



10 WAYS TO MAKE A GIFT TO THE CAPITAL CAMPAIGN

Gift of Cash: You can deduct cash gifts up to 50 percent of adjusted gross income. On a \$10,000 cash gift in a 28 percent tax bracket, you save \$2,800 in taxes.

Multiple-Year Cash Pledge: You can deduct cash pledged over a period of years, up to 50 percent of adjusted gross income for the portion given each year. On a \$50,000 cash gift over five years (\$10,000 each year) in a 28-percent bracket, you save \$2,800 in taxes that year.

Appreciated Stock: Appreciated stock (held more than one year) makes an excellent gift. You avoid all capital gain taxes, will receive a tax deduction, and can deduct it up to 30 percent of your adjusted gross income.

Bonds, Mutual Funds: Bonds and mutual funds are similar to stock in their tax treatment. State, Municipal, and U.S. Government Bonds are welcome.

IRA Charitable Rollover: If you are age 70½ or older you can make a gift of \$100,000 per year from your IRA (traditional or Roth) to support the capital campaign. The gift counts against your required minimum distribution for the year and is excluded from taxable income.

Donor Advised Fund: If you have a Donor Advised Fund (DAF), you can use it to make a gift to the capital campaign. Charitable tax deductions are realized in the year you deposit funds into your DAF. To use your DAF to make a gift, simply notify your sponsoring organization.

Personal Property (Collections-Royalty Rights, etc.): Gifts of personal property are always welcome, including collections, royalty, and mineral rights. Charitable tax deductions are available in the year of the gift.

Gift of Real Estate: One of the most overlooked gift forms is real estate. We will be happy to discuss the possible gift of land, a house, or vacation home. You will receive a tax deduction for the full fair market value, as well as avoiding all capital gain taxes.

In-Kind Gifts: Gifts of goods or services are accepted by the organization with prior approval by the Vestry. Ordinarily these gifts will be credited toward the campaign at their full fair market values as determined by appraisal or other appropriate valuation techniques.

Payroll Deduction: Faculty and staff can donate a certain amount each month to help ensure STE's continued growth and success.

This information should not be considered legal or financial advice. You should consult with an attorney or other professional to determine what may be best for your individual needs.