3 WAYS TO MAKE A DIFFERENCE—ENDOWMENTS, MEMORIALS AND SCHOLARSHIPS
What if you could honor a loved one while also improving other people’s lives—and even save on your taxes? It’s possible. Take a look at these gift types to learn how.

GIFTS THAT CAN LAST FOREVER
Endowments, Memorials and Scholarships

1 Endowments
Gifts That Keep On Giving
Creating an endowment is a wonderful way to:
• Support the University of Maryland.
• Provide financial support to worthy projects.
• Receive tax benefits.
• Continue a project in your name or the name of a loved one long into the future.

How an Endowment Works
You can create a named endowed fund to support a particular project, sustain an ongoing program, encourage study into new areas or provide an award to a worthy recipient.

Once the gift is established, we will set up the fund and pay a percentage of its annual value to the designated recipient or project each year. This allows us to reinvest any additional earnings and build the fund’s value over time. Because use of the fund is restricted to a small portion each year, the fund is intended to last forever.

Endowing Your Annual Gift
To fund your endowment, you would include a bequest in your will and specify that the money is to be added to UMD’s endowment portfolio. When your gift is invested as part of this portfolio, it grows along with the rest of the endowment. As a small portion of your endowed fund is paid out each year in your name, your gift will support our mission each and every year.

Memorial Gifts
Honor Someone by Supporting a Favorite Cause
Making a memorial gift to UMD is a wonderful way to honor and remember an individual who was admired, loved and respected. Your memorial gift can be made to:
• Establish an endowment.
• Support a scholarship fund.
• Support another project of special interest to you or your honoree.

2 The Maryland Promise Scholarship Program
The Maryland Promise Scholarship Program provides supportive educational and financial opportunities to undergraduate students from the state of Maryland and Washington, D.C., exhibiting strong academic and leadership potential.

For more information visit promise.umd.edu
Help Students Achieve Their Dreams

Few gifts offer greater satisfaction than a gift to establish a scholarship. By creating a scholarship, you can:

- Enable UMD students to receive a quality education and follow their progress as they learn and grow.
- Make a contribution that gives back to the community and serves as an example for others.
- Provide a gift you will remember for the rest of your life—and that will change the rest of someone else’s.

You can give to existing scholarship funds, or we can set one up for you.

Benefit the Scholar and the Institution

UMD is dedicated to ensuring that opportunities are available for today’s students to achieve their dreams. Providing scholarships based on financial need and academic performance attracts top students and top faculty to the university, and it rewards students for their hard work and dedication.

Yet, as the cost of education continues to rise, so does the need for scholarships. More than half of today’s students receive some sort of financial aid. For many of these students, a scholarship isn’t a luxury; it is a necessity. Without help, the increasing expense may make an education off-limits to more and more students.

How to Fund Your Gift

There are many ways besides cash to fund your endowment, memorial or scholarship.

Appreciated assets. Using an appreciated asset that you have owned for more than one year may allow you to eliminate the capital gains tax on the asset’s appreciation.

Life insurance. Make us the owner and beneficiary of a policy you no longer need.

Retirement plan assets. These heavily taxed assets make an ideal gift after your lifetime to our tax-exempt organization.

Gifts that provide income. By establishing a life income gift, such as a charitable remainder trust, you can receive income for the rest of your life, and UMD will receive the remaining assets after your lifetime.

Bequests. Remembering us in your will is an easy, flexible way to provide support.

We can help: There are many ways you can establish a scholarship, remember a loved one or create an endowment. We would be happy to meet with you to explore the options that can be most beneficial to you—and to discuss how your gift can help preserve our future. Please contact us today. There is no obligation.