

Six tax-smart ways to give

You make great things happen for students in every ISD school. These options, shared by the experts at the Issaquah Schools Foundation's *Giving Wisely* webinar, may help your generosity go further — for students and for you.

Start with your giving goal

Purpose: which causes matter most to you?

Asset: what do you own that could be given?

Timing: annual gift, high-income year or a sale ahead?

Structure: a direct gift, a DAF or a trust?

1 Appreciated stock

Give shares you've held more than one year directly, instead of selling first. You may avoid capital-gains tax and deduct the full market value, so more of your gift reaches the cause.

With the Foundation: ask us for transfer instructions, then tell us the shares are on their way so we can thank you.

2 Crypto and complex assets

Cryptocurrency, real estate and private business interests follow similar logic, but execution matters. Values can shift quickly, transfer rules may apply and an appraisal may be required.

With the Foundation: contact us before transfer so we can confirm acceptance and timing.

3 Donor-advised funds

Contribute cash or other assets to a DAF sponsor and receive tax documentation that year. Then recommend grants to the charities you love over time, with simpler record-keeping.

With the Foundation: already have a DAF? Recommend a grant to the Issaquah Schools Foundation, EIN 94-3050254.

4 Bunching several years

Combine several years of planned giving into one contribution year, often through a DAF, to itemize that year. Worth modeling when your deductions sit near the standard deduction. Your intent stays the same; only the timing changes.

With the Foundation: keep your support steady with annual grants from your DAF.

5 IRA charitable distributions

Age 70½ or older? A qualified charitable distribution (QCD) sends money from your IRA to a charity. It can count toward your required minimum distribution without adding to taxable income. QCDs can't go to a DAF.

With the Foundation: ask your IRA custodian to send a QCD payable to ISF.

6 Trusts and legacy gifts

Build giving into a complete estate plan. A charitable remainder trust pays you or family, then the rest goes to charity; a charitable lead trust pays charity first, then family. A bequest or beneficiary designation is a simpler start.

With the Foundation: named us in your plan? Let us know so we can thank you and honor your wishes.

Shares or cash? A \$1,000 example

Sell shares, then give cash  **\$840**

Give shares directly  **\$1,000**

Amount that reaches the charity

Giving the shares: \$160 more reaches the cause, and your estimated after-tax cost drops from \$689.20 to \$630.

Illustration only. Assumes a \$200 cost basis, shares held more than one year, a 20% capital-gains rate, a 37% income-tax bracket, itemized deductions and no state tax. Results depend on income, deduction limits and the 2026 charitable-deduction floor.

We can accept each of these gifts

Stock, crypto, DAF grants, QCDs and legacy gifts — we make it easy and are happy to work with you and your advisor.

QUESTIONS? EMAIL US

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