1. CASH
   Your personal cash gift is deductible from your adjusted gross income. Gifts can be made in honor or in memory of friends and loved ones.

2. STOCKS OR BONDS
   For full tax benefit, your broker can electronically transfer securities to a Delta State University broker, or you can send unsigned stock certificates by certified mail to the Foundation office.

3. LIFE INCOME GIFTS
   Gifts of appreciated property can generate income for you with positive tax benefits. Examples include gift annuities and charitable remainder trusts.

4. BEQUEST
   You can reduce inheritance taxes by designating in your will specific gifts of cash, property, or a percentage of the remainder of your estate.

5. LEAD TRUSTS
   Property or assets can stay in the family, while your gift reduces estate taxes and supports Delta State University.

6. LIFE INSURANCE
   Designating Delta State University as a beneficiary of a paid-up policy or a new policy helps the University’s future endowment and provides you with a tax deduction.

7. RETAINED LIFE ESTATE
   You retain occupancy of the property for life but give your primary or vacation home or farm to the university for its future income.

8. REAL OR PERSONAL PROPERTY
   You can deduct the full fair-market value of gifts of real estate or personal property (art, antiques, automobiles, etc.).

9. RETIREMENT PLAN GIFTS
   Remainder interest in IRA, 401k and 403b plans can be designated to provide an income stream to loved ones and ultimately benefit the university at substantial tax savings.

10. MATCHING GIFTS
    Often your gift to Delta State University can be multiplied by matching funds from companies and foundations. Check with your company’s personnel office.

For more information on these and other gift planning options, contact the Delta State University Foundation, Inc., at (662) 846-4708 or email at kfulcher@dsu.deltast.edu.