There is still time to make gifts that will be helpful to St. Thomas students AND your 2023 taxes. These include:

**Appreciated stock**
If you own stock or securities, consider giving some shares to St. Thomas and using the cash you were planning to gift to purchase new shares. We receive the current value of the stock, and you’ll avoid 100% of capital gains, receive an income-tax deduction and increase the tax basis in your new stock.
[link.stthomas.edu/stockgift](http://link.stthomas.edu/stockgift)

**Distribution from IRA**
If you are age 70½ or older, consider making a gift directly from your IRA. While you will not receive an income-tax deduction, you will not pay taxes on any distributions (up to $100,000 per person). This can also reduce your taxable income and count toward your required minimum distribution.
[link.stthomas.edu/iragift](http://link.stthomas.edu/iragift)

**Donor-advised fund**
If you normally make your gifts to St. Thomas through a donor-advised fund, you can contribute to the fund by year’s end.
[link.stthomas.edu/DAF](http://link.stthomas.edu/DAF)

**Cash**
Of course, you can make a year-end gift with cash, check, credit card or wire transfer.
[link.stthomas.edu/gift-FAQ](http://link.stthomas.edu/gift-FAQ)

**BLEND YOUR GIVING**
For even more impact, complement your current giving with a beneficiary designation or gift through your will or trust. You benefit by seeing your gift in action, while also knowing you are building a legacy that will grow over time.
[link.stthomas.edu/planned-giving](http://link.stthomas.edu/planned-giving)