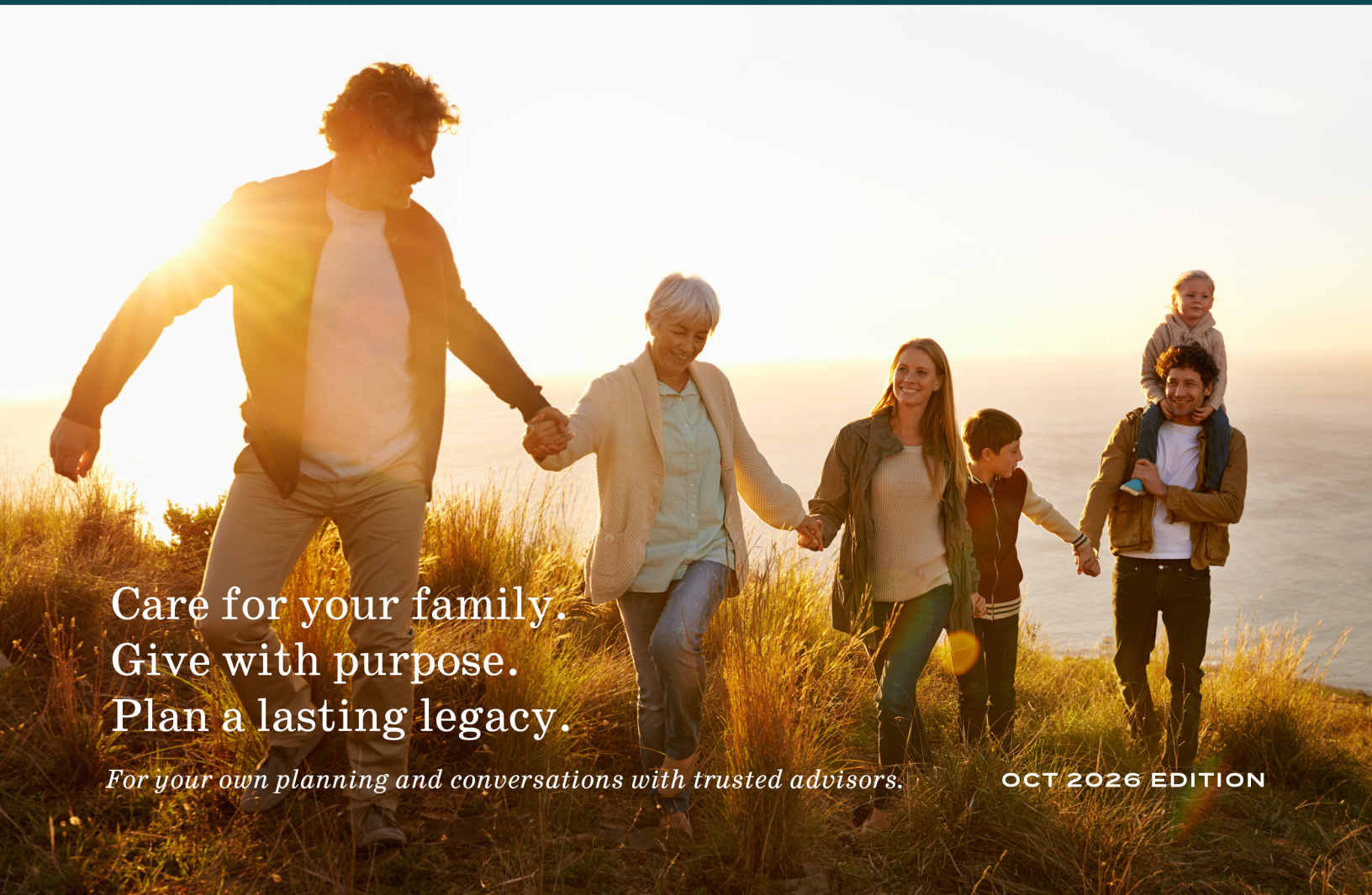
Greenville Classical Academy

A PRACTICAL PLANNING WORKBOOK

A Family Guide to Thoughtful Giving



Care for your family.
Give with purpose.
Plan a lasting legacy.

For your own planning and conversations with trusted advisors.

OCT 2026 EDITION

YOUR STARTING PLACE

A plan that serves your family.

Generosity begins with the people, convictions, and responsibilities that matter to you. This guide helps you connect those priorities with practical choices.

You do not need a large estate, a complicated strategy, or a commitment to make a gift to use this workbook. Begin where you are. Consider your church, ministries, community organizations, GCA, and other causes as part of a whole-family plan.

Use the guide in three sittings

- **Reflect:** Spend 20 minutes together on your values, annual priorities, and resources (pages 3-5).
- **Explore:** Review giving choices and the basics of a future gift (pages 6-10).
- **Act:** Prepare for an advisor meeting and choose your next steps (pages 11-14).

Find the page you need

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Print the worksheets or type into the fields in a compatible PDF reader. Save a copy after entering your answers. Keep completed copies private; they are for your household and advisors.

01 / REFLECT

What are we called to steward?

Begin with gratitude and prayer. The aim is a thoughtful, sustainable plan that reflects your convictions and cares for those entrusted to you.

Which people, communities, or ministries have shaped our family?

What responsibilities must our plan provide for?

Which causes express our convictions, and why?

What do we want our children to learn about generosity?

A CONVERSATION WITH CHILDREN

Invite each child to name one need they notice and one way they could respond. Giving can include prayer, hospitality, service, and financial support. Choose an age-appropriate action together.

02 / PLAN

Your annual giving plan.

Choose an annual amount that fits your household's needs, reserves, and future commitments.

Consider your charitable priorities together. These amounts are intentions, not legal pledges.

ORGANIZATIONS AND PURPOSES

Organization / cause	Purpose	Planned $	Timing

Our intended annual total and how we will fund it

When will we review this plan together?

MAKE ROOM FOR FLEXIBILITY

Leave room for needs that arise during the year. Choose recurring or one-time gifts that fit your circumstances, and revisit the plan when life changes.

03 / ORGANIZE

A simple map of your resources.

Different assets can call for different giving methods. A broad overview is enough to begin a conversation with your advisor.

Cash and savings

Consider what is available after household needs and appropriate reserves.

Investments

Identify appreciated holdings and their holding periods. Ask about a direct gift before selling.

Retirement accounts

Note the account type and custodian. Beneficiary gifts and eligible IRA distributions have different rules.

Property and business interests

These assets may involve debt, valuation, transfer restrictions, or acceptance reviews. Plan well ahead.

Life insurance and other assets

Review ownership, beneficiary designations, and ongoing obligations with your advisor.

Assets we would like to discuss with our advisor

Questions about ownership, liquidity, or existing obligations

Privacy note: use general descriptions. Keep account numbers, passwords, Social Security numbers, and detailed statements in secure records, not in a copy shared with the school.

04 / COMPARE

Which giving path fits your goal?

This comparison is a starting point, not a recommendation. Tax treatment depends on the asset, recipient, timing, and your circumstances.

Cash or check

Support a cause now with a simple transfer.

First question: Confirm the recipient and retain gift records.

Appreciated investments

Consider a direct gift of eligible long-term holdings.

First question: Ask about holding period, transfer instructions, and deduction limits.

Existing donor-advised fund

Recommend a grant from money already held for charity.

First question: A grant generally does not create a second personal deduction.

Eligible IRA distribution

If age 70½ or older, explore a qualified charitable distribution.

First question: Payment must satisfy QCD rules, including direct transfer to an eligible charity.

Will or living trust

Arrange a gift that takes effect later.

First question: Have an attorney coordinate the gift with your overall estate plan.

Beneficiary designation

Consider a future gift through an eligible account or policy.

First question: Account forms and estate documents must work together.

Complex assets or arrangements

Explore real estate, business interests, or specialized charitable planning.

First question: Ask advisors and the charity to review feasibility before making commitments.

Not every charity accepts every asset or operates a gift annuity or trust program. This guide does not represent that GCA offers those programs.

05 / GIVE DURING YOUR LIFETIME

Cash and appreciated investments.

A straightforward gift

Give by check or online after confirming the recipient and designation. Ask whether your employer matches gifts and whether the charity qualifies.

Keep a bank record or written communication for monetary gifts. For a contribution of $250 or more, deduction rules generally require a contemporaneous written acknowledgment that addresses any goods or services received. Benefits received can reduce the deductible amount. [1]

Consider the shares before the sale

If you own investments that have risen in value, ask your advisor about giving shares directly. A qualifying gift of long-term appreciated securities held more than one year may avoid realizing capital gains on those donated shares and may qualify for a fair-market-value deduction, subject to limits and other rules. [2]

Selling the shares first and donating the proceeds can produce a different tax result. Holdings with losses or short holding periods also need a separate review.

BEFORE A TRANSFER

- Confirm that the charity accepts the proposed securities and obtain current instructions.
- Have your advisor identify the shares and review the expected tax treatment.
- Tell the charity enough to identify the transfer and any agreed purpose.
- Confirm completion and retain the records your advisor needs.

Questions we want to ask before giving investments

RECORDS AND VALUATION

Ask your advisor about Form 8283, appraisal requirements, and asset valuation before a noncash gift. The charity's acknowledgment does not establish your tax valuation. [1, 2]

06 / EXPLORE OTHER FUNDING SOURCES

DAF grants and IRA giving.

An existing donor-advised fund

A donor-advised fund (DAF) is administered by a sponsoring organization. You can recommend a grant to an eligible charity, subject to the sponsor's approval. Verify the charity's identity and any proposed purpose before submitting the request.

A grant from an existing DAF generally does not produce another personal deduction; any eligible deduction relates to your contribution to the fund. DAF grants must not provide prohibited personal benefits, such as tuition payments. A new contribution to a DAF is a separate decision. [2]

A qualified charitable distribution

If you are at least age 70½ when the distribution occurs, ask whether a qualified charitable distribution (QCD) from an eligible IRA fits your plan. The IRA trustee must pay an eligible charity directly under the QCD rules. A DAF is not an eligible QCD recipient. [3]

A qualifying QCD can exclude otherwise taxable IRA income and can count toward a required minimum distribution when one is due. You cannot also claim a charitable deduction for the excluded amount. Certain deductible IRA contributions after age 70½ can reduce the exclusion; have your advisor review eligibility and reporting. [3]

2026 PLANNING NOTE

The annual QCD exclusion limit is $111,000 per individual for 2026, across all recipients combined. This is a legal limit, not a suggested gift. Recheck the limit for later years. [4]

Our DAF sponsor or IRA custodian (name only)

Questions about eligibility, timing, or reporting

07 / CARE FOR LOVED ONES

Put the essential plans in place.

Your attorney can help you provide for loved ones and coordinate decisions during incapacity and after death.

Will

May direct assets that pass through your estate, name an executor, and nominate a guardian for minor children, subject to court approval and state law.

Financial power of attorney

Can authorize a trusted person to handle specified financial matters. Ask when the authority begins and what it covers.

Healthcare decision documents

Can record treatment wishes and name someone to make healthcare decisions when you cannot. Document names and requirements vary by state.

Beneficiary and ownership review

Some retirement accounts, insurance, and jointly held property pass outside your will. Review beneficiary forms and ownership arrangements.

Trusts, when appropriate

A trust may help manage assets or address family circumstances. It is not necessary for every household. Ask about funding, administration, costs, and the choice of trustee.

PEOPLE DESERVE CAREFUL CONSIDERATION

Discuss minor children, blended families, disability benefits, and business succession with counsel. A standard form may not address your situation.

Documents or beneficiary forms we need to review

08 / PLAN FOR THE FUTURE

Plan a charitable legacy.

A future gift can express your convictions while keeping your family's present needs at the center of the plan.

A gift through a will or trust

Your attorney can help you consider a fixed amount, a percentage, or a share of the remaining estate. Discuss family provisions and changes in estate value.

A gift through a beneficiary form

An eligible account or insurance policy may allow a charity to be named as a beneficiary. Coordinate the provider's form with your estate plan; changing a will alone may not change the account's beneficiary designation.

Talk about purpose before finalizing

Confirm the charity's identity, qualified status, and acceptance of any restriction. Discuss what happens if an intended purpose becomes impractical. Have your attorney prepare the final language.

KEEP ROOM FOR THE WHOLE PLAN

Naming a charity in your will generally does not create a current income-tax deduction. Ask your advisor about the treatment of your actual arrangement.

People and causes we want our plan to provide for

Questions about the gift structure or intended purpose

You may tell a charity about a future gift without sharing full estate documents or private financial details. Ask before treating a statement of intent as a binding pledge.

09 / PREPARE FOR A CONVERSATION

Bring good questions to your advisors.

An attorney, tax professional, and financial advisor can help you connect your intentions with a workable plan. A charity helps with its recipient details, priorities, and gift coordination.

GATHER ONLY WHAT THE MEETING REQUIRES

- Current estate documents and beneficiary designations.
- A broad asset and debt summary, including ownership information.
- Family obligations and any special circumstances.
- Your annual giving priorities and proposed gifts.

Questions worth asking

- Which giving method fits our needs, and what are the tradeoffs?
- What is the expected tax treatment under the current year's rules?
- What records, valuations, or forms will we need?
- How do we coordinate this gift with our estate and beneficiary plans?
- What must happen for the gift to be completed, and by when?

Advisor names and the topics each person will address

Our three most important questions

Meeting date and what we need to bring

10 / FINISH THE YEAR WITH INTENTION

Your year-end giving checklist.

A submitted request, a pledge, and a completed gift are different things. Processing time and completion rules vary by giving method.

- [ ] Review household needs and the giving priorities on page 4.
- [ ] Choose the recipient, amount, asset, and intended purpose.
- [ ] Confirm the charity's identity and acceptance of any restriction.
- [ ] Ask your advisor about eligibility and this year's tax rules.
- [ ] Obtain current mailing, brokerage, DAF, or IRA instructions.
- [ ] Ask the provider about processing time and completion requirements.
- [ ] Start transfers early enough to address questions or delays.
- [ ] Confirm completion and obtain the needed acknowledgments.
- [ ] Keep your gift records and check for an eligible employer match.

2026 CASH-GIVING REMINDER

Eligible non-itemizers may deduct up to $1,000 in qualifying cash contributions, or $2,000 for joint filers, to certain qualified organizations. This particular deduction excludes contributions to donor-advised funds. Ask your advisor about eligibility and other 2026 deduction changes. [1, 5]

Provider processing date and the steps still needed

December 31 is the end of the calendar tax year, not a universal processing deadline. Ask your advisor what establishes the gift date for the method you choose. Obtain GCA's operational deadlines directly from the school.

11 / PUT YOUR PLAN INTO MOTION

Choose your next three steps.

A useful plan does not need to be elaborate. Choose a few actions, name who will carry them forward, and set a date to revisit them.

1. Action, person responsible, and target date

2. Action, person responsible, and target date

3. Action, person responsible, and target date

When will we review our plan together?

What would prompt an earlier review?

REVISIT THE PLAN AS LIFE CHANGES

A birth, death, marriage, move, job change, diagnosis, or major financial change can affect your giving and estate plans. Review beneficiary forms and documents with your advisors when circumstances change.

12 / STAY CONNECTED

Planning help and GCA resources.

LION LEGACY FUND
GREENVILLE CLASSICAL ACADEMY

GCA's Lion Legacy Annual Fund supports enhancements across school life. If GCA is part of your plan, ask the Advancement Office about current priorities, giving options, and any proposed designation. [6]

Connect with the Advancement Office

Greenville Classical Academy
400 Brookfield Parkway, Greenville, South Carolina
Office: 864-329-9884
Email: advancement@greenvilleclassical.com
GCA Federal Tax ID: 80-0115165

Confirm current mailing and transfer details, recipient identity, and charity eligibility before acting. Do not send this completed workbook or sensitive financial records to the school.

Explore GCA's giving options: greenvilleclassical.com/give/

Sources and further reading

[1] IRS Topic 506: contributions, records, acknowledgments.
www.irs.gov/taxtopics/tc506

[2] IRS Publication 526: gifts of property and DAF contributions.
www.irs.gov/publications/p526

[3] IRS Publication 590-B: qualified charitable distributions.
www.irs.gov/publications/p590b

[4] IRS Notice 2025-67: 2026 QCD exclusion limit.
www.irs.gov/pub/irs-drop/n-25-67.pdf

[5] Senate Finance overview: non-itemizer deduction rules.
www.finance.senate.gov/imo/media/doc/finance_committee_section-by-section_title_vii5.pdf

[6] GCA: current giving information and published recipient details.
greenvilleclassical.com/give/

Prepared October 13, 2026. Original text and worksheets created for GCA. This guide provides general education, not individualized legal, tax, or investment advice. State law and your circumstances matter. Consult your own advisors; confirm current rules before a gift. Figures are not promises of tax savings. Keep completed copies private.