How to Give
Planned Gifts Make Philanthropy Possible for Everyone

Bequest by Will or Living Trust: A Simple Planned Gift
Including a charitable bequest in your will is a simple way to make a lasting gift to San José State University and establish your personal legacy of giving. Designating a gift or portion of your estate may result in a substantial reduction in federal gift and estate taxes.

Beneficiary Designations: Another Simple Planned Gift
A beneficiary designation of your retirement plan, IRA, life insurance policy, bank account or commercial annuity is the simplest and most flexible way to support SJSU. Beneficiary designations are revocable and take precedence over your will. While you cannot claim a charitable income tax deduction, your estate will be entitled to an offsetting charitable deduction. Naming SJSU as a contingent beneficiary enables you to ensure your spouse or loved one benefits from the assets prior to those assets going to SJSU.

Charitable Gift Annuity: Income for Today, a Gift for Tomorrow
Giving through a charitable gift annuity allows you to arrange a generous gift to SJSU while providing yourself a new income stream you can count on for the rest of your life. You can make a gift of cash or property now, get immediate tax benefits, and ensure that you (or a loved one you designate) receive fixed quarterly or annual payments for life.

Charitable Remainder Trust: Generate Income and a Charitable Gift with Flexibility
Giving through a charitable remainder trust allows you to receive income for the rest of your life, knowing that whatever remains will benefit SJSU. You can place cash or property in a trust that pays annual income to you (or another named beneficiary) for life. After your lifetime, the remainder of the trust transfers to SJSU. You receive income tax benefits the year you establish your trust.

Charitable Lead Trust: Income for SJSU Now, Benefit Your Heirs Later
A charitable lead trust helps you make significant annual gifts to SJSU while retaining assets for yourself or your heirs, often with significant transfer-tax savings. You can place cash or property in a trust that pays a fixed amount to SJSU for the number of years you select. Those assets are tax-sheltered while in the trust and, once this period ends, are transferred to the beneficiaries you name.

Donor-Advised Funds: Harness the Giving Power of a Private Foundation
A donor-advised fund, which is like a charitable savings account, gives you the flexibility to receive the charitable tax deduction when you need it, and make the gift to SJSU when you have the time to consider. Open a donor-advised fund by a written agreement at a community foundation or other sponsoring organization. Enjoy the advantages of a private foundation without the costs and complexities of managing one.

For more information, contact Randy Balogh, SJSU director of planned giving, at 408-924-1123 or randy.balogh@sjsu.edu.

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