FAMILY DECISION FACILITATION

GENERATIONS ALIGNED

Shared Fund, *Many Voices*

Ten conversations for when family giving gets complicated

A decision guide for founders, successors, and community foundations navigating differing hopes, roles, and relationships.



A family fund often begins with one or two voices. For years, decisions are simple: what would the founders like to do?

Over time, more voices join. Founders step back. The next generation steps forward, and may bring long-standing differences. They care about different causes, or may not value philanthropy at all. Spouses and grandchildren wonder where they fit. And a question that once felt settled, “what is this fund for?”, opens up again.

Despite the uneasy feelings it may bring, none of this means anything is wrong. Differing perspectives make both life and charitable giving ripe with possibility. But when differences go unspoken or unaddressed, a fund meant for good can quietly become a source of family distance.

The following ten conversations can help your family draw on your differences, hear every voice, and work together effectively.

Does this sound familiar?

- Founders with clear intentions, and a next generation with other passions
- Siblings who see things differently, or rarely talk
- Spouses, partners, or grandchildren unsure of their role
- Uncertainty about whether to continue, change, divide, or close a fund
- A next generation that has drifted away from the family's giving

How to use this guide

You don't need to cover all ten conversations at once. Founders might begin with the first three on their own. Families might take one or two to an annual meeting. Some conversations are easier with outside support in the room.

The goal isn't agreement on everything. It's a fund your family can guide together, and decisions about its future that everyone can respect.

1 *What tensions are we feeling, and what's beneath them?*

Tension in a family fund usually means something important has not been addressed. Naming it without blame is the first step toward working with it constructively.

- Where do our conversations about the fund get stuck, tense, or quiet?
- What might each person be trying to protect or honor?
- What are we avoiding talking about?

2 *What does the fund agreement say, and does everyone know?*

Many families are unsure who is named, what the rules are, or what happens next. Start with the facts.

- Who is named as a successor advisor, and do they know it?
- What does the fund agreement allow: adding advisors, dividing the fund, changing its purpose?
- What happens if no successor is named, or someone can't serve?
- Can the fund agreement be changed? When, how, and by whom?

3 *What did the founders intend, and what do they want now?*

Founders' intentions are a gift to the next generation. They can also become a weight when they're unclear or unspoken.

- What did the founders want this fund to accomplish, and why?
- Which of those hopes are firm, and which are open to change?
- Have the founders said this directly to the people who will carry it forward?

4 *What does each person care about?*

Successors bring their own passions, experiences, and communities. Hearing them isn't disloyalty to the founders.

- What causes matter most to each of us, and why?
- Where do our interests overlap, and where do they differ?
- Is anyone holding back what they really care about?

---

5 *Who decides, and how?*

Many fund disagreements aren't about causes. They're about process: who gets a say, and how.

- Does each successor have an equal say, or does someone take the lead?
- Will we decide by consensus, by majority, or another way?
- How will we decide when we can't all be in the same room?
- Do we trust that all perspectives will be considered and respected, even if someone is not present to speak for themselves?

---

6 *When we differ, which values pull against each other?*

Most family tension isn't between good values and bad ones. It's between multiple good ones: honoring the founders and making room for new ideas, staying together and giving each person freedom, emphasizing different worthwhile issues.

- Which values feel in tension for us: tradition and change, unity and independence, fairness and flexibility? Others?
- Where does each of us tend to stand, and what do we worry would happen if the other side "won out"?
- What would it look like to hold differing values alongside one another, like allies?

7 *Whose voices belong in this conversation?*

Families grow through marriage, partnership, and new generations. Clarity about roles prevents hurt feelings later.

- What role do spouses and partners have: observers, advisors, or decision-makers?
- When and how should grandchildren be included?
- How will we include someone who lives far away or has stepped back?
- How do we include those who are no longer with us, and the people they loved?

---

8 *Should the fund continue, change, divide, or close?*

There's no single right answer. Each path can honor a family's generosity.

- What would it mean to continue the fund as it is?
- Would dividing it into separate funds serve our family better, if our foundation allows it?
- Would a planned final chapter, giving the fund away over a set period, feel more fitting?

---

9 *How will every voice stay engaged?*

A fund can fade quietly when people drift away. Staying engaged takes intention.

- What would make giving meaningful for those who feel less connected?
- How can younger family members take on real responsibility?
- How often will we gather, and how will we keep each other informed?

---

10 *What do we need from our community foundation, and from each other?*

Your community foundation brings expertise, connections, and continuity. Your family is the lived expression of the founders' values and commitment.

- What support would help us most: information, connections to nonprofits, or help with our conversations?
- What commitments are we willing to make to one another?
- When will we revisit these conversations together?

A few tips for effective conversations

- Start with stories, not decisions. Sharing why you care builds understanding before choices get made.
- Notice when it's about more than the grant. A disagreement about a cause is sometimes about something older. Naming that gently can help.
- Give every voice a turn. Make sure quieter family members, and those far away, are heard before decisions are made.
- Pause if it gets heated. Brief conversations may work better than one long one.
- It's okay to ask for help. A neutral facilitator can help a family hear one another when no one inside the family, or the foundation, can step outside their role.

Start with the free Family Decision Making Snapshot.

In about ten minutes, clarify which conversations are most needed, and how you can support your family in addressing them. Scan the QR code or click here.

When you'd like help

Generations Aligned helps families make critical decisions together, with honesty, care, clarity, and respect. We work alongside your community foundation, attorney, CPA, and financial planner, so your family's decisions become a plan that builds the future while honoring the past.

Visit us at www.generationsaligned.com, or reach us at:
Polina Rabinovich-Crotty · polina@generationsaligned.com
Matthew Rezac · matt@generationsaligned.com

GENERATIONS ALIGNED