new procedures that were scheduled to be required for nonprofits as of March 2023 will now be **recommended** practices for nonprofits, **effective immediately**. We view the practices, which all have to do with communicating transparently with donors, as wise donor stewardship and in the interest of both the donor and the nonprofit.

[Read more](#)

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**Free National Webinar on Oct. 18 at 3pm Eastern**

## ***Everything Nonprofit Employees Need to Know About Public Service Loan Forgiveness***

**Time is running out** for nonprofit employees with federal student loan debt to take advantage of the time-limited waiver of certain requirements of the Public Service Loan Forgiveness program. If you work for a nonprofit and have federal student loans, **you only have until October 31 to apply** for this temporary expansion of the program. **Even payments that previously didn’t count toward forgiveness of your student loans might be eligible.** Join our free national webinar to hear from experts, including a representative from the U.S. Department of Education, and have your questions about Public Service Loan Forgiveness answered. Learn how you could be much closer to loan forgiveness than you think!

[Register Today](#)

Plus: our staff experts recorded these short (3-5 minute) videos to answer your PSLF questions, in [English](#) and [Spanish](#).

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## **Promoting Voting by Encouraging Civic Engagement: Paid Time Off for Staff to Vote and**

# Serve as Nonpartisan Poll Workers

Many nonprofits work in nonpartisan ways to help people in our communities vote, but let's not forget about our own staff members! At the National Council of Nonprofits, **we invite you to join us** in taking a few quick – yet important – actions to help your staff participate in the democratic process in these nonpartisan ways:

- Encourage your staff to be **#VoteReady** by quickly [checking and confirming their voter eligibility](#). If they have moved or changed their name since the last election, they may need to update their record to be eligible to vote in November.
- Ensure your employees can exercise their right to vote by providing **paid time off for voting** – during early voting and/or on Election Day.
- Go even further by **offering paid time off for your employees to serve as nonpartisan poll workers**. Even before the events of the past few years, it was a [challenge in many communities to find enough people to staff polling places](#). Now, it may be even harder to fill these vital roles. You can help make it easier to staff every polling place, so every eligible voter can exercise their right to vote.
- **Not sure how to get started?** Feel free to use the [National Council of Nonprofits' policy as a template](#) to adapt for your organization. [Additional sample policies are available from Nonprofit Staff Vote](#). (As always, we recommend running any new or updated policy by your nonprofit's attorney to ensure compliance with federal, state, and local laws.)
- Finally, if you already have a policy in place on paid time off for voting and/or working the polls, **make sure your staff members know that it exists!**

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***Deadline Extended to October 14***

## Help Advance Equity in the Nonprofit Sector by Sharing Your Experiences in the Race to Lead Survey

**Race To Lead is building the largest dataset on race and leadership in nonprofits** to inform and improve the sector. [Take the survey](#) to help develop

stronger, more equitable nonprofit organizations and better serve communities.

Unlike many surveys that seek one response per organization, Race to Lead recognizes that everyone's experience is different – even within the same organization – so they're seeking **as many individual responses as possible**.

Bonus: you can be entered to win one of ten \$250 gift cards by completing the survey!

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## What We're Seeing

- Nonprofits are **struggling to find, and afford**, auditors, partly because of a surge in [entities requiring single audits](#) due to the influx of federal COVID funds (organizations receiving more than \$750,000 in federal funds - excluding PPP loans - must have one) and partly because of a workforce shortage in the accounting industry.
  - **Health insurance premiums** [continue to rise](#).
  - In [Nonprofit Workers Are Burned Out. Here's How Funders Make it Worse — and How They Can Help](#), Dawn Wolfe writes, “Nonprofit workers are suffering. The philanthrosphere as a whole often contributes to that suffering. And if we want nonprofits not just to recover from the pandemic, but in many cases, carry out their core missions at all, business as usual isn’t going to cut it anymore.” (Inside Philanthropy, subscription.) The 3-minute [“Battling Burnout” video](#) linked from the article shares ideas for **how funders can help burned-out nonprofit workers**.
  - Some nonprofits are having a difficult time finding out when they will receive checks from the Treasury for their **Employee Retention Tax Credits**. The [Practitioner Priority Service](#), a support line staffed by IRS customer service representatives available only to “tax professionals with valid third-party authorizations,” may be a resource for your nonprofit’s accountant.
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### *Parting Note*

## Could You Use These Productivity Resources?

- Did you know you can use the [iPhone Files app](#) to create, manipulate, and sign PDFs?

- These [Chrome extensions](#) can help you copy & paste more efficiently, create tutorials, create a list of open tabs, and more.