

WAYS YOU CAN DONATE TO THE MINNESOTA MASTER NATURALIST PROGRAM

No contribution is too big or too small. You can support the Minnesota Master Naturalist Program in any of the following ways:

- **Cash.** This is a simple and common way to make a gift. Donations of cash are deductible if you itemize in the year of the contribution.
- **Payroll deduction.** If you are a University of Minnesota employee, you can donate a portion of each payroll check to Minnesota Master Naturalist. The amount can be as little as \$5 per pay period.
- **Corporate matching funds.** If you are employed or retired from a company that contributes matching funds, simply complete their form and mail it with your cash contribution to us. We will complete the form and mail it to the head office.
- **Bequests.** Name Minnesota Master Naturalist in your will by leaving a percentage of your estate, a specific dollar amount, or a particular piece of property.
- **Securities.** Give stocks. If you have owned them longer than one year, you will pay no capital gains tax on the transaction, and you can deduct the full fair market value.
- **Bank accounts and CDs.** Name Minnesota Master Naturalist as the “payable-on-death beneficiary” of your bank accounts or on certificates of deposit. You own the assets for your lifetime and have them available for your use. Upon your death, the assets pass directly to us without going through probate.
- **Retirement plan assets.** Your most efficient estate planning option may be leaving all or a portion of your retirement plan to charity, because tax law often subject these assets to income and taxes upon death. Many techniques can be used to avoid income taxes up to 35 percent. At the same time, you can pass more tax-favored assets to your family.
- **Charitable gift annuity.** This is a simple contract between you and the University of Minnesota Foundation/Minnesota Master Naturalist Fund that pay you a fixed dollar amount for your lifetime. The older you are, the higher your annuity rate. If you use appreciated property to fund the gift annuity, you will escape the capital gains tax on the gift portion of the transaction. Plus, you are able to spread the remaining capital gains tax over your lifetime. You also receive a partial income tax deduction.
- **Charitable remainder trust.** A charitable remainder trust pays a fixed or variable income to the donor. The payments are made either for life or a period of time not to exceed 20 years. At the end of the trust’s term, the balance in the trust supports our mission. You will also receive a partial income tax deduction.
- **Charitable lead trust.** This type of charitable trust pays income to one or more charitable organizations, typically for a period of years, after which the remaining trust assets pass to family members.
- **Real estate.** This is a simple donation if you own property that is not mortgaged, has appreciated in value, and you no longer need or use. You can deduct the fair market value of your gift and avoid all capital gains taxes. Plus, you have removed that asset from your taxable estate.
- **Retained life estate.** You can transfer the deed of your personal residence or farm to University of Minnesota Foundation/ Minnesota Master Naturalist Fund now and keep the right to live in and use the property for your lifetime. You will receive a current charitable donation in an amount that is based on your life expectancy and the value of the property.
- **Life insurance.** Rather than cancel policies you no longer need, you could name us as the beneficiary, or simply donate the policies outright.

This information is not intended as legal advice. For legal advice, please consult an attorney. References to income tax apply only to federal taxes. For information on planned giving, contact:

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