

Our donors are some of the most loyal, generous, and important stakeholders we have at Delaware State University. You unlock possibility and change lives.

We all know that building a solid personal financial plan provides peace of mind and security. You have goals -- personal goals, goals for your family, and goals for the impact you make here at the University.

Just like all of us balance our short-term needs with our long-term goals in life, we encourage our donors to adopt the same approach when building your charitable giving plan.

In this brochure, you will find giving options to fit many life scenarios. Our guidance is designed to help you build a plan that is responsive to your needs, allows you to achieve your goals and build your legacy.

DELAWARE STATE UNIVERSITY FOUNDATION, INC.

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DOVER, DELAWARE 19901

[LEARN MORE](#)

To learn more about the available giving options in this brochure and to begin creating your own plan, please contact our Director of Major Gifts at **302-242-2784** or jrodstrom@desu.edu or visit us online at www.desu.edu/giving/planned-giving. We encourage all of our donors to also consult with financial and legal advisors to ensure their plan is as effective and efficient as possible.



DELAWARE STATE UNIVERSITY PLANNED GIVING DECISION GUIDE



GIFT TYPE GUIDE

Gift types recommended for Young Donors are denoted with a “YD” designation, gift types recommended for Mid-Life Donors are denoted with “MD,” and gift types recommended for Senior Donors are denoted with “SD.”

OUTRIGHT GIFTS

An outright gift to the University is a great way to make an immediate impact for the cause you care about while also receiving a tax deduction. Outright gifts can be directed to various funds within the University, and your pledge can be fulfilled over time.

OPERATING FUND GIFT (YD, MD, SD)

1. Donor contributes to the general fund or a current-year initiative

ENDOWMENT FUND GIFT (MD, SD)

1. Named Scholarship Fund – Donor contributes a gift of \$3,000 or more to build the endowment and fund scholarships
2. Endowed Scholarship Fund – Donor contributes a gift of \$10,000 or more to fund scholarships and University needs

CAPITAL FUND GIFT (MD, SD)

1. Donor contributes to specific capital needs of the University or a specific college

CHARITABLE IRA – REQUIRED MINIMUM DISTRIBUTIONS GIFT (SD)

1. Donor contributes a portion of their Required Minimum Distribution from a qualifying IRA
2. Contribution counts toward a donor's minimum
3. Donor realizes a reduction in taxes on RMD withdrawals during the year the gift is made

ANNUITY GIFTS

Annuity gifts come in various forms, but the purpose is largely the same -- to help you ensure income and security for yourself or loved ones while also making transformative giving possible for a cause you care deeply about. Donors may also choose to make an annuity gift part of their will or trust arrangements.

DEFERRED-PAYMENT GIFT ANNUITY (YD, MD)

1. Donor makes a gift to charity, charity invests the gift in the market
2. Donor receives a tax deduction
3. Donor and/or their selected beneficiaries receive annuity payments starting at a date in the future that they select (payments commencing upon retirement is a popular choice)
4. Charity receives the remainder of the gift upon the donor or selected beneficiary's passing

POOLED INCOME FUND (YD, MD)

1. Donors make irrevocable gifts to a pooled fund managed by a Trust, Trust invests these assets
2. Donor receives a tax deduction
3. Donor receives quarterly, annual or alternatively-scheduled payments from the fund based on fund terms and performance
4. Charity receives the remainder of the assets upon the donor's passing

CHARITABLE REMAINDER TRUST (YD, MD, SD)

1. Donor makes a gift to a Trust (charity can serve as a Trust), Trust invests the gift in the market
2. Donor receives a tax deduction
3. Donor-selected beneficiaries receive annuity checks from the Trust for a set term or lifetime
4. Charity receives the remainder of the gift upon the end of term or the beneficiary's passing

CHARITABLE LEAD TRUST (MD, SD)

1. Donor makes a gift to a Trust (charity can serve as a Trust), Trust invests the gift in the market
2. Donor receives a tax deduction
3. Trust provides annuity checks to selected charities for a set term
4. Donor or beneficiaries receive the remainder of the gift upon the end of term

CHARITABLE GIFT ANNUITY (MD, SD)

1. Donor makes a gift to charity, charity invests the gift in the market
2. Donor receives a tax deduction
3. Donor receives annuity checks from the charity for life (spousal options are also available)
4. Charity receives the remainder of the gift upon the donor's (and spouse's) passing

OTHER GIFTS

Beyond outright and annuity gifts, you have a variety of additional options to give you the flexibility you need to build an effective financial plan and meet your personal, family and philanthropic goals. Donors may also choose to make some of these options part of their will or trust arrangements.

GIFTS OF STOCKS, BONDS, OR OTHER ASSETS (YD, MD, SD)

1. Gifts of appreciated assets provide donors with tax benefits that can be spread out over time. Timing is usually an important factor here for donors.

DONOR-ADVISED FUNDS (MD, SD)

1. Donor creates and makes contributions to a Donor Advised Fund at a Community Foundation or charity
2. Foundation or charity invests the gift in the market
3. Donor receives a tax deduction
4. Donor-Advised Fund contributes to select charities over time in line with the donor's wishes

GIFTS OF REAL ESTATE (MD, SD)

1. Donor contributes a personal residence, farm, commercial building or other real estate to charity
2. Donor receives a tax deduction
3. Donor continues to live in and maintain the home during their lifetime (in the case of the gifting of a personal residence)
4. Charity receives a personal residence upon donors no longer needing the residence or their passing (in the case of the gifting of a personal residence)

Some versions of real estate gifts allow donors to receive income from the asset if desired.

WEALTH REPLACEMENT LIFE INSURANCE STRATEGY (MD, SD)

1. Donor donates an appreciated asset to charity and realizes tax savings
2. Donor uses tax savings to purchase a life insurance policy and names their beneficiaries
3. Beneficiaries receive life insurance benefits as per policy terms

LIFE INSURANCE CHARITY BENEFICIARY OR POLICY RIDER (MD, SD)

1. Donor designates a charity as a beneficiary in their life insurance policy
2. Charity receives a portion of life insurance benefits upon the donor's passing

LIFE INSURANCE POLICY DONATION (MD, SD)

1. Donor designates a charity as a beneficiary of an entire life insurance policy
2. Charity receives the entirety of life insurance benefits upon the donor's passing

BEQUESTS (SD)

1. Donor makes a specific provision for a charity in their will or testament
2. Charity receives the gift upon the donor's passing

