Someone is doing something wrong.

- Are you helping them?
  - Yes: Is your action wrong, on its own?
    - No: You are not cooperating with evil.
    - Yes: You are an accomplice - this is worse than cooperation.
  - No: Are you using the evil act to achieve your goal?
    - Yes: The ends don't justify the means. This is always wrong.
    - No: Can your act succeed even if the evil act fails?
      - Yes: This is immediate (direct) material cooperation: this is always wrong.
      - No: Do you want them to succeed?
        - Yes: This is formal cooperation: this is always wrong.
        - No: Is your action wrong, on its own?
          - Yes: You are an accomplice - this is worse than cooperation.
          - No: You are not cooperating with evil.

This is mediate (indirect) material cooperation. Use the principle of double effect!

We already know that your act is good or neutral; that it has two effects: the evil act (which you do not want) and your own goal (which you do).

Does the evil act require your cooperation?
Your cooperation is necessary – it may be wrong to act.

Is your help very close in time and space to the evil act?
Your cooperation is proximate – it may be wrong to act.

Is your goal important? Will it be better overall if you cooperate?
Your cooperation may be justified – it may be right to act.
Make sure others and the person doing evil know you do not approve, that you don't accustom yourself to it, or hurt others.