



## Frequently Asked Questions

We sincerely appreciate your enthusiasm for supporting YMCA of the Rockies. Below are answers to common questions from donors. If you don't find what you're looking for, please contact the YMCA of the Rockies Philanthropy Department:

### **YMCA of the Rockies**

Philanthropy Department

Phone: (970) 586-8121

Email: [give@ymcarockies.org](mailto:give@ymcarockies.org)

## How do I make a gift to YMCA of the Rockies?

### **Online**

Our secure online giving form is the easiest way to make a gift. To make an immediate gift using your credit or debit card, please visit [ymcarockies.org/give](https://ymcarockies.org/give). To make a gift of another asset like appreciated stock or property, read on.

### **Phone**

If you prefer to make your gift over the phone, or if you have questions while trying to make your gift, please contact the Philanthropy Department at (970) 586-8121.

### **Mail**

To mail a gift, please make your check payable to YMCA of the Rockies. If you wish to designate your gift to a certain area, please write that in the memo line of the check.

Mailing address:

YMCA of the Rockies

Attention: Philanthropy Department

PO Box 20800

Estes Park, CO 80511

For security and safety reasons, **do not mail cash** donations. Instead, please deliver to:

YMCA of the Rockies

Estes Park Center

Schlessman Association Office Building

2515 Tunnel Road

Estes Park, CO 80511

## Can I choose what my gift supports?

Absolutely! YMCA of the Rockies believes you should be able to support what matters most to YOU. By default, all undesignated gifts support the Annual Fund, which supports thousands of families and individuals through donor-sponsored getaways. It also ensures our programs are open to all. To identify a specific fund or program, please note it with your gift. Not sure where to designate your gift? Call or email us to discuss options - we would be happy to connect you to your philanthropic passions.

## When is the best time to make my gift?

Your gift at any time will help continue our work throughout the year. To take advantage of annual tax benefits, your gift must be made by the end of the calendar year. Please consult a financial adviser or tax consultant if you are considering the tax advantages of making a gift to YMCA of the Rockies.

## I can't make a large donation to YMCA of the Rockies. Does my gift even make a difference?

Most definitely, yes! Gifts of all sizes support the advancement and growth of our mission.

## Can you charge my credit card on a recurring schedule for my gift?

Yes. Through the online donation form, you can authorize your credit card to be automatically charged on an ongoing or limited basis. Click the "Recurring Gift" option on the online donation form. Recurring donations can also be set up via automatic bank transfers (ACH) through a checking or savings account.

## Where can I learn about the impact of my gift?

The "[Impact & Stories](#)" page on YMCA of the Rockies' website highlights our impact across our mission. This page provides insight into how donations support meaningful transformations throughout the YMCA community. Here you can also find a snapshot of our annual financials and links to our 990 and audited financial statements. Learn more at [ymcarockies.org/impact](https://ymcarockies.org/impact).

## Are memberships considered gifts to YMCA of the Rockies?

Memberships are not tax deductible and not considered gifts to YMCA of the Rockies. For additional details on membership benefits, visit [ymcarockies.org/memberships](https://ymcarockies.org/memberships).

## What is a donor community? How do I join?

YMCA of the Rockies donor communities honor and recognize donors for their continued support of YMCA of the Rockies mission and vision.

### **Summit Club**

Recognizes donors who contribute \$1,000 or more to the Annual Fund during one calendar year.

### **Spirit Society**

Recognizes donors who have named YMCA of the Rockies in their will or estate plan.

### **Cabin Donor Program**

Recognizes donors who have donated to build or renovate a cabin.

### **Campfire Circle**

Recognizes donors who contribute \$1,000 or more to Camp Chief Ouray scholarships during one calendar year.

### **Staff for Kids**

Recognizes current YMCA of the Rockies staff who contribute to camp scholarships.

To learn more, explore the “**Areas You Can Support**” at [ymcarockies.org/give](https://ymcarockies.org/give).

## **What are some gift options?**

In addition to **regular gifts given online, by check or over the phone**, there are many other ways to make a meaningful impact for YMCA of the Rockies. To learn more about any of the gift options below, contact the Philanthropy Department at 970-586-8121 or [give@ymcarockies.org](mailto:give@ymcarockies.org).

### **Matching Gifts**

Many employers sponsor matching gift programs and will double or even triple any charitable contributions made by their employees. Visit your company’s employee website or benefits office to learn about eligibility and how to initiate your matching gift. Our team will handle the remaining steps. Some companies even match gifts made by retirees and/or spouses.

### **Stock Gift, Wire Transfer & Cryptocurrency**

For stock gifts valued under \$5,000, [click here](#). For stock gifts valued at \$5,000 or more, please contact us for instructions. To make a gift of cryptocurrency via The Giving Block, [click here](#). For a wire transfer, please contact us for instructions at 970-586-8121 or [give@ymcarockies.org](mailto:give@ymcarockies.org).

### **Memorial or Commemorative Gifts**

If someone you know has been positively impacted by YMCA of the Rockies, consider making a gift in their honor or memory. This is a thoughtful and meaningful way to recognize the accomplishments or memory of a relative, friend, or colleague. To designate your gift in honor or in memory of someone, please indicate their name on the memo line of your check or in the space provided on the online form. YMCA of the Rockies notifies the honoree or relative regarding memorial and honorary gifts whenever contact information is available. If you wish to include our standard language in an obituary, please consider, *"Gifts of remembrance can be made a [ymcarockies.org/annual-fund](https://ymcarockies.org/annual-fund) or sent to YMCA of the Rockies at PO Box 20800, Estes Park, CO 80511. Please include their name in the memo line."*

Commemorative memory walls, chairs, and benches offer thoughtful ways to memorialize or honor someone who has meant so much. Please note bench availability is limited at the Estes Park Center. For more information, visit our [memorials page on our website](#).

### **Payroll Deductions**

If you are a current YMCA of the Rockies employee, you may make a monthly gift via payroll deduction. To create, cancel, or modify a payroll deduction, please log into your PayCom account to update designations.

## **Gift Planning and IRA Charitable Rollovers**

YMCA of the Rockies can assist you in making a planned gift (such as an estate, bequest, or trust). There are a variety of options that take into consideration your personal circumstances and the needs of your family. For more information on planned giving or instructions to make a gift from your IRA (Qualified Charitable Distribution), visit the [endowment, legacy gifts and IRA page on our website](#), or contact Gretchen Bergen at [970-887-2152 x 4268](tel:970-887-2152) or [gbergen@ymcarockies.org](mailto:gbergen@ymcarockies.org).

## **Donor-Advised Funds**

A donor-advised fund (DAF) is a centralized charitable account. It allows individuals, families and businesses to make tax-deductible charitable donations to a public charity. If you already have a DAF, simply request a grant distribution through your DAF sponsor. Be sure to use YMCA of the Rockies Tax ID# 84-0404913. Then indicate whether your gift is unrestricted or designated to a specific project.

## **Gifts-In-Kind**

A gift of personal property includes equipment, inventory, books, works of art, vehicles, or other tangible property. Live gifts, including trees, cannot be accepted. Gifts-in-kind will be used to benefit YMCA of the Rockies as designated by the donor. Acceptance of the gift is based on whether YMCA of the Rockies can use the gift in furtherance of its mission. Consideration will be given to the cost of accepting and maintaining the gift as well as costs associated with the potential resale of the gift. Depending upon the donor's tax circumstances, a charitable deduction may be claimed if the gift is accepted for the YMCA of the Rockies' operational purposes. Please consult your tax advisor to determine the tax deductibility of your gift.

## **Gift of Real Estate**

Want to make a gift to support YMCA of the Rockies without touching your bank account? Consider a gift of real estate, such as a personal residence, vacation home, farm, commercial property, or undeveloped land. Such a generous gift helps us continue our work for years to come. And a gift of real estate also helps you. When you support YMCA of the Rockies with appreciated property you have held longer than one year, you qualify for a federal income tax charitable deduction and you may minimize or eliminate capital gains tax. Additional benefits include no longer having to deal with that property's maintenance costs, property taxes, or insurance. Also, you don't have to hassle with selling the real estate. You can deed the property to support YMCA of the Rockies or ask your attorney to add a few sentences in your will or trust agreement. All real estate gifts are evaluated by the YMCA's Board of Directors before acceptance of the gift.

## **What is an endowment gift?**

An endowment gift is a donation to YMCA of the Rockies that is intended to be invested and grow over time to provide a permanent source of income for the mission. Each year, a percentage of the overall endowment value can be used for the intended purpose of the fund, thus providing permanent support for YMCA of the Rockies. An administrative fee of 0.5% is assessed on the endowment fund on an annual basis to support ongoing costs associated with investing, managing and distributing funds to the designated program. If you have questions about supporting an existing endowment or establishing a new one, please contact the Philanthropy Department at [give@ymcarockies.org](mailto:give@ymcarockies.org) or 970-586-8121.

## **Can I make my gift in installments?**

Yes. Donors often make gift pledges that can be paid over a period of time. We are here to assist you in determining if a pledge is the best option for you and to help you with the process.

## When will I receive a receipt for my gift?

You will receive an official email and/or mailed receipt from YMCA of the Rockies once your gift has been processed.

## How much of my gift is tax-deductible?

Depending on the nature of your gift, most gifts are fully or partially deductible. YMCA of the Rockies' Tax ID# is 84-0404913. If you receive any goods or services in return for your gift, such as a columbarium niche or cabin reservation priority, the fair market value of those items is not tax-deductible. Please consult your tax advisor to determine the tax deductibility of your gift.

## How do I obtain a copy of my tax receipt?

To obtain a duplicate copy of your tax receipt, please contact the Philanthropy Department at [give@ymcarockies.org](mailto:give@ymcarockies.org) or 970-586-8121, we can assist with accessing your past receipts, giving history, personal impact, and much more.

## Does YMCA of the Rockies assess a fee on donations?

Yes. In line with nonprofits, charitable organizations, colleges, universities, and the majority of our peer institutions who fundraise, YMCA of the Rockies assesses a philanthropy fee on all gifts, except designated endowment gifts. The Philanthropy Investment Fee (12.5% as of January 2023) is one of many revenue streams used to sustain and stabilize YMCA of the Rockies' fundraising efforts to bring in charitable dollars to invest in youth, families, groups, staff, programs, and facilities.

The Philanthropy Investment Fee is waived for endowed gifts. However, an administrative fee of 0.5% on endowed gifts is assessed annually to support ongoing costs associated with investing, managing and distributing funds to the designated program. For more information on fees, call the Philanthropy Department at (970) 586-8121.

## Does the Philanthropy Investment Fee affect the tax deductibility of my contribution?

The Philanthropy Investment Fee does not affect the deductibility of your gift. Donors receive a gift receipt for the full amount of their gift.

## How does the Philanthropy Investment Fee help YMCA of the Rockies?

The Philanthropy Investment Fee supports the philanthropic initiatives at YMCA of the Rockies. As the cost to deliver our mission through programs, staff and facilities increases, charitable giving becomes even more crucial to sustaining YMCA of the Rockies as a vital, thriving non-profit camp and conference center. The Philanthropy Department, which is responsible for YMCA of the Rockies fundraising activities, maintains an efficient operation and remains a key investment for the organization.