



**More
Than...**

Meals

Shelter

Ever Before

Creative Ways to Give Above and Beyond

APPRECIATED STOCK

When you donate stock you own, either public or private, you can avoid the capital gains tax. Example: Stock that cost you \$1,000 is now valued at \$5,000. By donating this stock to Fort Collins Rescue Mission, you avoid paying any capital gains tax on the \$4,000 that would have been a gain if you had sold the stock outright. Also, if you have held the stock for more than a year, you will receive a charitable tax deduction for the full value of the stock donated.

QUALIFIED CHARITABLE DISTRIBUTION

Individuals who are age 70 ½ or older can contribute up to \$100,000 (or up to \$200,000 per couple) per year from their IRA directly to a charity and avoid paying income taxes on the distribution. This is known as a qualified charitable distribution. It is limited to IRAs, and there are other exclusions and considerations as well.

By contrast, there can be significant tax advantages to donating retirement assets to charity as part of an estate plan. When done properly, charitable donations of retirement assets can minimize the amount of income taxes imposed on both your individual heirs and your estate.

APPRECIATED PROPERTY

You can donate vacant land or a vacation house, which you have inherited or purchased. If you have owned the property for more than one year, by donating it to Fort Collins Rescue Mission, you will receive a tax deduction for the full fair market value of the property. You can also donate a rental house to FRCM. Example: You may have a rental house that you have owned and rented for the last 20 years, thus depreciating it to a very low tax basis. If you were to sell it, you may pay substantial capital gains tax. By donating to Fort Collins Rescue Mission, you will both avoid the capital gains tax and receive a tax deduction for the fair market value of the house you donated.

OTHER IDEAS

We want to work with you to find the best way for you to make your most impactful gift. Other ideas include cryptocurrency (which we accept) or access to an employee giving program that can double or even triple the value of your gift. We are happy to discuss your ideas on ways to support the More Than campaign.