



“I’ve been guided by the values that were encouraged during my Carleton education: Be curious, informed, passionate, resilient, and civically engaged. These seem especially meaningful today given the challenges we face as individuals, as a country, as a world. I can’t imagine a better way to say ‘thank you’ than by helping new generations of diverse students have their own Carleton experience on a campus committed to critical thinking and social change.”—Martha H. Verbrugge ’71

TOGETHER, FOR CARLETON

Carleton relies on gifts from alumni to maintain its educational excellence. Every gift helps, and there are many ways to participate in our class’s 50th reunion gift. That means you can make a gift that fits your goals and your family’s financial situation.

MAKE AN IMMEDIATE DIFFERENCE

Making a stretch gift today is a great option if you feel financially comfortable or want to maximize your charitable income tax deductions. Your gift will go directly into Carleton's endowment or operating budget and start helping students right away.

CASH

Giving by cash, check, or credit card is quick and easy, and it will get you the maximum charitable income tax deduction.



“We made our stretch 50th gift using our credit card and simultaneously earned enough points for some free travel.”

—Laurel Kimball '65

STOCKS OR MUTUAL FUNDS

By giving appreciated stock to Carleton, you'll receive the maximum charitable income tax deduction and avoid capital gains taxes.



“When we were setting up our family scholarship as part of our 50th reunion gift, we gave stock that we had received as compensation and that had greatly appreciated. We avoided capital gains and got to take a deduction as if we had contributed the current market value.”

—Stan Dietzel '71 and Sarah Dietzel '71

IRA QUALIFIED CHARITABLE DISTRIBUTION (QCD)

If you are at least 70-1/2 years old, you can transfer up to \$100,000 from your IRA directly to Carleton. Unlike a regular withdrawal, this gift won't be taxed. Depending on your age, it may also count toward your required minimum distribution.



“Turning 70-1/2 isn't always cause for celebration, but Carleton cheered the day when I donated part of my IRA's required minimum distribution to the college. It was a win-win. Carleton got a big chunk of money to use right now and I got a big tax break.

—Susan Fraker '70

PLAN A GIFT FOR THE FUTURE

Join the Heywood Society by making a will or trust provision or adding Carleton as a beneficiary of a retirement plan, and you can make a meaningful commitment today with little or no impact on your current cash flow or investments.

WILL OR TRUST PROVISION

You'll retain maximum flexibility and asset control if you plan a gift using a will or trust. By expressing your gift to Carleton as a percentage (e.g., "20 percent of the residue of my estate"), you'll ensure that each of your heirs will get the designated portion of your estate, no matter how much its value changes.



"For the 50th, Annie and I endowed an internship, named for Professor Mike Casper, to support career exploration opportunities for science students considering public interest science. We structured the endowment so that others with similar philanthropic interests may contribute as well to help even more students."

—Rush Holt '70

RETIREMENT PLAN PROVISION

By making Carleton a beneficiary of your IRA, 401(k), 403(b), TIAA-CREF, or other qualified plan, you can support the college and simultaneously protect your heirs from paying extra taxes. Simply add Carleton to your account's beneficiary designation form. You can still give to other heirs from the same account by expressing your gift to Carleton as a percentage (e.g., "20 percent of my IRA"), but the portion given to Carleton will not be subject to estate taxes.



"Leading up to our 50th, I've learned a lot about giving strategies. I ultimately decided that I would make my gift in several ways. One of the easiest was making Carleton the beneficiary of an IRA. This was a very straightforward, efficient, and tax-wise way to make a gift that will have a lasting impact on Carleton and its students."

—Beth Lewis '71

GIVE PROPERTY

You can deed your home (unencumbered by a mortgage) to Carleton today and retain the right to use it for the rest of your life. You'll receive a charitable income tax deduction for a portion of the property's value. After your death, the funds from its sale will support Carleton.



"The 50th reunion reminded us of the many ways that Carleton had enriched our separate and collective life experiences. We realized that we wanted to give back to the college to ensure and share in its continued success. We were pleased to be able to gift our summer home as a large part of this agenda. This gift arrangement allows us to retain the use of our home and schedule the transfer to Carleton."

—Joe Braucher '63 and Nancy Braucher '63

GIVE AND RECEIVE

Maybe you feel financially comfortable now, but you're concerned about the future. You could make an investment today that will provide you with a lifetime income—and support Carleton at the same time.

CHARITABLE REMAINDER UNITRUST

You can fund a charitable remainder unitrust with stock, real estate, or cash (we suggest a minimum gift of \$100,000). You'll receive investment dividends for the rest of your life, and avoid paying capital gains taxes while receiving a charitable income tax deduction. After your death, Carleton will receive the full amount of your gift.



“I decided to set up a charitable trust because it was important to me to maintain an income stream. Carleton was the only organization I trusted to invest wisely, to be available to answer questions, and to use the remainder of the funds responsibly when I'm no longer around.”

—Carolyn Hayek '70

CHARITABLE GIFT ANNUITY

A charitable gift annuity will give you a fixed income, determined by your age, for the rest of your life. Any money that remains after your death will go to Carleton. You can fund it with appreciated stock or cash (we suggest a minimum gift of \$10,000) and avoid paying capital gains taxes while receiving a charitable income tax deduction.



“While Carleton is among planned recipients in our estate, we felt we'd be able to up our total giving to Carleton by choosing a charitable gift annuity as well. We get good income as long as we're alive, and Carleton gets the remainder when we're gone.”

—Bob and Margaret McCamant '71

These are some of the most common types of gifts, but more options are available. Visit go.carleton.edu/giftplan or call us at 866-208-3889.



Carleton

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