



# 10 Ways to Contribute to Causes You Care About

+ Receive Tax and Financial Benefits

This list provides a quick look at a variety of donation options. It can help you and your advisors choose the best ways to maximize your gift's charitable impact while providing important tax and financial benefits.

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1. **Cash Donations** • Cash donations are the simplest form of giving. Cash helps nonprofits immediately and gives you a simple tax break.
2. **Securities That Have Gone Up in Value** • When you donate stocks or other assets that have increased in value, you avoid paying capital gains taxes and get a tax break for the full fair market value of the securities.
3. **Qualified Charitable Distribution (QCD) from an IRA** • If you are 70½ or older, you can give up to \$100,000 annually from your IRA directly to a charity and not have to count this amount in your gross income. This QCD counts toward your required minimum distribution (RMD).
4. **Donor-Advised Fund (DAF)** • Establishing a giving account at a public charity allows you to make charitable contributions, receive an immediate tax deduction and recommend grants to nonprofits from your DAF over time.
5. **Life Insurance** • You can name a nonprofit as a beneficiary of your life insurance policy or transfer ownership to a nonprofit. You may qualify for an income tax deduction if you give the policy to your nonprofit.
6. **House or Land** • Giving real estate can have big tax benefits, like avoiding capital gains taxes and getting a tax break based on the property's fair market value.
7. **Gifts Made Through Your Will or Trust** • You can name a nonprofit to receive a specific dollar amount, a percentage of your estate or what's left after all the other bequests are made.
8. **Charitable Gift Annuity (CGA)** • You get guaranteed income payments for your life, a partial tax deduction and better treatment for capital gains when you set up a CGA. If you're over 70½, you can rollover money from your IRA to a CGA. It's a smart way to have your cake and eat it, too!
9. **Charitable Trusts** • Charitable remainder trusts (CRTs) and charitable lead trusts (CLTs) give you income or wealth transfer benefits while supporting your nonprofits. They give you choices for tax breaks and smart estate planning.
10. **Testamentary Gifts from Retirement Accounts** • Naming a nonprofit as a retirement account beneficiary avoids income and estate taxes on that amount, so the full value of your gift supports the charity.