

## How Do I Make a Gift to the Keene Amateur Astronomers Club?

You can make an immediate cash gift or arrange for a gift in the future. The most common future alternative is designating a charitable gift in a will or living trust. Many people set aside a specific dollar amount. Others leave a percentage of their estate, or any assets left over after their family has been provided for. Some people choose to donate real estate while others leave benefits from life insurance policies, funds from a savings or retirement account, or appreciated assets. Here are several examples:

**Make an outright bequest in your will:** The easiest and most direct way to make a planned charitable gift is by an outright bequest of cash in your will. Making an outright bequest requires only a short paragraph in your will that names the charitable beneficiary and states the amount of your gift. The outright bequest is especially appropriate when the amount of your gift is relatively small, or when you want the funds to go to the Keene Amateur Astronomers Club without strings attached.

**Make a donation from your IRA or retirement plan:** Make the Keene Amateur Astronomers Club the beneficiary of an IRA or retirement plan. When you have funds in an IRA or employer-sponsored retirement plan, you can name the Keene Amateur Astronomers' Club as a beneficiary. Naming the Keene Amateur Astronomers Club as a beneficiary can provide double tax savings. First, the charitable gift will provide a deduction on any estate tax owed. Second, the Keene Amateur Astronomers Club will not be required to pay income tax on any funds received. This double benefit of lowering your taxes increases the value of your retirement account. Further information on how to make a gift to the Keene Amateur Astronomers Club is available here [[website link to summary spreadsheet](#)].

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