

# YEAR-END GIVING GUIDE

## 2025



There is still time to make gifts that will be helpful to St. Thomas students AND your 2025 taxes. These include:

### Appreciated stock

If you own stock or securities, consider directing 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](https://link.stthomas.edu/stockgift)

Deadline for 2025 charitable deduction: To UBS by Wed., Dec. 31 at 3 p.m. (See link for instructions.)

### 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/iragiving](https://link.stthomas.edu/iragiving)

Deadline: Must be postmarked by Wed., Dec. 31. (If check is issued from your IRA checkbook, must be received AND deposited by Dec. 31.)

### 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](https://link.stthomas.edu/DAF)

### Cash (by check, credit card or wire transfer)

#### Wire transfer

Must be received by Wed., Dec. 31, 3 p.m. CST. Instructions: [link.stthomas.edu/wire-transfer](https://link.stthomas.edu/wire-transfer)

#### Credit card

By mail or phone: must be made by Mon. Dec. 22 at 5 p.m.

Online: make your gift by Wed., Dec. 31, 11:59 p.m. CST [link.stthomas.edu/online-gift](https://link.stthomas.edu/online-gift)

#### Checks

Must be postmarked by Wed., Dec. 31. Mail to: University of St. Thomas Development Office  
P.O. Box 64947  
St. Paul, MN 55164-0947

### 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/legacy-giving](https://link.stthomas.edu/legacy-giving)