



COLLEGE OF Saint Elizabeth MORRISTOWN, NJ



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FALL 2019 COLLEGE OF Saint Elizabeth MORRISTOWN, NJ GIFT PLANNING NEWSLETTER

GIFT PLANNING FOR CSE ALUMNI AND FRIENDS GIFT PLANNING NEWSLETTER FALL 2019



INSIDE THIS ISSUE: Ann G. Kosco '76 | A Family Friendly Way to Make a Gift | Bequest Gifts are Just Like People THERESA D. VALENTINO | 973 290-4711 | TVALENTINO@CSE.EDU | PLANNEDGIVING.CSE.EDU

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ANN G. KOSCO '76: How deepened engagement led to deeper giving

A handful of years out from graduation, Ann Guarracini Kosco '76 began to give back to the College of Saint Elizabeth through serving on the board of directors of the Alumnae Association. "I started volunteering in high school through 4-H where my mother was a leader," Ann notes. "The pattern was already set and continues to this day."

Volunteering led to the establishment of an attendant pattern of financial support. "If I hadn't started giving already, that's when I began giving every year."

Ann soon made her first larger gift of \$1,200 in support of the President's Council college campaign. "I was very fortunate," Ann notes. "I didn't owe a dime when I graduated. I have always given in the hope that my contributions would go toward scholarships that would help others enjoy what I have received."

"Saint E's cost \$3,000 a year when I attended, which was an

incredible value," Ann continues. "The quality of the teaching really impressed me. Classes were hard and I really had to work!"

Milestone reunions, a capital gift, and the gift of a lifetime

Ann attended her first reunion in 1986, ten years out from graduation. She reconnected with classmate Sue Evans Bogard, who had been serving as class agent—a role Ann assumed in 2018. She also attended her 25th reunion in 2001.



Ann Kosco's paver located on the Walkway of Gratitude outside the Annunciation Center.

Along with annual giving, her next significant gift was toward

the building of the Annunciation Center in the mid-2000s. About that time, she and her husband established their estate plans, which included the College of Saint Elizabeth.

"We don't have any children, and my husband and I decided we would give a significant amount of money to charitable organizations." Recently, Ann and her husband are updating their estate plans following the death of her mother-in-law, keeping their plans for a gift to Saint's E firmly in place.

Deepened friendships following their 40th reunion

Along the way, and through continued volunteerism, Ann forged close relationships with a number of other alumni who were also committed to staying engaged with the College of Saint Elizabeth.

"By the time our 40th reunion rolled around, we had a really good turnout," Ann says. "Our class created a Facebook page for





## A FAMILY FRIENDLY WAY TO MAKE A GIFT

If you are reading this article, you probably are interested in supporting The College of Saint Elizabeth's mission to foster a community of learning in the Catholic liberal arts tradition for students of diverse ages, backgrounds, and cultures. But like most people, you also want to be sure your family is taken care of.

There are ways to provide for your family, make a gift to the College of Saint Elizabeth and save taxes at the same time!

The tax advantages of making charitable gifts of retirement assets are significant. If left to your family, these assets are subject to income taxes, and federal and state (if applicable)

estate taxes. When given to a charity such as CSE, there are no income or estate taxes.

### Consider a Gift of Your Retirement Assets

You can make such a gift by designating the College of Saint Elizabeth as a beneficiary of your IRA, 401(k), SEP, 403(b), or other retirement plans. This "beneficiary designation" is one of the simplest ways to make a gift to CSE.

### Everyone Can Win

You don't need to make the College of Saint Elizabeth the sole beneficiary of these retirement accounts. For example, you could make your family a 75% beneficiary of your IRA and the College of Saint Elizabeth as a

25% beneficiary. What's more, you can make the College of Saint Elizabeth a contingent beneficiary. For example, you could specify your IRA would only go to the College of Saint Elizabeth if your husband (or children, or other heirs) do not survive you.

### How Do I Make Such a Gift?

All you need to do is to request a Beneficiary Designation Form from your plan administrator and designate the College of Saint Elizabeth as a beneficiary of your retirement plan.

If you would like more information on providing for your heirs and making a tax-advantaged gift, don't hesitate to contact us at 973-290-4711.

## BEQUEST GIFTS ARE JUST LIKE PEOPLE

A bequest gift can take many shapes and can be an infinite number of sizes. What matters is that it fits you and your unique family and financial circumstances.

### Any Shape

You can structure your bequest to leave a certain piece of property, such as a parcel of real estate. If you prefer, you can specify a certain sum of money. Or you might decide to direct that a percentage of your assets - it can be all or just a portion - go to College of Saint Elizabeth after you have provided for your family. And when you are uncertain, you can even make the bequest contingent on certain events occurring (or not occurring).

### Any Size

Many people think bequest gifts have to be large and they have to be rich to make one. Nothing could be further from the truth! All sizes of bequest gifts have been received by the College of Saint Elizabeth and are greatly appreciated. Modest gifts, when added together with those from other donors, can make a big difference. What matters is that you pick the size that works for you and for your family.

Here is some sample wording to share with your attorney:

*"I give to College of Saint Elizabeth, or its successor, Federal Tax Identification 22-1529785 [insert here the dollar amount, piece of property, or percentage] for its general purposes."*



### We Can Help, contact:

Theresa D. Valentino, Director of Development at 973-290-4711 or tvalentino@cse.edu with any questions about naming the College of Saint Elizabeth in your estate plans.

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our 40th reunion and even more friendships were reignited." She expects the turnout at their 45th reunion to be just as strong.

"As a women's college, Saint E's really developed us as leaders," Ann continues. "I flourished, as did many of my friends." Ann is particularly pleased with program expansion at the college, which helps today's students prepare for well-paying jobs to meet current needs in our society.

Ann offers the following to fellow alumni as they consider giving to Saint E's and establishing a planned gift: "Think about your experience. If you benefited from your education and it led you to the accomplishments you have achieved, why wouldn't you want others to enjoy the same?"



Name \_\_\_\_\_

Address \_\_\_\_\_

City, state, zip code \_\_\_\_\_

Preferred phone  Home  Mobile \_\_\_\_\_

Email address \_\_\_\_\_

For confidentiality: tear, fold, tape, and return.

I am pleased to inform you that:

- I have included the College of Saint Elizabeth in my estate plans.
- I am considering including the College of Saint Elizabeth in my estate plans.

If you have any questions, contact:

Theresa Valentino  
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Visit our comprehensive website [plannedgiving.cse.edu](http://plannedgiving.cse.edu) to learn more.