WAYS TO GIVE



With your support, we can break generational cycles of poverty.

INDIVIDUAL DONATION

A donation of any amount directly supports the children and families we serve. Multi-year or monthly giving ensures sustained impact, with convenient options like PayPal, credit, or debit card on our website.

EMPLOYER MATCH

Double the impact of your donation by utilizing your employer's charitable giving or payroll deduction programs. Check with your employer's HR department to learn about your options.

STOCK DONATION

Avoid capital gains tax by donating appreciated securities. It's a simple way to invest in our vision that one day, every child in western Montana who needs a Friend will have one.

SUSTAINABILITY FUND

The Karen Erickson Sustainability Fund serves as a vital reserve, providing financial stability for major initiatives such as capital campaigns or addressing unexpected budget challenges. Your investment ensures we can continue transforming lives for many years to come.

IRA-QUALIFIED CHARITABLE DISTRIBUTION

If you're over 71 and receive the required minimum distribution (RMD) from your IRA, you can support our work by making a qualified charitable distribution (QCD). QCDs do not count as income and you are not required to pay taxes on the charitable donation. Not only do you get a nice tax break, but your contribution also helps to disrupt poverty in our community!

DONOR ADVISED FUND

Donating through your Donor Advised Fund (DAF) is a meaningful way to advance our mission while maximizing the impact of your giving.

LEGACY GIFT

Leave a lasting legacy by including Friends of the Children in your will or estate plans. It can be a specific amount or a percentage of your total estate. Whatever the amount, your legacy gift will directly benefit our program youth and leave a lasting impact on our ability to sustain this work for generations to come.

FRIENDS OF THE CHILDREN ENDOWMENT

Support Friends of the Children - Western Montana for generations to come through our permanent endowment at the Missoula Community Foundation.

LEARN MORE

There are many ways to give. Please contact Jamie McConnell, Development Director, to learn more about these options. **jmcconnell@friendsmontana.org | 406.493.7485**

Friends of the Children–Western Montana does not provide legal, tax, or financial advice. Donors should consult their personal financial advisor, attorney, or tax professional to determine the best charitable giving strategies for their individual circumstances. Your gift to Friends of the Children is tax deductible as the law allows. Our 501(c)(3) Federal Tax ID is 86-3594655.

A GUIDE TO CHARITABLE GIVING OPTIONS

What is a Donor-Advised Fund (DAF) and How Does it Work?

A Donor-Advised Fund is a charitable account you set up through a giving intermediary (e.g., Fidelity Charitable, Schwab Charitable, Missoula Community Foundation, etc.). You contribute cash or assets, receive a tax deduction, and recommend grants to charities over time.

- ✓ Immediate tax deduction
- ✓ Assets grow tax-free
- ✓ Flexible, easy to manage
- ✘ Cannot be used for personal benefits (e.g., event tickets)
- ✘ Some fees may apply

Donating Appreciated Stocks and Securities

Donating appreciated stocks you've held for more than a year allows you to avoid capital gains taxes and claim a deduction for the full fair market value. Appreciated stock refers to shares that have increased in value since you purchased them, meaning you would owe capital gains tax if you sold them outright.

- ✓ Avoid capital gains tax
- ✓ Larger impact than selling first
- ✓ Full value is tax-deductible
- ✘ Must be long-term holdings *(older than 1 year)*
- ✘ Other nonprofits may not accept stocks directly

IRA Qualified Charitable Distributions (QCDs)

If you're age 70½ or older, you can give up to $111,000 per year from your IRA directly to a charity. This counts toward your Required Minimum Distribution (RMD) and lowers your taxable income.

- ✓ Reduces taxable income
- ✓ Satisfies RMD
- ✓ No need to itemize deductions
- ✘ Must be age 70½+
- ✘ Funds must go directly to the charity.
- ✘ Can't be used for donor-advised funds

Wills & Estates

Planned giving allows you to designate a gift to charity in your will, trust, or as a beneficiary of assets like life insurance or retirement accounts.

- ✓ Leave a lasting legacy
- ✓ Reduces estate taxes
- ✓ Simple to update over time & doesn't affect current finances
- ✘ No immediate tax benefit
- ✘ Requires legal coordination

Charitable Gift Annuities and Trusts

A charitable gift annuity is a way to support a nonprofit while also receiving guaranteed fixed payments for life. You make an upfront gift, and in return, the nonprofit pays you (or a designated recipient) a steady income for life. After your lifetime, the remaining balance supports the organization's mission.

A charitable trust—such as a Charitable Remainder Trust (CRT) or Charitable Lead Trust (CLT)—is a more complex planned giving vehicle that can provide income to you or others for a period of time, with the remainder going to charity (or vice versa).

- ✓ Lifetime income stream
- ✓ Partial charitable tax deduction
- ✓ May reduce capital gains or estate taxes
- ✓ Leaves a legacy to charity
- ✘ Irrevocable gift
- ✘ Payments are fixed and may not keep up with inflation
- ✘ Charitable trusts require legal setup and administration
- ✘ Minimum age and gift size may apply

Friends of the Children Endowment

Individuals who make a planned gift to a qualified Montana endowment fund will receive a tax credit of 40% of their gift, with a maximum credit of $15,000 ($30,000 for joint filers).

- ✓ Gifts may qualify for the MT Endowment Tax Credit
- ✘ Must be a planned gift to qualify for the MT Endowment Tax Credit