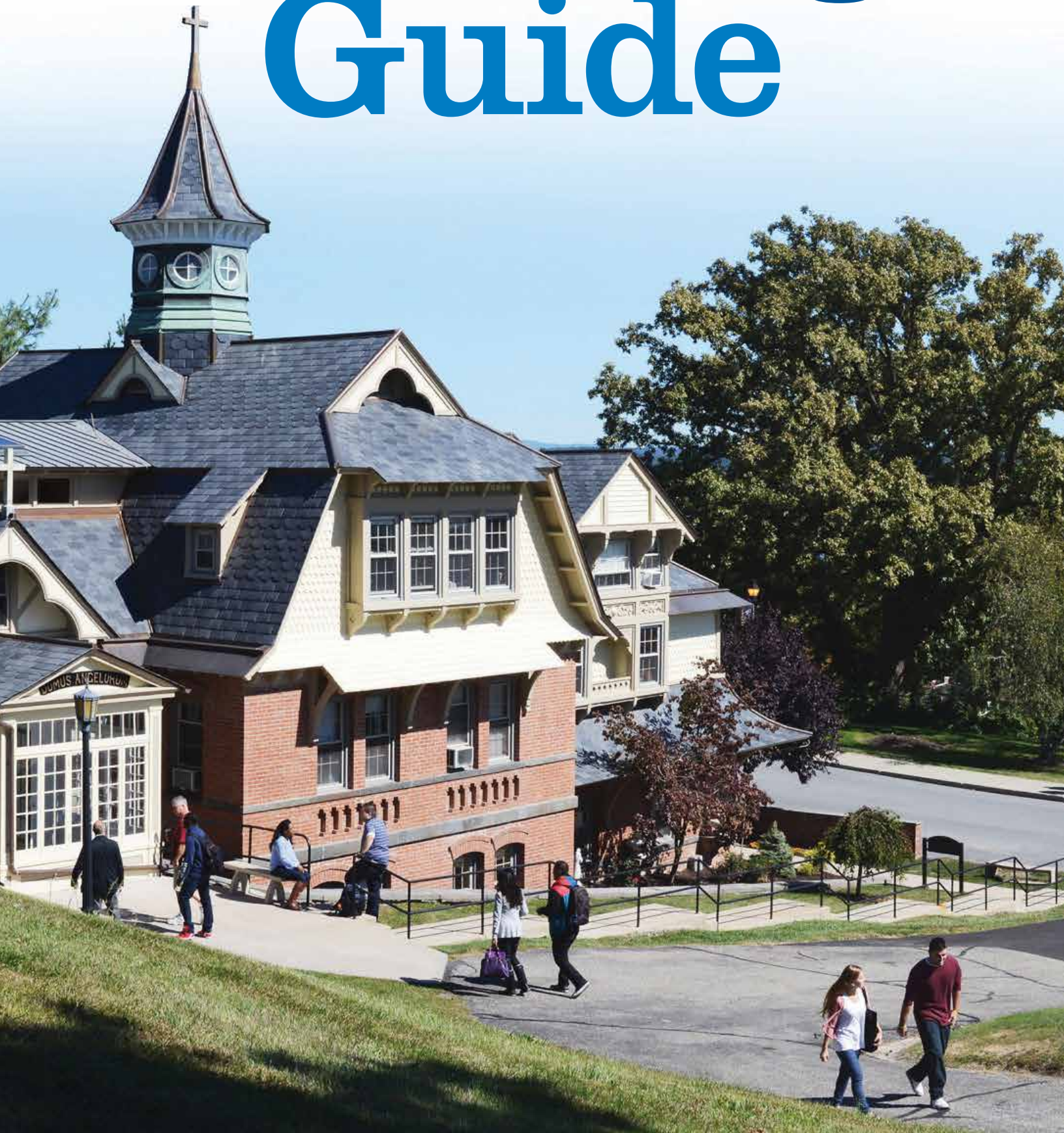
Mount Saint Mary College

Gift Giving Guide



Support the Mount and Make a Difference in the Life of a Student

Mount Saint Mary College welcomes your partnership as we educate students for lives of service and leadership. Founded by the Dominican Sisters of Newburgh, the Mount fosters close student-faculty interaction that enables students to reach their potential as lifelong learners.

Your support will help provide an exceptional educational experience that is consistent with Judeo-Christian values and the Dominican tradition of education that values the inherent worth of every individual. Gifts can be made outright, through a multi-year pledge, or by creating a planned gift such as a charitable gift annuity or a bequest intention. In recognition of your partnership, the Mount is honored to offer a wide range of recognition opportunities.

SCHOLARSHIPS

By establishing or making a gift to a scholarship fund, you directly help a student to fulfill her or his dream of earning an undergraduate or graduate degree. If desired, scholarships can be named for donors or loved ones and be designated for specific programs, such as nursing, education, human services, business, or accounting.

ENDOWMENTS

Endowed funds help to support in perpetuity a particular program or college facility. Gifts can be made to an established endowment or to a new fund named for donors or others, which can be tailored in accordance with a donor's wishes.

ANNUAL FUND

Gifts made to the MSMC Annual Fund support the Mount's greatest needs, helping to bridge the gap between tuition and fees and the actual cost of a Mount Saint Mary College education. Many companies, such as IBM and Verizon, will match gifts made by their employees or retirees.

RECOGNITION OPPORTUNITIES

The Mount is honored to provide a range of permanent naming opportunities for leadership gifts. All donors are recognized in the annual *Honor Roll of Donors*. Donors may also choose anonymity if preferred.

Making a Gift

Gifts made to Mount Saint Mary College are fully tax-deductible in accordance with IRS guidelines.

GIFTS CAN BE MADE IN A VARIETY OF WAYS:

Checks

Checks should be made payable to Mount Saint Mary College, with the notation "contribution" in the memo line.

Mailing address: **Office of College Advancement**
Mount Saint Mary College
330 Powell Avenue
Newburgh, NY 12550

Credit Card/Online

The College accepts VISA, MasterCard, and Discover. Credit card donations can be made online at **www.msmc.edu/giving** or by calling the Office of College Advancement at **845-569-3218.**

Securities/Shares of Stock

Gifts of securities can often provide significant tax savings. The current market value on the date the securities are transferred to the College is used to determine the contribution amount.
For transfer via DTC, instruct your broker to make an electronic transfer to:

Mount Saint Mary College Account at The Depository Trust Company
U. S. Bank Trust
Participant Account 2803
For credit to Mount Saint Mary College, Newburgh, NY
Account # 001050978402

Electronic transfers do not include the name of the donor. Therefore, it is very important that prior to transfer either you or your broker notify both U.S. Bank Trust representative Sue Massey at sue.massey@usbank.com and Joe Valenti, Vice President for College Advancement, at joseph.valenti@msmc.edu or 845-569-3216.

Planned & Income-Producing Gifts

Bequests: Including the Mount in your Will

By including Mount Saint Mary College in your Will, you can make a lasting gift. You can request that the Mount receive an exact dollar amount or percentage of your remaining estate.

Sample Bequest Language
"I bequeath (dollar amount, percentage of residual estate, or description of property) to Mount Saint Mary College in Newburgh, NY."

Beneficiary Designations for IRA's, Insurance Policies and Retirement Plans

Naming the Mount as a beneficiary of an IRA, insurance policy, or retirement plan may help your heirs to avoid or reduce income or estate-related taxes while the full value of the plan benefits the Mount. Certain types of life insurance policies may qualify for an income-tax deduction for a portion of the policy's value.

Charitable Gift Annuity

A gift annuity is an income-producing arrangement whereby, in exchange for cash or marketable securities, the College guarantees by contract to pay a fixed payment for life to one or two beneficiaries. The minimum contribution required for a gift annuity is $10,000 and the payout rate is based on the age of the beneficiary(s).

Rose window in the Chapel of the Most Holy Rosary, Dominican Center, Mount Saint Mary College

Making the Most of a Stock Donation

	Transfer Stock Directly to MSMC	Sell Stock and Give Proceeds to MSMC
Purchase price of securities	$30,000	$30,000
Current value of securities	$100,000	$100,000
Capital gains tax	0	$10,500 (15% of $70,000)
Value of gift to MSMC	$100,000	$89,500
Tax deduction (assumes 35%)	$35,000	$20,825

Subject to change

Gift annuity example (assumes 28% tax bracket)

Age	65 One Life	65 Two Lives	70 One Life	75 One Life
Gift Amount	$10,000	$10,000	$10,000	$10,000
Income Tax Deduction	$3,142	$2,331	$3,834	$4,386
Estimated Total Payout	$9,870	$11,004	$8,670	$7,772
Annuity Annual Payout	$470	$420	$510	$580
Effective rate	6.7%	5.8%	7.4%	8.7%

Subject to change

Living Legacy Society

Membership

The *Living Legacy Society* of Mount Saint Mary College recognizes alumni, parents, and friends who have included the Mount in their estate plans. We invite you to join this thoughtful group of individuals who are creating a lasting impact on the College and our students for generations to come. In addition to acknowledging your commitment during your lifetime, we would work in partnership with you to ensure that your intentions are fulfilled in accordance with your wishes. Bequest intentions and planned gifts can be made anonymously.

Like the Dominican Sisters of Newburgh who founded Mount Saint Mary College in 1959, members of the *Living Legacy Society* place their faith in the Mount's mission and traditions. These core values will help to create future generations of students and alumni who will carry forth the legacy of Mount Saint Mary College.

Working in Partnership with You

We would welcome the opportunity to assist you in meeting your personal and philanthropic goals. Should you have any questions concerning the tax benefits or design aspects of an outright or planned gift, please contact the Office of College Advancement without any obligation. We can also refer you to estate and financial planning professionals.

Office of College Advancement

JOE VALENTI, *Vice President for College Advancement*
845.569.3216 • Joseph.Valenti@msmc.edu

LYNN FRANK, *Major Gifts Officer and Liaison*
Mount Saint Mary Academy/High School Alumni Association
845.569.3218 • Lynn.Frank@msmc.edu

NATALIE McKINSTRIE, *Director of Annual Giving*
845.569.3355 • Natalie.McKinstrie@msmc.edu

About The Mount

Undergraduate Students	**2,140**
Graduate Students	**347**
Non-Degree Seeking	**21**
Residents *(Traditional)*	**57%**
Commuters *(Traditional)*	**43%**
Student/Faculty Ratio	**14:1**
Average Class Size	**20**
Students Receiving Financial Aid:	**93%**
First-Generation College Student:	**32%**
GENDER *(Traditional)*	
Female Students	**70%**
Male Students	**30%**
GEOGRAPHIC REGION *(Traditional)*	
Mid Hudson Valley	**53%**
Long Island	**19%**
NYC	**12%**
NJ, CT, Other States	**16%**
NCAA DIVISION III SPORTS TEAMS	
Men	**10**
Women	**11**
Student Organizations	**37**
Largest participation: Big Brothers/Big Sisters, Colleges Against Cancer, Dance Team, Habitat for Humanity, Nursing Student Union	
Total Alumni	**15,950**

OUTCOMES FOR THE CLASS OF 2015

Six-month graduate follow-up survey:

92% employed or attending graduate school (91% employed)

As of Fall 2015