Ways to Give

TODAY

Cash
A cash gift is the simplest way to give. You may receive an income tax charitable deduction, while making an immediate impact.

Pledge
Spread your gift over time—typically three to five years with a pledge. This approach can make your gift more affordable while maximizing tax benefits.

Recurring Gifts
Recurring gifts are a convenient and manageable way to give throughout the year. Whether through automatic monthly contributions or payroll deduction, you can make a sustained impact over time in a way that fits your budget.

Donor Advised Funds
A donor advised fund (DAF) is a convenient and flexible way to give. You can recommend a grant from your fund to make an immediate impact. DAFs also allow you to consolidate charitable giving, receive an upfront tax deduction, and make contributions over time.

Securities
A gift of appreciated stocks, mutual funds, or bonds may provide significant tax benefits. You can avoid capital gains taxes and receive a charitable deduction for the full fair market value (up to 30% of adjusted gross income, with a five-year carryover). Consider selling depreciated securities before making your gift.

Individual Retirement Account (IRA)
If you are age 70½ or older, you can make a Qualified Charitable Distribution directly from your IRA. These gifts are excluded from taxable income and can satisfy your required minimum distribution.

Employer Matching Gifts
Many employers offer matching gift programs that can double, or even triple, your impact. By submitting a matching gift request to your employer, you may be able to increase the value of your contribution at no additional cost to you.

TOMORROW

Gifts by Will
A bequest is one of the easiest ways for you to make a planned gift. You can create a bequest of any dollar amount or designate a percentage of your estate. Your estate will receive a charitable deduction to help offset estate taxes.

Retirement Plan Assets, Life Insurance & Bank Accounts
You can name Baldwin Wallace University as a beneficiary of your retirement assets, life insurance policies, or bank accounts. You may indicate a percentage of the asset, a specific amount, or designate the entire amount.

Charitable Gift Annuity
A charitable gift annuity (CGA) is a unique way to give while receiving reliable income in your retirement years. Through a CGA, you make a gift to BW, and in exchange we create dependable fixed income for you (and/or another beneficiary) for life.

Charitable Trusts
There are several types of charitable trusts that you may establish with any type of asset. Depending on the trust, you will receive a charitable tax deduction, fixed or variable income, and payments for your lifetime or a specified number of years. The balance of the proceeds from the trust may be designated to a specific fund.

Gifts of Real Estate
There are three main ways to gift real estate: outright, to a charitable trust, or retained life interest. Each of these gifts provides tax benefits, and you can avoid paying capital gains taxes that you would incur if you sold the property.

Outright gifts can be deducted at the fair market value. You can receive an annual income for life if you create a charitable trust with a gift of real estate. A gift of retained life interest allows the donor to donate it now and live in it for the rest of their life.

This document provides general gift information and is not intended to be financial advice. Please consult with your financial advisor to determine the tax benefits of your donation.

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