



Pooled Income Fund

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This is similar to a mutual fund where you receive a portion of the fund's annual income. You receive a substantial current year tax deduction and can avoid capital gain taxes if the gift is made with appreciated securities. Additions can be made easily. Upon your death, the fund is available to the Foundation.

Charitable Remainder Trusts (Irrevocable) (Annuity and Unitrusts)

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Donors can select the rate of return from these income arrangements and also choose a fixed or fluctuating annual payment. Capital gain taxes are avoided and you will receive a tax deduction based on the age of the income recipient and the rate of return.

Charitable Lead Trust

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In a charitable lead trust assets (cash or securities) are transferred to a trust that pays income from the fund to the organization for a pre-determined number of years. At the end of the time period, the trust terminates and the assets are given back to the persons you name. The income tax deduction is for payments made annually to the organization.

16 Ways to Make a Charitable Gift



The Butler Community College Foundation, founded in 1966, is the charitable arm of Butler Community College. It is an independent 501(c)3 organization with the sole purpose of supporting the College. Gifts made to the Foundation are tax deductible and an independent financial audit is completed annually. The Foundation is overseen by a board of directors and is led by Vice President of Advancement Stacy Cofer.



Inspire. Empower. Transform.



Gift of Cash

1 You can deduct annual cash gifts (checks, credit card, etc.) up to 39.6 percent of adjusted gross income annually. On a \$10,000 cash gift in the 28 percent tax bracket, you save \$2,800 in taxes.

Multiple-Year Gift Pledge

2 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 \$30,000 cash gift over three years (\$10,000 each year) in a 28 percent bracket, you save \$2,800 in taxes each year.

Appreciated Stock

3 Appreciated stock (held more than one year) makes an excellent gift. You avoid all capital gain taxes, which are 20 percent, and receive a charitable tax deduction on the entire value of the stock. The gift is valued on the day that it is signed over to the Foundation. The stock must be signed over before it is sold or the donor loses significant tax benefits.

Bonds and Mutual Funds

4 Bonds and mutual funds are similar to cash in their tax treatment. State, Municipal, and U.S. Government Bonds are welcome.

CDs, Saving Accounts, Brokerage Accounts, Checking Accounts with P.O.D. provisions

5 The P.O.D. stands for Payable on Death. You retain full ownership and control during your life. At your death, the account balance is paid to your named beneficiary (nonprofit) immediately and without probate.

Charitable Gift Annuity

6 In exchange for a gift of cash, stock or securities, the organization will pay you, you and your survivor, or another person you name a guaranteed income for a period of years. You receive a substantial tax deduction in the year of the gift and part of the income is tax-free. Upon your death, the gift remainder supports the Butler Foundation.

Deferred Gift Annuity

7 Similar to a gift annuity except that payments begin at a future date determined by you – retirement for example. Your tax deduction and annual rate of return increase the longer you wait to start payments. This is a very effective retirement planning vehicle.

Bequest Made in a Will

8 One of the simplest ways is to give of your estate. You can make a gift bequest, after others have been provided for, of a dollar amount, specific property, a percentage of the estate, or what is left (remainder) to the Foundation.

Gift of Life Insurance

9 A simple way to make a significant future gift is to name the organization beneficiary to receive all or a portion of the proceeds of an existing life insurance policy. You will receive a tax deduction for the cash surrender value, thus reducing your tax liability in the year of the gift.

Purchase a New Life Insurance Policy Naming the Butler Foundation Owner and Beneficiary

10 You receive a charitable income tax deduction for each premium payment made and provide a major gift to the Foundation with a modest annual payment.

Questions? Stacy Cofer

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Personal Property

(Art, jewelry, books, guns, coins, royalty rights, etc.)

11 Gifts of personal property are always welcome including collections, royalty, and mineral rights. Charitable tax deductions are available in the year of the gift. The Foundation liquidates these types of gifts and invests the proceeds at the Foundation.

Outright Gift of Real Estate

12 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. The Foundation liquidates these types of gifts and invests the proceeds at the Foundation.

Real Estate with Life Tenancy, also called a Life Remainder Interest Deed

13 Receive a substantial income tax deduction by giving (deeding) your home or farm to the Foundation now. You continue to live there, maintain the property as usual and even receive any income it generates. At your death, the Foundation will sell your property to support the College.