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The holidays are also the “giving season” for many Americans, so much so that December accounts for about 18 percent of the year's annual charitable giving.

With many feeling the crunch of the economy or less personal time due to increased job responsibilities, some people may ask if their time or their money has a more positive impact on the charities they want to support.

A new calculator from personal finance social network [WalletHub](#) is designed to help people determine just that: If volunteering or working longer and donating cash would have a bigger impact on their favorite charity. Americans are charitable people, after all, with 65 percent of adults volunteering their time each year and 83 percent shelling out money – including more than \$335 billion in 2013.

For example, the calculator reveals that rather than spending an hour volunteering, the average American could work a bit longer and be able to afford to make one of the following contributions:

- 7,207 Meals for the 20% of children facing hunger in America
- 2,197 Children Vaccinated against the measles
- 160 Refugees receiving clean water for 1 Year

More information, including an embeddable infographic that illustrates additional time-value tradeoffs encountered by the average charitable American, can be found at

<http://wallethub.com/charity-calculator>

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