

# **Funding Your Transition: A Resource Guide**



[www.genderbenderssc.org](http://www.genderbenderssc.org)

# Funding Your Transition: A Resource Guide

Hello! Thanks for picking up a copy of *Funding Your Transition: A Resource Guide*.

This guide is a compilation of research and the lived experiences of the Gender Benders. All information contained herein is current, to the best of our knowledge, as of September 2015.

Gender Benders is an organization for transgender, gender variant, LGBTQQI individuals, and our allies in the Upstate of South Carolina. Founded in 2011, we are an entirely volunteer run organization that has become South Carolina's largest trans\* support and advocacy group.

We invite you to join us and to connect! You can find us on Facebook, at [genderbenders.org](http://genderbenders.org), or email us at [info@genderbenders.org](mailto:info@genderbenders.org).

Thanks, and we hope you find this guide helpful!

Ivy Hill

# Grants & Funding for Transition Expenses

## I. Jim Collins Foundation

The Jim Collins Foundation now offers two grant options. General Fund grants cover 100% of the medical fees associated with the gender-affirming surgery. Grants from the [Krysallis Anne Hembrough Legacy Fund](#) cover 50% of the medical fees associated with the gender-affirming surgery and require each recipient to match each dollar of funds received with a dollar of their own money or other money raised by the recipient. Applicants may only apply once per grant cycle and in their application must choose to be considered for either the General Fund or the Krysallis Anne Hembrough Legacy Fund.

- **Criteria for the Jim Collins Foundation Grants**
  - Applicant must understand the steps that are currently required to undergo the medical process of transition, and must have completed (or have outlined plans to complete) the following steps:
    - Secure a letter of support from a licensed medical or mental health professional, such as a psychologist, psychiatrist, social worker, or therapist.
    - Select a surgeon who is knowledgeable in transition-related surgeries. If applicant is chosen, the organization assumes this named surgeon is final.
    - Identify who will care for and provide support post-surgery.
    - If applicant has not completed all of these steps, but is planning to do so, please include your plans in your application.
  - Note: If you are selected for funding, the payment will be made directly to the doctor or hospital facility. You must comply with any and all requirements according to the Standards of Care of the World Professional Association for Transgender Health's (WPATH), formerly

known as the (Harry Benjamin International Gender Dysphoria Association, HBIGDA), as determined by your selected surgeon.

- Applicant must demonstrate a genuine need for financial assistance.
- Applicant must detail the efforts they have made to fund-raise and the amount of cost that they will be able to cover on their own, if any.

The Jim Collins Foundation makes selections for grants based on a combination of demonstrated financial need and level of preparedness.

## II. CK Life Scholarship Fund

ONE surgery must be selected per application number (Hysterectomy With GCS will count as one surgery. Multiple FFS which are performed by the same surgeon in one operation will count as ONE surgery.) If you would like to be considered for different types of surgery, you may request a different application number for each type of surgery, but you must complete an entire application for each application number.

- **Criteria for the CK Life Scholarship Fund**
  - Cover Page
    - Name (Both Legal and Preferred, if different)
    - Date of Birth
    - Contact Info (Email and/or Telephone)
    - Must State which ONE Surgery\* you are asking for assistance accessing.
    - Name of Surgeon(s) you prefer, along with the surgeon's contact info. An alternate surgeon **MUST** be named. If no alternate surgeon is listed an explanation must be given.
  - Personal Statement
    - Write a personal statement of no more than 1000 words. (Anything beyond 1000 words will NOT be read.)

- Detail what efforts you have made to fund raise or save towards your surgery.
- Please include in this statement who will care for you and provide support post- surgery.
- Include how having surgery will impact your life (Please be as specific as possible).
- What will you do to try and afford surgery if you are not granted a scholarship? (Be as specific as possible)
- Professional Letter
  - One letter from a Medical OR Mental Health Provider.
  - Acceptable Providers: MDs, DOs, PHDs, Nurse Practitioners, Psychiatrists, Social Workers, Therapists, Counselors (if any questions about your provider, email us)
  - Letter must state how long you have been in transition and what steps you have taken/completed in your transition process.
  - Note: We understand there is no one way to transition but applicants must meet WPATH standards of care with regards to being eligible for scholarship approval. For a list of standards, check out the WPATH.
- Personal Reference
  - From someone you know stating why they think we should pick you for a surgery scholarship in terms of what they know about your need for surgery.
  - Contact information should be included because the individual may be contacted for clarification and/or verification.
  - Must be a maximum of 500 words. (Anything over 500 words Will NOT be read)
- Financial Statement
  - State Annual income and source of income
  - Annual Expenses

- Amount Saved towards surgery, if any, with a break down (I.e. \$500 for Travel saved, \$1,000 towards surgery saved etc.)
- Amount still needed toward surgery
- State whether or not you have insurance. If you have insurance, state what kind and why you are unable to use it for surgery.

All Applicants will be given an application number. You can request an application number by emailing [scholarshipfund@cklife.org](mailto:scholarshipfund@cklife.org). This number must be included on each page of application materials to help keep track of application.

Any awarded funds **MUST** be used within 3 months (for all non-genital surgery procedures) or 6 months (for Genital surgeries) of time they are awarded. If there are extenuating circumstances (such as surgeon has a long waiting list) then that time frame may be extended based on the circumstances. If the funds are not used in an appropriate amount of time, then the funds will go back into the pool of money toward the next scholarship Cycle.

If you have any questions or concerns regarding this application process, please email: [scholarshipfund@cklife.org](mailto:scholarshipfund@cklife.org)

### **III. Point 5cc Surgery Fund**

Point 5cc Surgery Fund awards money raised from T-shirt sales to go toward one person's gender affirming surgery each year. The grants are awarded in February. No criteria is up on their site currently. This year they awarded just over \$1,200 to one person and had 57 nominations and 103 applications. For more information check out [point5cc.com](http://point5cc.com)

## IV. Rizi Timane Ministries

Transgender Hormone Fund has awarded scholarships of \$1500 to 6 transgender women to assist with the purchasing of hormones each year. They also provide one surgery grant to a trans\* person each year.

Please write a letter of interest and email it to [rizi@rizitimaneministries.org](mailto:rizi@rizitimaneministries.org) for consideration. In the letter, be sure to tell us a bit about yourself ( where are you from; are you GNC, FTM, or MTF; how far are you in transition; why do you need this fund; and other pertinent information).

## V. TUFF

Founded in 2013, Trans United with Family and Friends (TUFF) aims to provide access to healthcare, transition services, safe housing and education for the underserved transgender population. TUFF offers individualized case management by pairing recipients to programs tailored to their specific needs. By focusing on the healthcare aspect of each recipient, TUFF also helps improve other aspects of their lives. TUFF holistically looks at the needs of each person, and has realized that if one area of someone's life improves, so will others. While most of TUFF's applicants express need with healthcare issues, it is clear that addressing these problems helps to improve others areas of their lives. For example, many of our applicants are unable to become employed because their body does not match their identity.

By being able to transition and receive healthcare, they are suddenly that much more employable. It is clear that people who have been able to transition are much more functional, confident and productive members of society.

At this moment, TUFF get on average 100 applications per month for funding and resource requests. About a third of the applicants have no other options to find help and access to healthcare, schooling, safety and shelter and are at very high risk of

suicide, homelessness and financial distress. TUFF will be at the forefront of this movement by providing resources and options for these individuals.

To apply for a grant download and submit their application form at [tufforg.wix.com](http://tufforg.wix.com)

## **VI. Trans\* Love Fund**

The Trans\* Love Fund is a program of We Are Family, an organization dedicated to providing resources, support and leadership development to LGBTQ+ youth. The Trans\* Love Fund is dedicated to helping the transgender community of South Carolina by providing microgrants to trans\* identified individuals for medical, legal, and emergency living expenses. Apply through [www.wearefamilycharleston.org](http://www.wearefamilycharleston.org).



# Things to Know About Insurance Coverage

The tides are turning: more and more insurance companies in the United States are accepting the medical necessity of FTM chest surgery and covering this procedure for transgender men.

Additionally, there are a number of states that now prohibit discrimination and legally require insurance companies to provide transgender health coverage:

- **Oregon** - [Oregon removes barriers to transition-related care \(Jan 2013\)](#)
- **California** - [California's Ban on Transgender Exclusions in Health Insurance - FAQ \(April 2013\)](#)
- **Colorado** - [What Coloradans Need to Know About the Division of Insurance Recent Bulletin on Health Insurance \(March 2013\)](#)
- **Vermont** - [Vermont Orders Insurance Companies to End Transgender Exclusions \(April 2013\)](#)
- **Connecticut** - [Connecticut Becomes Fifth State to Require Transgender Medical Coverage \(Dec 2013\)](#)
- **Washington D.C.** - [Mayor Gray Announces Steps to Protect GLBT Community from Discrimination in Health Care \(Feb 2014\)](#)
- **Massachusetts** - [Trans Residents Celebrate Monumental Health Care Ruling in Mass. \(June 2014\)](#)
- **Washington** - [Progress: Washington's Health Insurance Policies Cannot Discriminate! \(June 2014\)](#)
- **Illinois** - [Illinois advocates hail great first step to end discrimination against transgender individuals in health insurance coverage \(July 2014\)](#)
- **New York** - [Insurers in New York Must Cover Gender Reassignment Surgery, Cuomo Says \(Dec 2014\)](#)

The medical necessity of GCS has been affirmed by the American Medical Association (pdf), American Psychiatric Association, and World Professional Organization for Transgender Health (pdf), as well as the insurance company, Aetna.

Keep in mind that coverage varies between health insurance companies, states, and plans. Don't assume that one company, state or plan is consistent with their level of coverage. Read your policy completely—not just the summary—and look for the exclusions and limitations section.

## Common Requirements

To get top surgery covered by insurance, there are a number of requirements. Some of the hoops you may need to go through include:

- Meeting the insurance company's basic criteria: legal adult status; Gender Dysphoria diagnosis; support letters from qualified mental health practitioners, your primary care provider and your surgeon. (See [My Insurance Requirements for Top Surgery](#))
- Having to pay out-of-pocket for surgery, then getting a reimbursement from the insurance company.
- Having to be evaluated by a board of in-network doctors.
- Finding in-network surgeons who have top surgery experience.

If you live in a state where surgery coverage is not mandated by law, you still might be able to get your top surgery covered via student health insurance (see [More American Universities Including GCS Coverage in Health Insurance Plans](#)) or the insurance appeals process. See these guides for more information: [How to Appeal a Health Insurance Denial](#), [Your Guide to the Appeals Process](#).

## The Affordable Care Act

The Affordable Care Act and The Patient's Bill of Rights add several important protections in health insurance that affect transgender people:

- Elimination of coverage denials: Anyone can apply for health insurance and receive coverage for the care they need, regardless of their gender. (For example, hysterectomy coverage for a trans man.)
- Pre-existing condition acceptance: Insurers are no longer able to deny a person coverage based on having what an insurance company considers a pre-existing condition, which has included being transgender.
- Plan cancellations are now illegal: Canceling a plan used to be a way for health insurers to cancel coverage when a person's health needs changed, such as coming out as transgender.

For more information about the ACA, see [What the Affordable Care Act Means for Transgender People](#) (Aug 2012).

## Surgeons Who Accept Insurance for Top Surgery

Dr. Schechter

Dr. Mosser

Dr. King

Dr. Bluebond-Langner

Dr. Fischer

Dr. Buckley

Dr. Weiss

## List of Employers Who Provide at Least 1 Trans-Inclusive Healthcare Plan:

3M Co.  
A.T. Kearney Inc.  
AbbVie Inc.  
Abercrombie & Fitch Co.  
Accenture  
Adobe Systems Inc.  
Aetna Inc.  
AIG  
Air Products & Chemicals Inc.  
Akerman LLP  
Akin, Gump, Strauss, Hauer & Feld LLP  
Alaska Air Group Inc.  
Alcatel-Lucent  
Alcoa Inc.  
Alston & Bird LLP  
Altria Group Inc.  
AMC Entertainment Inc.  
American Airlines  
American Eagle Outfitters Inc.  
American Express Co.  
American Family Insurance Group  
Ameriprise Financial Inc.  
Anheuser-Busch Companies Inc.  
AOL  
Aon Corp.  
Apple Inc.  
Aramark Corp.  
Arent Fox LLP  
Arnold & Porter LLP  
Astellas Pharma US Inc.  
AstraZeneca PLC  
AT&T Inc.  
Automatic Data Processing Inc.  
Avaya Inc.  
Avnet Inc.  
Avon Products Inc.  
AXA  
AIX Armani Exchange  
Aéropostale Inc.  
BAE Systems Inc.  
Bain & Co. Inc./ Bridgespan Group  
Baker & McKenzie LLP  
Bank of America Corp.  
Bank of New York Mellon Corp., The  
Barclays  
Barilla America Inc.  
Barnes & Noble Inc.  
BASF Corp.  
Best Buy Co. Inc.  
Bingham McCutchen LLP  
Biogen Idec Inc.  
BlackRock  
Blue Cross & Blue Shield of Rhode Island  
Blue Cross Blue Shield of Florida Inc.  
Blue Cross Blue Shield of Michigan  
Blue Cross Blue Shield of Minnesota  
Blue Cross Blue Shield of North Carolina  
BMO Bankcorp Inc.  
BNP Paribas  
Boehringer Ingelheim USA Corp.  
Boeing Co.  
Booz Allen Hamilton Inc.  
Boston Consulting Group  
Boston Scientific Corp.  
Brinker International Inc.  
Bristol-Myers Squibb Co.  
Broadridge Financial Solutions Inc.  
Brown Rudnick LLP  
Brown Shoe Company, Inc.  
Brown-Forman Corp.  
Bryan Cave LLP  
CA Technologies Inc.

Cadwalader, Wickersham & Taft LLP  
 Caesars Entertainment Corp.  
 Campbell Soup Co.  
 Capital Markets Company NV, The  
 Capital One Financial Corp.  
 Cardinal Health Inc.  
 CareFusion Corp.  
 Cargill Inc.  
 Carlton Fields Jordan Burt  
 CBRE, Inc.  
 CBS Corp.  
 Chapman and Cutler LLP  
 Charles Schwab Corp., The  
 Chevron Corp.  
 Choate, Hall & Stewart LLP  
 Choice Hotels International Inc.  
 Chrysler Group LLC  
 Chubb Corp.  
 CIGNA Corp.  
 Cisco Systems Inc.  
 Citigroup Inc.  
 Cleary Gottlieb Steen & Hamilton LLP  
 Clifford Chance US LLP  
 Clorox Co.  
 Coach Inc.  
 Coca-Cola Co., The  
 Comcast Corp.  
 Comerica Inc.  
 ConAgra Foods Inc.  
 Consolidated Edison Co.  
 Convergys Corp.  
 Cooley LLP  
 Corning Inc.  
 Covington & Burling LLP  
 Credit Suisse USA Inc.  
 Crowell & Moring LLP  
 CSAA Insurance Group  
 Cummins Inc.  
 CVS Health Corp.  
 Danaher Corp.  
 Darden Restaurants Inc.  
 Davis Wright Tremaine LLP  
 Debevoise & Plimpton LLP  
 Dechert LLP  
 Delhaize America Inc.  
 Dell Inc.  
 Deloitte LLP  
 Dentons US LLP  
 Depository Trust & Clearing Corp., The  
 Deutsche Bank  
 Diageo North America  
 Dickstein Shapiro LLP  
 DigitasLBi  
 DIRECTV  
 Discover Financial Services  
 DLA Piper  
 Dorsey & Whitney LLP  
 Dow Chemical Co., The  
 Dykema Gossett PLLC  
 E&J Gallo Winery  
 E. I. du Pont de Nemours and Co.  
 (DuPont)  
 Eastern Bank Corp.  
 Eastman Kodak Co.  
 eBay Inc.  
 Ecolab Inc.  
 Edwards Wildman Palmer LLP  
 Electronic Arts Inc.  
 Eli Lilly & Co.  
 EMC Corp.  
 Erie Insurance Group  
 Ernst & Young LLP  
 Estée Lauder Companies Inc., The  
 Excellus Health Plan Inc.  
 Exelon Corp.  
 Facebook Inc.  
 Faegre Baker Daniels  
 Federal Home Loan Mortgage  
 Corp. (Freddie Mac)  
 Federal National Mortgage

Association (Fannie Mae)  
Federal Reserve Bank of Atlanta  
Federal Reserve Bank of Boston  
Federal Reserve Bank of Cleveland  
Federal Reserve Bank of Richmond  
Fenwick & West LLP  
Finnegan, Henderson, Farabow,  
Garrett & Dunner LLP  
First Data Corp.  
Fish & Richardson PC  
Foley & Lardner LLP  
Foley Hoag LLP  
Ford Motor Co.  
Fried, Frank, Harris, Shriver & Jacobson  
LLP  
Frost Brown Todd LLC  
GameStop Corp.  
Gap Inc.  
Genentech Inc.  
General Electric Co.  
General Mills Inc.  
General Motors Co.  
Genworth Financial Inc.  
Gibson, Dunn & Crutcher LLP  
GlaxoSmithKline LLC  
Goldman Sachs Group Inc., The  
Goodwin Procter LLP  
Google Inc.  
Group Health Cooperative  
Group Health Permanente  
Groupon Inc.  
H&M Hennes & Mauritz AB  
H.J. Heinz Co.  
Hanesbrands Inc.  
Harris Corp.  
Hartford Financial Services Group Inc.,  
The  
Harvard Pilgrim Health Care Inc.  
HERE North America LLC  
Herman Miller Inc.

Hershey Co., The  
Hewlett-Packard Co.  
Hilton Worldwide Inc.  
Hinshaw & Culbertson LLP  
Hogan Lovells US LLP  
Holland & Knight LLP  
HSBC USA  
Humana Inc.  
Huntington Bancshares Inc.  
Hunton & Williams LLP  
Huron Consulting Group Inc.  
Hyatt Hotels Corp.  
Hyundai Motor America  
Intel Corp.  
InterContinental Hotels Group Americas  
International Business Machines Corp.  
(IBM)  
Interpublic Group of Companies Inc.  
Intuit Inc.  
Invesco Ltd.  
J.C. Penney Co. Inc.  
Jarden Corp.  
Jenner & Block LLP  
JetBlue Airways Corp.  
JLL  
John Hancock Financial Services Inc.  
Johnson & Johnson  
JPMorgan Chase & Co.  
K&L Gates LLP  
Kaiser Permanente  
Katten Muchin Rosenman LLP  
Kelley Drye & Warren LLP  
Kellogg Co.  
KeyCorp  
Kimpton Hotel & Restaurant Group Inc.  
King & Spalding LLP  
Kirkland & Ellis LLP  
KPMG LLP  
Kraft Foods Group Inc.  
Kramer Levin Naftalis & Frankel LLP

L Brands Inc.  
Land O'Lakes Inc.  
Latham & Watkins LLP  
Leo Burnett Company Inc.  
Levi Strauss & Co.  
Lexmark International Inc.  
Lindquist & Vennum LLP  
Littler Mendelson PC  
Lockheed Martin Corp.  
Macy's Inc.  
Marriott International Inc.  
Marsh & McLennan Companies Inc.  
Massachusetts Mutual Life Insurance Co.  
MasterCard Inc.  
Mattel Inc.  
Mayer Brown LLP  
McDermott Will & Emery LLP  
McKesson Corp.  
McKinsey & Co. Inc.  
Medtronic Inc.  
Meijer Inc.  
Merck & Co. Inc.  
MetLife Inc.  
MGM Resorts International  
Microsoft Corp.  
Milbank, Tweed, Hadley & McCloy LLP  
MillerCoors LLC  
Mintz, Levin, Cohn, Ferris, Glovsky & Popeo PC  
Mitchell Gold + Bob Williams  
Mondelez International Inc.  
Monsanto Co.  
Moody's Corp.  
Morgan Lewis & Bockius LLP  
Morgan Stanley  
Morrison & Foerster LLP  
Mosaic Co.  
MSLGROUP Americas  
Nationwide

Navigant Consulting Inc.  
NCR Corp.  
Nestlé Purina PetCare Co.  
NetApp Inc.  
Netflix Inc.  
New York Life Insurance Co.  
Newell Rubbermaid Inc.  
Nielsen Co., The  
Nike Inc.  
Nissan North America Inc.  
Nixon Peabody LLP  
Nordstrom Inc.  
Northern Trust Corp.  
Northrop Grumman Corp.  
Northwestern Mutual Life Insurance  
Novartis Pharmaceuticals Corp.  
NVIDIA Corp.  
O'Melveny & Myers LLP  
Office Depot Inc.  
Ogilvy Group Inc., The  
Oracle Corp.  
Orbitz Worldwide Inc.  
Orrick, Herrington & Sutcliffe LLP  
Outerwall Inc.  
Owens Corning  
Patterson Belknap Webb & Tyler LLP  
Paul Hastings LLP  
Paul, Weiss, Rifkind, Wharton & Garrison LLP  
Pearson Inc.  
Pepper Hamilton LLP  
PepsiCo Inc.  
Perkins Coie LLP  
Pernod Ricard USA LLC  
Pfizer Inc.  
PG&E Corp.  
Pillsbury Winthrop Shaw Pittman LLP  
Pitney Bowes Inc.  
PNC Financial Services Group Inc., The  
Portland General Electric Co.

PricewaterhouseCoopers LLP  
Procter & Gamble Co.  
Progressive Corp., The  
Prudential Financial Inc.  
Publicis Healthcare Communications  
Publicis Inc.  
QUALCOMM Inc.  
Quarles & Brady LLP  
Raytheon Co.  
Razorfish  
RBC Capital Markets LLC  
RBC Wealth Management  
Re:Sources USA Inc.  
Recreational Equipment Inc.  
Reed Smith LLP  
Replacements, Ltd.  
Robert W. Baird & Co. Incorporated  
Robins, Kaplan, Miller & Ciresi LLP  
Rockwell Automation Inc.  
Rockwell Collins Inc.  
Ropes & Gray LLP  
S.C. Johnson & Son Inc.  
Safeway Inc.  
salesforce.com Inc.  
SAP America Inc.  
Schiff Hardin LLP  
Sears Holdings Corp.  
Sedgwick LLP  
Sempra Energy  
Seyfarth Shaw LLP  
Shearman & Sterling LLP  
Shell Oil Co.  
Sheppard, Mullin, Richter & Hampton  
LLP  
Shook, Hardy & Bacon LLP  
Sidley Austin LLP  
Simpson, Thacher & Bartlett LLP  
SIRIUS XM Radio Inc.  
Skadden, Arps, Slate, Meagher & Flom  
LLP

Slalom Consulting  
Sodexo Inc.  
Sony Computer Entertainment America  
LLC  
Sony Electronics Inc.  
Sony Pictures Entertainment Inc.  
Southern California Edison Co.  
Sprint Nextel Corp.  
Squire Patton Boggs  
St. Jude Medical Inc.  
Staples Inc.  
Starbucks Corp.  
Starcom MediaVest Group  
Starwood Hotels & Resorts Worldwide  
State Farm Group  
State Street Corp.  
Steelcase Inc.  
Steptoe & Johnson LLP  
Stoel Rives LLP  
Sun Life Financial Inc. (U.S.)  
SunPower Corp.  
SunTrust Banks Inc.  
Supervalu Inc.  
Sutherland Asbill & Brennan LLP  
Symantec Corp.  
T-Mobile USA Inc.  
T. Rowe Price Associates Inc.  
Target Corp.  
TD Bank, N.A.  
Teachers Insurance and Annuity  
Association  
- College Retirement Equities Fund  
Tech Data Corp.  
Tesla Motors Inc.  
The Cosmopolitan of Las Vegas  
Thermo Fisher Scientific Inc.  
Thompson Coburn LLP  
Thompson Hine LLP  
Thomson Reuters  
Tiffany & Co.



Time Warner Cable Inc.  
Time Warner Inc.  
TJX Companies Inc., The  
Towers Watson & Co.  
Toyota Financial Services  
Toyota Motor Sales USA Inc.  
Troutman Sanders LLP  
U.S. Bancorp  
UBS AG  
Unilever  
Union Bank  
United Airlines  
United Technologies Corp.  
UnitedHealth Group Inc.  
US Foods Inc.  
Vanguard Group Inc.  
Viacom Inc.  
Vinson & Elkins LLP  
Virgin America  
Visa  
Visteon Corp.

Volkswagen Group of America Inc.  
Voya Financial  
W.W. Grainger Inc.  
Wachtell, Lipton, Rosen & Katz  
Walgreen Co.  
Walt Disney Co., The  
Weil, Gotshal & Manges LLP  
WellPoint Inc.  
Wells Fargo & Co.  
Whirlpool Corp.  
White & Case LLP  
Wilmer Cutler Pickering Hale & Dorr LLP  
Winston & Strawn LLP  
Womble Carlyle Sandridge & Rice, LLP  
Wyndham Worldwide Corp.  
Wynn Resorts Ltd.  
Xerox Corp.  
Yahoo! Inc.  
Yelp Inc.  
ZenithOptimedia

# Crowdfunding for Transition Expenses

## Planning Your Campaign

- Write an honest letter to your would-be funders about why you need the funds. Ask for what you need and not more.
- Keep in mind that running and publicizing a crowdfunding campaign can be quite time consuming. Delay your campaign if you're overworked, burned out, etc.
- Have realistic expectations: more than half of Kickstarter campaigns fail to make their goal. Assume that only 1% of your contacts will contribute.
- The currency of crowdfunding is relationships, so get your target audience right. If all your friends are broke and also saving for surgery, you'll need to re-think your plans.
- Make a great video promoting your campaign and put it on your donation page. Be creative, entertaining and honest. Solicit an emotional response.
- If you're offering rewards / backer levels, structure them carefully and budget the cost of fulfillment. While the average donation amount will probably be under \$50, use your creativity to create attractive "upper end" rewards as well.
- Study successful campaigns and try to reverse-engineer their path to success.

## Examples of Successful Crowdfunded Surgery Campaigns:

- [Boston Frat Brothers](#) (surpassed fundraising goal by almost \$20,000)
- [Red Durkin's fundraiser](#) (note: self-hosted)

## Crowdfunding Services

Before you pick a crowdfunding service, consider: do you really need one? These services take a commission on the funds raised (see below.) Many people have had good success using a self-hosted donation page (hosted on their websites or on WordPress.com/Blogspot/etc.) with a form integrated with PayPal or WePay, where fees hover around 3%.

Here are some popular services and their fee schedules:

- [DonationTo:](#) 5% + PayPal or Wepay fees (typically 2.9% plus \$.30 per transaction). 0% Paid accounts also available.
- [Fundly](#) 7.9%
- [FundRazr](#) 5% + PayPal fees (typically 2.9% plus \$.30 per transaction)
- [GiveForward\\*](#) 7% - **\*\*Specifically for medical fundraising\*\***
- [GoFundMe](#) 7.9% + 0.30
- [GoGetFunding:](#) 4% + PayPal fees (typically 2.9% + \$0.30 per transaction)
- [Indiegogo:](#) 4%-9%
- [RocketHub:](#) 8% - 12%
- [You Caring:](#) \$0 + PayPal or Wepay fees (typically 2.9% plus \$.30 per transaction)

## Sources

- <http://transguys.com/features/surgery-fundraising>
- <https://jimcollinsfoundation.org/apply/>
- <http://cklife.org/Surgery-Scholarship-Fund.php>
- <http://point5cc.com/surgery-fund/>
- <http://www.rizitimaneministries.org>
- <http://tufforg.wix.com/tuffnew>
- <http://wearefamilycharleston.org/tlf/>
- <http://www.hrc.org/resources/entry/corporate-equality-index-list-of-businesses-with-transgender-inclusive-health>
- <http://www.lghtrightstoolkit.org>