



Deciding to Give

A guide to personalizing your philanthropy

Giving is personal

Many people come to a point in their lives where they feel inclined to give back. They do so for a number of reasons, all very personal to them.

There are as many ways to give as there are motivations. The key to a rewarding giving experience is finding the best fit for your charitable priorities, financial goals and personal preferences.

The Saginaw Community Foundation, along with your professional advisor, can help you determine the custom giving solution that's right for you.

Ways to give

By working with the Saginaw Community Foundation, you can predetermine the type of fund you would like to establish and specify how you want the fund to help your community.

Your fund will be endowed at the Saginaw Community Foundation. Earnings gained through investments will be used to make grants that address needs in Saginaw County. If you prefer, grants can be made anonymously.



Saginaw

community foundation

1 Tuscola St., Suite 100B • Saginaw, MI 48607
(989) 755-0545 • Fax (989) 755-6524

What are your charitable priorities?

Charitable interests

You may have one or several charitable interests or even a desire to explore new community needs and opportunities as they arise. What charitable interests are most important to you?

- | | | |
|---|---|---------------------------------------|
| <input type="checkbox"/> Arts | <input type="checkbox"/> Food | <input type="checkbox"/> Music |
| <input type="checkbox"/> Community improvement | <input type="checkbox"/> Health | <input type="checkbox"/> Poverty |
| <input type="checkbox"/> Culture | <input type="checkbox"/> Human services | <input type="checkbox"/> Recreation |
| <input type="checkbox"/> Education – K-12 | <input type="checkbox"/> Homelessness | <input type="checkbox"/> Science |
| <input type="checkbox"/> Education – alma mater | <input type="checkbox"/> Housing | <input type="checkbox"/> Seniors |
| <input type="checkbox"/> Education – college/trades | <input type="checkbox"/> Human rights | <input type="checkbox"/> Women |
| <input type="checkbox"/> Environment | <input type="checkbox"/> Literacy | <input type="checkbox"/> Youth |
| <input type="checkbox"/> Faith organization | <input type="checkbox"/> Mental health | <input type="checkbox"/> Other: _____ |

Impact

What kind of impact do you hope to make with your charitable gift?

- | | |
|---|--|
| <input type="checkbox"/> Solve specific, current, critical needs | <input type="checkbox"/> Support operations of nonprofit organizations |
| <input type="checkbox"/> Help the largest number of people possible | <input type="checkbox"/> Address long-term, systemic social issues |
| <input type="checkbox"/> Make a significant difference in the lives of a few | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Construct buildings that will endure for generations | |

Perpetuity

Should your gift last forever? You can endow your gift so that only the income is spent and the principal becomes a growing source of community capital. Or, you can choose to spend all of your charitable assets. What is your preferred timetable?

- | | |
|---|--|
| <input type="checkbox"/> Give all direct gifts with no endowment | <input type="checkbox"/> Give only endowed gifts |
| <input type="checkbox"/> Give some direct gifts with no endowment, endow some gifts | |

What are your personal preferences?

Recognition

Some people like a tasteful level of recognition for their good work. It attracts attention to their cause, generates awareness and may inspire others to give. Others prefer anonymity. What level of recognition do you prefer?

- Lasting recognition (name on a fund, foundation, building or permanent structure)
- Public recognition (name in public announcement or media coverage)
- Simple recognition (personal thank you and name listed in annual report or newsletter)
- Anonymity

continued ...

www.saginawfoundation.org
info@saginawfoundation.org

facebook.com/saginawcommunityfoundation
youtube.com/user/saginawcomfoundation

pinterest.com/scfoundation
twitter.com/scfoundation

Ten reasons to choose Saginaw Community Foundation

- 1 We're a local organization with deep roots in the Saginaw County community
- 2 Our professional program staff has broad expertise regarding community issues and needs
- 3 We provide highly personalized service tailored to each individual's charitable and financial interests
- 4 We help people invest in the causes they care about most
- 5 We accept a wide variety of assets, and can facilitate even the most complex forms of giving
- 6 We partner with professional advisors to create highly effective approaches to charitable giving
- 7 We offer maximum tax advantage under state and federal law
- 8 We multiply the impact of gift dollars by pooling them with other gifts and grants
- 9 We build endowment funds that benefit the community forever and help create personal legacies
- 10 We are a community leader, convening agencies and resources to create positive change



Our mission is to fulfill donor wishes and enable community initiatives to come to life, now and forever. We are a:

Philanthropic vehicle. We develop relationships – and establish endowment funds – that allow us to provide grants and scholarships.

Charitable organization. We award grants and scholarships.

Leader/convenor. We consult with other community leaders or organizations about key challenges or opportunities.

Volunteer organization. We partner with other community members who want to be a part of our mission.

What are your personal preferences? (continued)

Control

Is ultimate control over assets you give to charity important to you? Some people aren't comfortable without it. Others are glad to let go once they've made some guiding decisions. Determining the range of control that's comfortable for you will help your advisor recommend appropriate giving vehicles.

Less control				More control	
Unrestricted Fund Broad gift for the community; SCF awards grants	Field of Interest Fund Gift to a specific cause; SCF awards grants	Designated Gift/Fund Gift to benefit a specific organization	Donor Advised Fund Gift fund for donor-recommended grantmaking	Supporting Organization Some benefits of a private foundation with SCF's support	Private Foundation Independent board awards grants

Involvement

Do you want to play an active role in your giving, selecting recipients of your gift for years to come? Would you like to involve your children or grandchildren? Or, would you prefer to make one-time gifts with no future demands on your time?

- | | |
|--|--|
| <input type="checkbox"/> No personal involvement | <input type="checkbox"/> Future personal involvement through children |
| <input type="checkbox"/> Current personal involvement | <input type="checkbox"/> Future personal involvement through grandchildren |
| <input type="checkbox"/> Lifetime personal involvement | |

Personalized service

Many people choose to receive personalized services that allow them to focus on the more rewarding aspects of giving. What kinds of services would you find helpful?

- | | |
|--|--|
| <input type="checkbox"/> Local community needs assessment | <input type="checkbox"/> Investment management |
| <input type="checkbox"/> Research into national or global issues | <input type="checkbox"/> Facilitation of family meetings and charitable activities |
| <input type="checkbox"/> Due diligence of selected organizations | <input type="checkbox"/> Bookkeeping |
| <input type="checkbox"/> Planned giving assistance | <input type="checkbox"/> Tax reporting |
| <input type="checkbox"/> Gift origination assistance | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Grant administration | |

What are your financial goals?

Assets and taxes

Most large gifts present the opportunity for significant tax deductions. Some people choose to give during high-income years to defray their taxes with deductions. You may wish to donate appreciated securities or real estate to avoid taxes on the sale of these assets. And, charitable bequests can play a role in estate planning for your heirs. Your professional advisor can help you assess the financial and tax implications of giving the following kinds of assets. What assets have you considered giving?

- | | |
|---|---|
| <input type="checkbox"/> Cash | <input type="checkbox"/> Real estate |
| <input type="checkbox"/> Retirement savings | <input type="checkbox"/> Life insurance |
| <input type="checkbox"/> Appreciated securities | <input type="checkbox"/> Fine art |
| <input type="checkbox"/> Closely held stock and business assets | <input type="checkbox"/> Other: _____ |

Income

Some people choose to give in a way that provides a lifetime stream of income for themselves or a loved one. Your professional advisor can help you select a giving vehicle that suits your time horizons, tolerance of risk and income requirements. What kind of income would you like your estate to provide?

- Predictable lifetime income for you *and* your spouse
- Predictable lifetime income for you *or* your spouse
- Maximum lifetime income for you *and* your spouse
- Maximum lifetime income for you *or* your spouse
- Provide income to a charity during your lifetime

Timing

Maybe you would like to start giving now, so you can get involved or potentially see the results of your gift. Or, perhaps you would like to give through your estate. What is your timing preference?

- Give all gifts during lifetime
- Gift some lifetime gifts; some after death
- Give all gifts after death

Transitions

Major life events often drive changes to an estate plan and prompt charitable gifts. Which of the following transitions might be relevant?

- Selling a business
- Change in marital status for you or your heirs
- Receiving an inheritance
- Retirement or estate planning
- Birth or coming of age of children or grandchildren
- Death of a loved one
- Other: _____

Giving options

Major options for giving entail varying costs and benefits. Your professional advisor can help you review options for custom giving solutions based on your timing preferences, your giving focus and other variables.

	Direct Gift	Donor Advised Fund	Supporting Organization	Private Foundation
Involvement and control	You give a gift directly to a public charity. Control is limited to initial gift decision.	You give to a public charity, such as SCF. You recommend grants to qualified nonprofit groups, subject to approval by the public charity's board of directors.	You work together with a public charity, such as SCF, to appoint a board. This board typically controls investments and grantmaking.	You appoint a board to control investments and grantmaking.
Tax status	Public charity	Public charity	Public charity	Private charity
Tax deductions	Up to 50% on cash; up to 30% on appreciated stock; up to 30% on real estate and closely held stock.	Up to 50% on cash; up to 30% on appreciated stock; up to 30% on real estate and closely held stock.	Up to 50% on cash; up to 30% on appreciated stock; up to 30% on real estate and closely held stock.	Up to 30% on cash; up to 20% on appreciated stock; up to 20% on real estate and closely held stock.
Grantmaking support	Your decision is based on your own research and intuition.	SCF staff members are available to help identify and assess grantees, provide input on community needs and verify nonprofit status.	SCF staff members are available to help identify and assess grantees, provide input on community needs and verify nonprofit status.	You must arrange and support your own grantmaking and monitoring structure.
Startup costs	None	N/A	Costs are kept to a minimum through collaboration with SCF.	Several thousand dollars for legal and accounting expenses and filing fees.
Effective gift size	Any gift size is appropriate	Thousands of dollars	Typically millions of dollars	Typically millions of dollars
Administration requirements	N/A	Donor has no administrative requirements. Administration is pooled and an annual fee is charged. SCF handles reporting.	Costs are kept to a minimum through collaboration with SCF. Annual 990 tax form must be filed.	You appoint a board to control investments and grantmaking.

Information request

Fill out this form to receive additional information about philanthropic opportunities, charitable giving and the Saginaw Community Foundation. You can mail this form to the Saginaw Community Foundation at 1 Tuscola, Suite 100B, Saginaw, MI 48607, or fax it to (989) 755-6524.

Name _____

Address _____

Phone _____

Email _____

- Subscribe me to your email newsletter
- Email me a PDF of the annual report
- Mail me a printed annual report

Send more information about:

- Establishing a philanthropic plan
- Understanding community needs/opportunities
- Evaluating charitable giving options
- Starting or operating a private foundation
- Supporting operations of nonprofit organizations
- Starting a Donor Advised Fund
- Starting a supporting organization
- Evaluating nonprofit effectiveness
- Measuring impact of charitable gifts

Saginaw Community Foundation will not share, sell or rent your personal information.



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