



Tax Smart Giving Options

Gifts of Stocks and Securities

Donating appreciated securities, including stocks or bonds, is an easy and tax effective way for you to make a gift to our organization.

Many people choose to give stocks, securities, or mutual funds instead of gifts of cash. Giving appreciated assets like these helps you avoid paying capital gains taxes and can give you an income tax deduction for the full value of the gift if you have had the assets for more than one year.

Give appreciated assets now and enjoy the benefits, or add CHS as a beneficiary of these assets and eliminate estate and inheritance tax, making the most of your gift.

Benefits

- Gifts of assets can often save you far more on taxes than gifts of cash.
- Avoid all capital gains taxes.
- Receive an income tax deduction for the value of the assets (if you have had them for more than a year)
- Make an immediate impact on our mission.

How it Works

- Contact your financial advisor and instruct them to transfer the assets to CHS.
- Let us know and we will help to facilitate the transfer and provide you with a donation receipt.

Donor Advised Funds

You fund a donor-advised fund (DAF) and make charitable gift recommendations during your lifetime. When you pass away your children can continue your legacy giving.

A DAF allows individuals to make charitable contributions and receive an immediate tax deduction. The funds are managed by a DAF custodian, and the donor can recommend grants to their preferred nonprofit organizations. Donors can contribute to the fund over time and recommend grants to charities at their discretion, providing flexibility in their giving strategy.

Benefits

- Retain the flexibility to make grant recommendations over time
- Receive an immediate tax deduction when contributing to your fund
- Make an immediate impact on our mission.

How it works

- Log in to your donor-advised fund account or contact your fund administrator to submit a grant request.
- Submit your request to: The Christian School at Castle Hills, 2216 NW Military Highway Castle Hills, TX 78231, Tax ID#: #81- 1533528
- If you choose to support our organization, please contact us to let us know to ensure that you are properly acknowledged and that your grant gets put to use as you intend.

IRA Rollover

Congress has enacted a permanent IRA charitable rollover. You can make an IRA rollover gift this year and in future years.

A Qualified Charitable Distribution (QCD) is a tax-efficient way for individuals who are age 70 1/2 or older to make gifts directly from their Individual Retirement Account (IRA). QCDs can count towards satisfying an individual's Required Minimum Distribution (RMD) for the year, which is the minimum amount that an individual must withdraw from their IRA each year once they reach age 73.

Who it is for

- Individuals 70 1/2 or older
- Those who have an Individual Retirement Account (IRA) that is a traditional IRA, not a Roth IRA
- Those who want to make a charitable gift that counts towards their Required Minimum Distribution
- Those who want to reduce their taxable income

Benefits

- Reduce taxable income
- Counts towards your Required Minimum Distribution for the year
- Make an immediate impact on our mission

How it works

- If you wish to make a Qualified Charitable Distribution, contact your IRA custodian to get started.
- The QCD counts towards your Required Minimum Distribution.
- The QCD is not included in your taxable income, which can reduce your overall tax liability.

Contact The Christian School at Castle Hills Development office with any questions.

210-878-1010

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