



“The University of Pittsburgh is exploding into something much greater than we could ever imagine and we should do anything we can to help Pitt and its students today and into the future.”

— Joanne (A&S '62) and
Ellsworth (A&S '58, DEN '60) Bowser

There are many ways to support the University of Pittsburgh. The most common, and immediately impactful, is to make a gift of cash. There are other options, such as contributing appreciated stock and real estate, and a slew of philanthropic instruments collectively referred to as planned giving.

Planned giving includes a wide variety of tools that allow you to amplify your impact on future students, faculty, and staff while potentially creating lifelong income streams and lowering the tax burden for you and your loved ones.

The most common form of planned giving is including the University in your will. Other planned giving options include funding a gift annuity or using assets in a retirement account in creative ways.

By making a planned gift in conjunction with annual financial support, many donors are able to offer gifts with an impact larger than they previously thought possible.

After learning about the options, some are surprised to find they are even able to name an endowed fund that will continue to support student dreams and faculty goals for many years to come.

IMPACT OF GIVING

After earning a degree in criminal justice, Christopher Darby (EDUC '24G) discovered his true passion was in preventing youth from entering the penal system. That led to his decision to earn a PhD in Education from Pitt where he studied ways to improve the educational system and better connect those in at-risk communities with higher education.

“Scholarship support created new opportunities in my life. If not for scholarships I might not have taken the leap of faith to go to college and would not have earned my PhD.”

— Christopher Darby (EDUC '24G)





PLANNING YOUR LEGACY: A CLOSER LOOK

	Popular Ways to Give	Gifts that pay you back	Other ways to give
Types of Gifts	<ul style="list-style-type: none"> • Cash • Naming Pitt in your will (bequest) or living trust • Naming Pitt as a beneficiary of a retirement account • IRA charitable rollovers 	<ul style="list-style-type: none"> • Charitable Remainder Trusts <ul style="list-style-type: none"> • Annuity Trust • Unitrust • Charitable Gift Annuities <ul style="list-style-type: none"> • Current • Deferred • Flexible 	<ul style="list-style-type: none"> • Charitable Lead Trusts • Appreciated stocks and other assets • Life insurance • Real estate and other tangible property

Cash—Contributing cash is the easiest gift and provides the maximum tax deduction while also making an immediate impact for the University of Pittsburgh’s students and faculty.

Bequests and Beneficiaries—Naming the University in your will, living trust, or as a beneficiary of your retirement plan allows you to help Pitt without impacting your income today.

IRA Charitable Rollovers—If you are age 70.5 or older, you can make a tax-free gift from your IRA directly to the University of Pittsburgh; if you are age 73 or older this will also satisfy your required minimum distribution. This is a simple and popular way to support Pitt without reducing your current cash flow and could lower your taxes.

Charitable Remainder Trusts—Creating a Charitable Remainder Annuity Trust or Charitable Remainder Unitrust (with a minimum \$100,000 gift) provides you and/or a loved one income for life and benefits the University of Pittsburgh when it is dissolved. An annuity trust provides fixed income, while a unitrust provides variable income based on investment performance.

Charitable Gift Annuities—Making a gift to the University to establish a Current, Deferred, or Flexible Charitable Gift Annuity guarantees fixed payments for you and/or a loved one for life, while ensuring Pitt’s financial future.

Charitable Lead Trusts—When you create a Charitable Lead Trust, Pitt receives an annual payment from the trust and the remaining funds eventually come back to you and/or your heirs.

Appreciated Stocks—Donating securities that have increased in value directly to the University allows you to possibly avoid capital gains taxes and maximize your charitable deduction.

Life Insurance—Naming the University of Pittsburgh as a beneficiary of an existing life insurance policy, or creating a new policy specifically to benefit Pitt, allows you to build a legacy, often with a relatively small annual premium payment and without diluting your estate.

Real Estate and Other Property—Contributing homes, fine art, and other property directly to the University of Pittsburgh could allow you to avoid capital gains taxes and the burden of maintaining or selling the assets.