

Donations of appreciated stock

Donating appreciated stocks, bonds or mutual funds is an effective and tax-wise* way for you to support GUS. Many families are surprised to learn you can save time and money by gifting appreciated assets, like stock.

If you hold appreciated assets that have risen in value, and you have held them long term (more than one year and one day) you can consider using them as a gift. You may also be entitled to a federal income tax charitable deduction based on the fair market value of the securities at the time of the transfer.

Benefits include:

- Immediate income tax deduction
- Elimination of capital gains taxes owed on appreciation
- Keep cash in hand and make great use of a liquid asset
- Support a cause near and dear like GUS!

	CASH GIFT	STOCK GIFT
Amount	\$10,000	\$10,000 (fair market value)
Income Tax Saved (37% income tax bracket)	\$3,700	\$3,700
Capital Gains Tax Saved	\$0	\$2,380
TOTAL TAX SAVINGS	\$3,700	\$6,080

Assumes 20% capital gains tax and 3.8% surtax on net investment income tax.

*This information is intended to provide general information. For advice or assistance with your particular tax situation, you should consult an attorney or other professional adviser.

If you would like to consider a gift of stock, please contact: Martha Delay, director of advancement, (978) 927-1064 x117 or mdelay@gus.org