



## The Road Ahead

CAMPAIGN FOR TREKKERS' FUTURE

# WAYS OF GIVING

Trekkers' supporters may choose from a variety of methods for making gifts to the campaign. Outlined here are a few methods, but we encourage you to consult with your personal financial advisors on what best meets your goals. Many of our supporters find they are able to make a more significant contribution and accommodate personal cash flow more easily with a three-year pledge payment. For more information, and to start a conversation, please call Trekkers at (207) 594-5095 or email Kate Elmes, Director of Development, at [kate@trekkers.org](mailto:kate@trekkers.org).

## CASH

Cash contributions provide Trekkers with capital that is immediately accessible and may allow you to deduct the amount of the gift in computing your income tax. Wire transfers or checks are the best way to help Trekkers save on credit card processing fees.

The actual amount of savings each donor realizes in tax payments depends upon level of income. It is important to consult your tax advisor.

## GIVING SECURITIES

For many, giving appreciated stock and securities to Trekkers may be preferable to giving cash. Federal tax laws offer special incentives for non-cash gift property, particularly if that property has appreciated in value.

## MATCHING GIFTS

Many corporations have matching gift programs in which an employee's gift to the campaign will be matched by the company. If this applies to you, please forward the company's matching gift form with your own contribution or pledge payment.

## PLANNED GIFTS

Normally gifts to The Road Ahead must be made within a three-year pledge period. However, supporters who wish to make a significant gift to Trekkers, without losing access or income from specific assets, may decide upon a deferred gift. A planned gift can include allocation a portion of your estate to Trekkers, or is one made in trust to Trekkers with income and other benefits from the asset retained by you or another beneficiary for as long as they live. All planned gifts must be approved by Trekkers' Board of Directors.

See *Trekkers' gift acceptance policy at [trekkers.org/financials](https://trekkers.org/financials)*

## AUTOMATED, RECURRING GIFT

Trekkers' Compass Club offers supporters the opportunity to enroll in an automatically deducted monthly or quarterly gift in the amount of your choosing. This option provides Trekkers with the consistent, year-round support we need so we can do the same for our students.

## GIFTS OF APPRECIATED STOCK

- You may be able to avoid capital gains tax. Any gain may be taxable if you sell the stock yourself, but not if you give directly to Trekkers.

- Your charitable deduction for federal income purposes is based on the full fair market value of the stock on the day the gift is delivered to Trekkers.

- Your gift of stock to Trekkers allows us to utilize the full value towards our mission, as opposed to you potentially losing some of the proceeds when taxed.

*Valuing of securities: The value of a publicly traded security is the average of the high and the low prices on the date of the gift.*

## IRA CHARITABLE ROLLOVER

The charitable IRA rollover, or qualified charitable distribution (QCD), is a special provision allowing particular donors of age 72 (70.5 if you reached the age of 70.5 prior to January 1, 2020) to exclude from taxable income—and count toward their required minimum

distribution—certain transfers of Individual Retirement Account (IRA) assets of up to \$100,000 that are made directly to public charities, including Trekkers.

## PERSONAL PROPERTY

In some cases, tangible gifts of real estate, art, or other valuables may be beneficial. Gifts are subject to Trekkers' Gift Acceptance Policy and the approval by the Executive Committee of Trekkers' Board of Directors.

## SUMMARY

Your accumulated reserve and other assets generally have been hard won and carefully preserved. In planning a charitable gift, our supporters are encouraged to seek maximum use of funds for deserved purposes with minimum erosion from unnecessary costs and taxes. The personal satisfaction in investing in Trekkers, our

students, and the future of Maine, may be enhanced if additional personal objectives can be achieved at the same time. Charitable incentives in the tax structure offer many opportunities for assisting Trekkers in reaching our goals while protecting or even enhancing the economic security of our supporters and their immediate families.

These laws, particularly in the context of COVID-19 recovery efforts, are often evolving. Please consult with your tax advisors and financial planners to determine your gift's tax implications. **Thank you for considering joining us on The Road Ahead.**