When a friend of Emilia Cano-Czagany ’22 asked her if she had heard about Lehigh University, Emilia’s life changed. A Pittsburgh native, she was not familiar with the esteemed, idyllic college in the Lehigh Valley. After doing some research, she quickly fell in love with everything the university had to offer.

Emilia is the current recipient of the Howard G. Figueroa Memorial Scholarship Fund, which was established from the remainder interest of the Howard and Marie Figueroa Charitable Remainder Trust. Emilia cites being a scholarship recipient as a driving force behind her desire to succeed at Lehigh.

“I want to honor and do right by my donors. I feel a lot of pride that someone wanted to encourage me with this opportunity and I want to acknowledge that with hard work,” Emilia says.

Now in her sophomore year, Emilia is looking forward to diving into her finance and accounting major, pursuing her certificate in international business, and getting involved in more student activities. “One of my favorite things about Lehigh is the sense of community. It’s pretty small, so you get very close to people and see a lot of familiar faces around campus. Now that I’ve gotten fully acclimated and know how to prioritize, I can’t wait to branch out and pursue more of my interests,” she says.

When reflecting on being a scholarship recipient, Emilia is nothing if not appreciative: “I am so thankful for this opportunity and for my donors believing in me. It takes a lot of stress off of me and my family, and it keeps me going!”

Establishing a charitable remainder trust is a great way to make a difference to students like Emilia and receive income in the process. Funded by appreciated securities, a charitable remainder trust will boost your cash flow, provide you with a tax-saving charitable deduction, and eliminate upfront capital gains tax on the appreciation. After your lifetime or your beneficiary’s lifetime, remaining assets in the trust go to advancing Lehigh’s mission.

A charitable remainder trust can make a meaningful, long-term impact at Lehigh. Contact the Office of Planned Giving to learn more.
CHANGE LIVES AT LEHIGH

Consider Funding a Scholarship

You can change lives and help Lehigh’s students achieve their dreams. How? By establishing a scholarship or contributing to an existing scholarship fund.

With the cost of a college education seeming to climb higher every year, the dream of earning a degree can move out of reach for deserving students. A scholarship can help ease the financial burden students face and put a degree back within their reach.

No student who has the grit and talent to excel at Lehigh should have to go elsewhere because of financial concerns. Scholarships and financial aid ensure we can continue to help every generation of the most talented students become Lehigh graduates and leaders.

A Moment for Action

Lehigh University is creating an even greater capacity to prepare students to lead lives of consequence. To realize our plans, we have launched GO: The Campaign for Lehigh and look to alumni and friends like you to support Lehigh’s distinctive model of education.

Endowed scholarships, providing permanent and ongoing resources for financial aid, are more important now than ever before.

- Through the next five to 10 years, Lehigh plans to welcome more than 1,000 additional undergraduate students and 500 more graduate students.
- Demographics tell us that, during the next decade and beyond, more students will be coming to Lehigh with greater financial needs.
- Trends also point to increased competition for talented students, as the number of college-age students is dropping nationwide.
- This shifting talent pool also contains more first-generation college students, who may lack the financial stability to fully participate and make the most of a university experience.

For all of these reasons, endowed scholarships are a critical funding initiative of GO: The Campaign for Lehigh. Please help us secure the university’s ability to provide scholarships through your gift to endowment and put into place enduring resources critical to students’ success.

Take the First Steps

You can change a life with a gift that establishes, or contributes to, a scholarship. To get started, contact the Office of Planned Giving at (610) 758-4749 or intower@lehigh.edu.
Whether you are concerned about outliving your assets in retirement or supplementing your retirement income, you are not alone. Many of our donors who feel the same way find that a life income plan is an attractive alternative. One such plan, a charitable remainder unitrust, allows you to benefit a charitable organization such as Lehigh University and receive an income stream in return.

With this type of gift, you, or other beneficiaries if you choose, receive regular income for life (or for a period of up to 20 years). At the end of the trust term, the balance in the trust supports Lehigh students. Another benefit of a trust is that you may gain freedom from investment management.

You can fund a charitable trust with cash, but by funding your trust with long-term appreciated assets, you receive a number of additional benefits.

- You eliminate up-front capital gains tax.
- You may also increase your lifetime income as compared to the yield on the contributed assets.

When you establish a charitable remainder unitrust, you receive a regular, variable-dollar income. The amount you receive is a set percentage of the current value of the unitrust, redetermined annually. And, you may make additional contributions to the trust.

**Involves the Experts**
Set up a time to meet with your estate planning attorney. He or she can help you ensure that your charitable remainder unitrust is properly set up to achieve your personal financial and philanthropic goals.

**See What a Trust Can Do**
We would love to discuss how your generosity will be put toward our mission to challenge our students to become leaders. We can partner with you and your estate planning attorney as you take the next steps. Simply contact the Office of Planned Giving at intower@lehigh.edu or (610) 758-4749 to begin the conversation.
MAKE THE MOST OF YOUR IRA

For years, you have faithfully saved for retirement. However, what once worked in your favor—putting money into your IRA and enjoying tax savings—will change when you begin withdrawing funds. That’s because you pay income taxes on the amount you withdraw from your IRA.

3 Solutions Based Upon Your Age

1. No matter your age, you can designate Lehigh University as the beneficiary of all or a percentage of your IRA. Follow these simple steps to complete your gift:
   • Contact your IRA administrator for a change-of-beneficiary form, or simply download a form from your provider’s website.
   • Name Lehigh and the gift percentage. Return the form to your administrator.
   • Let us know so that we can recognize and thank you.

2. If you are at least 59½ or older, you can take a distribution and then make a gift from your IRA without penalty. If you itemize your deductions, you can take a charitable deduction for the amount of your gift.

3. If you are 70½ or older, you can give any amount up to $100,000 from your IRA directly to Lehigh or another qualified charitable organization without having to pay income taxes on the gift. And, doing so counts toward your required minimum distribution.

To learn more about how you can use your IRA to minimize taxable income while investing in students, contact the Office of Planned Giving at (610) 758-4749 or intower@lehigh.edu.