

Maximize Your Impact

A guide to giving for donors in the U.S.

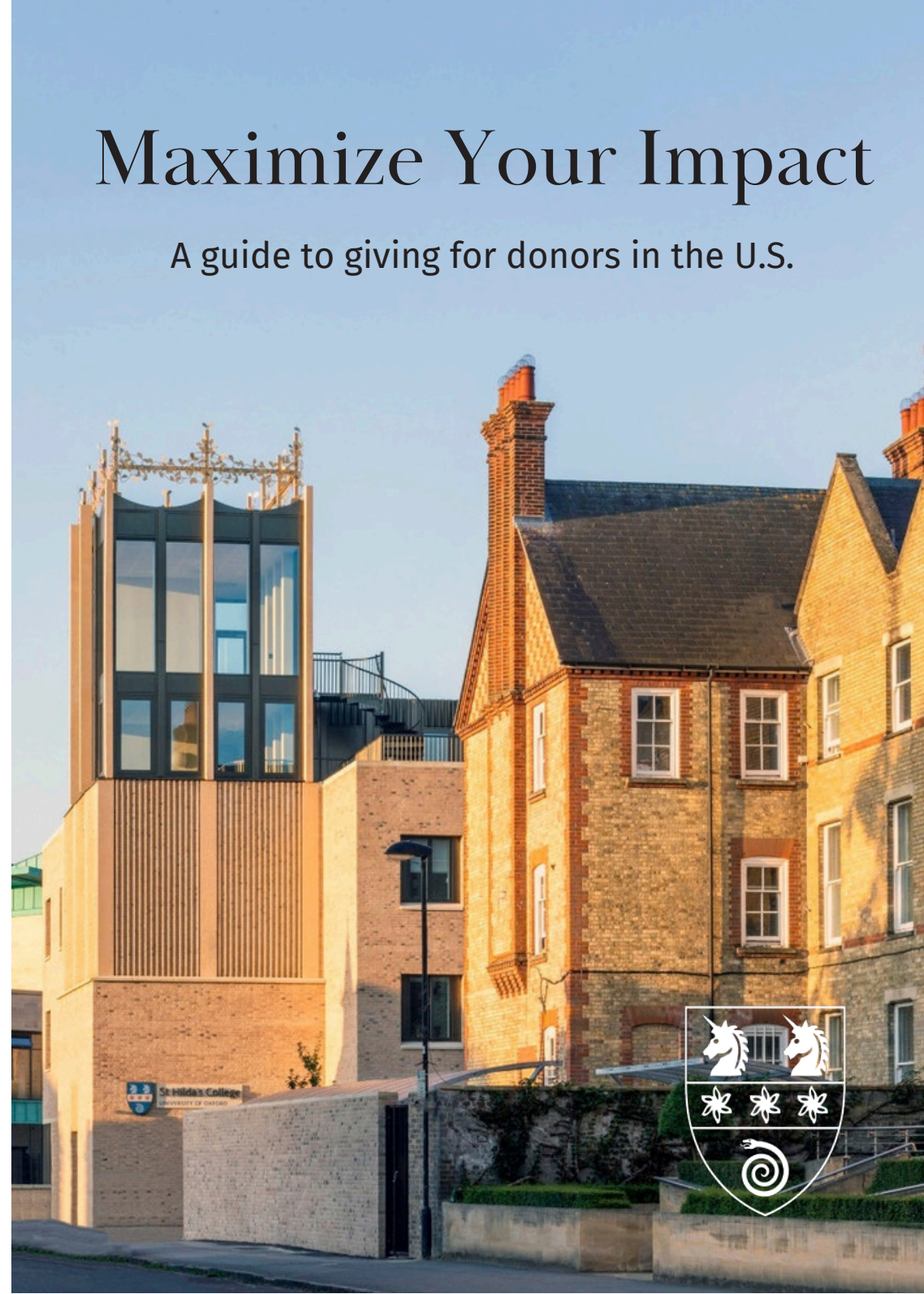
AMERICAN FRIENDS OF ST HILDA'S

GMA Foundations
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Attn: Mark Phan



St Hilda's College
UNIVERSITY OF OXFORD

THE EDGE
FOR EXCELLENCE



Giving to the American Friends of St Hilda's College

Thank you for your commitment to supporting St Hilda's College in transformational growth. In addition to making a gift by check or credit card to the American Friends of St Hilda's, there are many ways to enhance the value of your gift now or in the future.

GIVE APPRECIATED SECURITIES

Gifts of both cash and appreciated securities, including publicly traded stocks, bonds and mutual funds held for longer than a year, are subject to certain adjustments and limits. Starting in 2026, charitable donations can be deducted only to the extent they exceed 0.5% of your adjusted gross income (AGI) in the year of the gift. Charitable deductions are also subject to a "ceiling" equal to a percentage of the donor's AGI: 30% for gifts of appreciated securities held for longer than a year, and 50% for gifts of cash. Additionally starting in 2026, a donor's total itemized deductions, including charitable deductions, must be reduced by 2/3 to the extent a donor's taxable income exceeds the 37% income tax bracket threshold.

Two gifts of \$20,000: (1) cash or (2) stock with a cost of \$4,000:

	Cash Gift	ABC Stock
Fair Market Value	\$20,000	\$20,000
Federal Income Tax Saved @37% bracket*	\$7,000	\$7,000
Capital Gain Tax Saved (Federal)	0	\$3,808
Total Tax Savings	\$7,000	\$10,080

*Assuming the contribution is in excess of 0.5% of the donor's AGI

GIVE FROM YOUR IRA

If you are over 70½, a direct gift from your IRA, up to \$111,000 in 2026, may be the most tax efficient way to benefit St Hilda's. While a mandatory distribution to you from your IRA would be subject to state and federal tax, if you redirect it to the American Friends of St Hilda's (up to \$111,000) the distribution is not treated as income to you at all. The distribution is the equivalent of 100% deduction.

The gift does not reduce or affect the availability of your standard deduction to shelter other income either; you can remove the mandated distributions (up to \$111,000) from your income and still be able to use the rest of your standard deduction.

GIVE AN INTEREST IN REAL ESTATE

Through a suitable gift of real estate acceptable to the American Friends, you can save taxes, reduce your expense burden and make an impactful gift for St Hilda's. The American Friends will likely seek to sell the real estate shortly after receipt. The advisors to the American Friends will work with you on the details of the gift to see if it is suitable candidate for a gift.

GIVE THROUGH YOUR ESTATE PLAN

By making a gift to the American Friends in your will or trust on your death, you will have an impact on generations of students at St Hilda's. A charitable gift in your estate plan will not only benefit St Hilda's, but also may avoid state and federal estate tax, subject to certain adjustments and limits.

There are numerous forms of gifts that may be made in your estate plan, either by will or trust provision, including the following:

1. Outright Bequest

a) Specific Dollar Amount

"I give the sum of \$_____ to the American Friends of St Hilda's College, Inc."

b) Specific Property

"I give all my right, title and interest in and to {DESCRIPTION OF PROPERTY} to the American Friends of St Hilda's College, Inc."

c) Share of, or Entire Residue, of Estate

"I give (all/or _____%) of the residue of my estate to the American Friends of St Hilda's College, Inc."

2. Conditional Bequest

"If my husband/wife does not survive me, I give the sum of \$_____ to the American Friends of St Hilda's College, Inc."

3. Specific Purposes

In each case above, you can express your preference as to how your gift is to be used and/or its specific purpose, for example: "for bursaries", "for the English Department".

CONTACT AND PLANNING

If you or your advisors have any questions regarding structuring a gift to the American Friends, please feel free to call Mark Phan (617-675-7600).



Scan the QR code with your phone and give now