

Ways of Giving

There are several ways to invest to help expand the mission and reach of Master's Academy. The information below is not exhaustive but is meant to stimulate further inquiry. We would be pleased to work with you to determine the best way for you to make your investment. We also advise you to consult your financial planner before finalizing any gift.

Current Gifts

- Tax deductible if donor itemizes deductions
- Up to 60% of adjusted gross income can be deducted in any one year
- Excess can be deducted over next five years
- Actual savings depend on tax rate
- The higher the tax rate, the greater the savings

Pledges

- Payable over a three- to five-year period
- Deductible in the year a payment is made

Matching Gifts

- Takes advantage of programs offered by many employers
- Leverages donor's gift to a higher level

Appreciated Property

- If qualified as a long-term capital asset (a year and a day), property should be given outright
- Avoids payment of capital gains tax due if property were sold
- Deduction given for full value of property, limited to 30% of adjusted gross income
- Excess beyond 30% can be carried forward for five years

Property that has lost value

- Donor sells the property, takes loss for tax purposes, and contributes the cash received from the sale
- Deduction given from both the loss and the charitable gift

Real Estate

- Possible for donor to make gift of residence, farm, or vacation home, reserving right of occupancy as long as donor and spouse live
- Irrevocable gift qualifies for immediate tax deduction based on present value of remainder interest
- Assign directly to Master's Academy or, preferably, transfer through broker
- Amount of contribution is fair-market value on date of transfer

Closely Held Stock

- Produces a current tax deduction equal to fair-market value of the stock
- Could reduce liability for accumulated earnings tax