



THE INSIDER

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THE NEWSLETTER FOR FRIENDS OF THE FOUNDATION FOR ENHANCING COMMUNITIES

VOL. #15



MAXIMIZING YOUR CHARITABLE GIVING USING YOUR QUALIFIED CHARITABLE DISTRIBUTION (QCD)

For many individuals, the IRA (Individual Retirement Account) is the most heavily taxed asset in their estate, and Required Minimum Distributions (RMDs) only increase the tax burden. Fortunately, there is a way for charitably inclined individuals to reduce or even eliminate this tax burden—by using a Qualified Charitable Distribution (QCD), also known as an IRA charitable rollover.

What is a QCD?

A QCD allows individuals aged 70½ or older to make tax-free distributions directly from their IRA to qualified tax-exempt charitable organizations. Instead of receiving taxable income from RMDs, you can transfer up to \$105,000 from your IRA directly to a charitable fund, such as one at TFEC without paying taxes on the distribution. This is a powerful tool for those looking to support charitable causes while minimizing their taxable income.

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INVESTMENT ADVISORY COMMITTEE

MESSAGE FROM ROBERT E. CAPLAN - CHAIR

Domestic Equity positions advanced over the quarter but sector performances were mixed as some previous winners lagged. Meanwhile, other sectors that had previously been shunned gained renewed interest with investors. All sectors aside from energy posted positive returns but top performing sectors included utilities and real estate while technology posted only a small advance.

[Click here to view the full investment Report for the Third Quarter 2024 Market Overview.](#)



REGIONAL UPDATES

FRANKLIN COUNTY COMMUNITY FOUNDATION (FCCF)

The Franklin County Community Foundation (FCCF) Advisory Committee met on October 3, 2024 and reviewed the strategic plan for the year. FCCF is thrilled to welcome three new advisory committee members in 2025: Doug Harmon, Linda Gottfried, and Dan Baer. Suzanne Trinh and Theresa DiLoreto will be finishing their service on the advisory committee at the end of the year and we thank them for their invaluable service and dedication to FCCF and the Franklin County community.

2024 Grantee Impact - Chambersburg Ballet

In 2024, FCCF was proud to present the Chambersburg Ballet with a grant of \$5,628.

"We are grateful to the Franklin County Community Foundation (FCCF) for supporting the work of so many great organizations in Franklin County and to be among such a distinguished group. The grants we received will support free community performances of the holiday class "The Nutcracker" for all fifth graders in the Chambersburg Area School District in November and a new production of "Cinderella" to celebrate the ballet's 25th Anniversary in June 2025. [This] support makes it possible for the Chambersburg Ballet to inspire the artists of tomorrow and to spread the joy of classical ballet to all audiences."

-Noel Purdy, President of the Board of Directors of Chambersburg Ballet



MECHANICSBURG AREA COMMUNITY FOUNDATION (MACF)

The Mechanicsburg Area Community Foundation (MACF) Advisory committee last met on October 24, 2024 and reviewed strategic plan goals for the year. Heading into 2025, MACF is excited to continue engaging with the community of Mechanicsburg in meaningful ways!

Get to Know
the CEO

Wednesday, January 15, 2025 - Lebanon County
Time: 4-6 p.m.
Location: Lebanon Valley Chamber of Commerce
[989 Quentin Rd Ste 1, Lebanon, PA 17042](#)



Additionally, MACF's Grantee Reception was held on Thursday, September 19 from 5-7 pm at Buhrig's Gathering Place. It was a successful event honoring the amazing grantees and the work they do.

[Click here to view photos from the event!](#)

Additionally, the advisory committee will welcome Rebecca Yearick and Jillian Biehl Morrison beginning 1/1/25. MACF would like to thank Greg Longwell and Sue Erdman for their service on the advisory committee as they finish their terms. The work they did to make Mechanicsburg a better place for all is deeply cherished by many.



2024 Grantee Impact - Mission Central



In 2024, MACF was proud to present Mission Central with a grant of \$5,000.

"Mission Central receives, stores, and distributes resources to individuals and 170+ organizations doing humanitarian work locally, nationally, and globally. The resources include medical equipment, hygiene items, feminine hygiene items, school supplies, clothing, shoes, cleaning supplies and much more. Because of Mission Central's location, a large number of materials distributed remain in Central Pennsylvania and the surrounding communities, with a specific focus in Mechanicsburg. Through our programs and partnerships, we support vulnerable populations by providing them with tangible resources so they can focus on their future. "

-Hope Harrison, Executive Director, Mission Central

PERRY COUNTY COMMUNITY FOUNDATION (PCCF)

The Perry County Community Foundation (PCCF) Advisory committee last met on November 1, 2024 and reviewed strategic plan goals for the year. Heading into 2025, the advisory committee will welcome six new members beginning 1/1/25: Matthew Herren, Dennis Shambaugh, Linda Kutz, Jessica Burkholder, Leigh Ann Urban, and Derek Whitesel. PCCF would like to thank Co-Chair Marel King for her service on the Perry County Community Foundation Advisory Committee. We appreciate her work to make Perry County a better place for everyone.

2024 Grantee Impact - Christ Lutheran Church

In 2024, PCCF was proud to present Christ Lutheran Church with a grant of \$1,800.

"Everyone deserves clean clothes. Loads of Love (LOL) is a free laundry service for those in our community who are unable to complete their laundry at home due to access (no washer or dryer in the home) or financial hardship. Loads of Love meets two evenings per month (the first Tuesday and third Thursday) at Trail Laundry in Duncannon and is generously sponsored by Duncannon Council of Churches. Anyone in Duncannon or the surrounding communities is welcome to join us on Loads of Love nights. Just bring your laundry - quarters and detergent provided! Loads of Love launched in October of 2019. Since that time, we have served over 100 families in the Duncannon area and have provided over \$10,000 in dignity and respect via clean clothes. Yes, Loads of Love relieves a financial burden but, most importantly, it has allowed us to build bridges of relationship and hope in our community one load of laundry at a time. "

-Sandra Martz, Loads of Love Outreach Lead

EARLY EDUCATION INITIATIVE

SAVE THE DATE!

TFEC Virtual Early Learning Conference

Call out to all educators, caregivers, guardians, healthcare providers, social workers, counselors, and community partners. The Annual TFEC Virtual Early Learning Conference is scheduled for March 10 – 14, 2025. TFEC has proudly provided forums and conferences in the early childhood sector since 2012. This year's conference plans to include relevant topics including Mental Health, Multilingual Instruction, Financial Literacy, Executive Function, Autism Supports, and more. Registration will go live in January 2025.

To register, please visit www.tfec.org/earlyed-conference.

SAVE THE DATE!
Virtual Early Learning Conference
March 10-14, 2025



EARLY CHILDHOOD INITIATIVE JUMP START CALENDARS AVAILABLE

The Jump Start into Kindergarten calendar provides 12 months of theme-based school readiness activities and resources for families. Our free calendar provides concrete activities to help navigate relevant activities guardians can complete with their children, so they learn and grow ready for kindergarten. Many activities support The Basics Principles. The BASICS are five, science-based principles for early learning and brain development. TFEC's calendar is available in both English and Spanish. Contact TFEC's Early Education Initiative at earlyeducation@tfec.org to order more calendars!

Available in
Spanish!



& English!

THE BASICS MOVEMENT



The Basics Movement recently completed year 1 of the grant cycle and proudly began year 2 with two new partners. The Basics Principles are five fun, simple, and powerful ways to help children aged 0-5 grow to be happy, smart, and school ready!

New grantee recipients Perry County Literacy Council and the Latino Connection Foundation in Dauphin County are gathering their resources and vigilantly working towards their goals to assist in the implementation of the Basics within their communities. Be on the lookout for park trails, mobile principle saturation, and engaging events throughout these counties to expand the Basics Principles within their service area.

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DOUBLING DOWN: MORE GOOD IN YOUR RETIREMENT YEARS

If you've reached or are nearing retirement age, you may be evaluating how charitable giving fits into your life in a bigger way than it did during your working years. If you've found that you have more time, more money, or both, now that work and raising children are in the rear-view mirror, be sure you're familiar with the various charitable giving techniques that are most appealing to retirees and the various ways The Foundation for Enhancing Communities (TFEC) can help.



Here are four signals that it may be time to update your philanthropy strategies with the help of the philanthropy team at TFEC.

- **You're feeling more connected to local issues.** Retirees often feel a greater connection to their community and favorite charities than people who are not retired. Whether it's because annual income and corresponding giving capacity are more predictable, or because you have more time, getting involved with favorite charities can help you stay active. The team at TFEC stays in close contact with the many nonprofit organizations in our region, and we are happy to serve as a sounding board as you ramp up your involvement.
- **You may be less likely to itemize deductions.** Many retirees apply the standard deduction on their income tax returns because they don't have many expenses that qualify for itemization, such as business expenses and mortgage interest deductions. Now is a good time to evaluate with your tax advisor whether itemizing deductions in certain years could be beneficial. Through a fund at TFEC, you may be able to concentrate charitable contributions to your donor-advised fund in particular tax years to trigger itemized deductions. This is called "bunching," and a donor-advised fund, for example, can help you take advantage of itemizing tax deductions while still allowing you to provide steady support to nonprofits out of that fund in years that follow the itemizing year.
- **You are more interested in involving your children and grandchildren in your philanthropy.** TFEC is happy to help you fulfill your desire to stay connected with children and grandchildren, including formalizing roles for family members as advisors and successor advisors of a donor-advised fund, or involving younger family members in site visits and other educational programs. TFEC offers many ways to structure philanthropic priorities for generational wealth as well as create positive, authentic communication channels across an extended family.
- **You are ready to start making Qualified Charitable Distributions.** If you are at least age 70 ½, you can direct a tax-free distribution (up to \$105,000 per spouse in 2024 and \$108,000 in 2025) from an IRA to a qualified charity such as an area of interest or restricted fund at TFEC. If you must take Required Minimum Distributions (RMDs), the Qualified Charitable Distribution (QCD) is especially beneficial. This is because the distribution to charity counts toward RMDs and therefore never lands in your taxable income. Refer to the front page article for more information!



If these ideas capture your attention, please reach out! TFEC is here to help you make the most of your giving, no matter what causes you choose to support. We look forward to collaborating to make your retirement years fulfilling and rewarding for you and the people—and community—you love.

CHARITABLE CHILDREN: INSPIRING DONOR ENGAGEMENT TO GROW YOUR AGENCY ENDOWMENT



Year-end gifts are a crucial component of every nonprofit organization's operating budget, and December is a wildly busy time! Even with so many transactions flying around, it's still important not to lose sight of the relationship side of fundraising, especially so that you and your team can continue to intentionally and methodically cultivate gifts to your endowment fund at The Foundation for Enhancing Communities (TFEC).

More than half of nonprofit organizations say they don't have donor engagement plans. That's a lot of missed opportunities! Enhancing donor engagement by creating entry points for their children is a strategy that can deliver a lot of good throughout the year, year after year.

Here are three ways to plant seeds with donors about how leaving a legacy to your organization's endowment creates meaningful opportunities for family engagement:

- **Help donors celebrate their legacies.** Encourage donors to talk with their children about why they've chosen to support your organization over the years, and why they are particularly interested in ensuring that your mission stays strong for generations to come. Use tangible examples of how the mission could help their children—and their children's children and grandchildren—at critical junctures many years in the future. This helps reinforce the power of endowment giving across generations.
- **Offer site visits, with a twist.** Naturally, you and your colleagues regularly encourage donors to see your work up close. But have you considered encouraging donors to bring their teenage or adult children along to a site visit? And have you made sure that during the site visit, you are pointing out longstanding programs that are made possible only because of gifts to your endowment fund over the years? Wrapping these two elements into your site visit strategies can give your endowment fundraising an instant boost.

Make it easy for young donors to donate to your endowment. It's never too early to start talking about endowment gifts! If your fundraising strategy includes outreach to children of current donors, or emerging philanthropists in general, be sure your communications and marketing materials include at least basic language about supporting your endowment. You want all of your donors to see that giving to your endowment fund through TFEC is always an option, at every stage of a donor's philanthropic journey.

Please reach out to the philanthropy team at TFEC at philanthropy@tfec.org to explore these and other ideas for engaging young givers in your endowment-building efforts. We are here to help!



DECEMBER 3-31, 2024 *Give where you live this holiday season!*

SEASON OF GIVING

SCAN ME TO LEARN MORE!



FIVE GRANTS OPENED ON NOVEMBER 1

DEADLINE IS FEBRUARY 1

BRAND NEW! University Center at Harrisburg Grant Fund

The University Center at Harrisburg Grant Fund is a NEW opportunity that seeks to award grants to non-profit organizations for specific programs and projects in the area of skill development and workforce development. Applicant must be a qualified 501(c)(3) non-profit organization or an accredited educational entity and must serve individuals at locations within Cumberland, Dauphin, Perry, Franklin, Lebanon, and northern York Counties.

Harold Greaney Trust Fund

The Harold M. Greaney Trust Fund of TFEC and Perry County Community Foundation makes this special opportunity possible. Harold Greaney was a plumbing and heating contractor in Perry County for decades. He was very active in the community and during his lifetime gave generously to many organizations in Perry County and the surrounding areas. He desired to support such organizations in perpetuity and that was accomplished by establishing a fund with PCCF. As such, The Harold M. Greaney Fund seeks to fund programs and service from nonprofit organizations serving Perry County citizens.

Emerging Philanthropist Program Endowment Fund

The Emerging Philanthropists Program (EPP) is a special initiative of The Foundation for Enhancing Communities (TFEC). The goal of this initiative is to engage emerging business and community leaders with philanthropic endeavors by providing resources and educational opportunities.

The EPP Endowment Fund was created by the inaugural EPP class of 2014. The EPP Endowment Fund affords additional community impact through competitive grants outside of the annual EPP class grant. The volunteer committee that oversees the EPP Endowment Fund is comprised of EPP class alumni. The first grant was awarded in 2019 and the fund has awarded \$11,000 to the community so far.



The EPP Endowment Fund Committee seeks to provide support in the area of mental health programming and services for nonprofit organizations serving Cumberland and Dauphin counties, allowing them to better serve those within their footprint.

The Kids Trust Fund

The mission of The Kids Trust Fund is to help young children of abuse grow up in a happy, safe, and exciting environment. The Kids Trust Fund was created in 2005 by and in memory of Gary L. Houck, Jr. At the age of 29, Gary became a victim of suicide. Gary's wish was to create a fund that would provide support and services to young children who are living with physical or emotional abuse, or neglect. The Kids Trust Fund is a fund of The Foundation for Enhancing Communities.

Please visit The Kids Trust Web site at www.thekidstrust.org.

The Kids Trust Fund invites established nonprofit 501(c)(3) organizations to submit proposals to support child-focused programs and services that are within the confines of existing programs and services that your agency currently provides.

Eligible activities may include:

- Therapeutic recreational, fun activities for children of abuse
- Early intervention services
- Support groups for individuals or families
- Mental, emotional, or behavioral health services

Perry County Community Foundation

The Perry County Community Foundation (PCCF), a regional foundation of The Foundation for Enhancing Communities (TFEC), conducts an annual competitive grantmaking program for nonprofit organizations serving Perry County.

PCCF seeks to fund programs and services that have the potential for the greatest impact on the quality of life and positive outcomes for individuals and families living in Perry County. Through its grantmaking, PCCF invests in innovative, collaborative approaches and solutions to community problems and supports projects that demonstrate achievable outcomes, the potential for replication as a model program, and plans for sustainability beyond the grant term.

PCCF requires that applicant organizations be aligned with one or more of the following funding priorities:

- Arts & Culture
- Community Development
- Education
- Environment
- Health & Human Services
- Substance abuse prevention & treatment
- Mental health services
- Programs for young people in Perry County
- Programs & projects that focus upon or nurture access to early childhood education

2023 GRANTEE SUCCESS STORIES

CHAMPIONS FOR CHILDREN



**Children's Home Foundation Fund 2023 Grantee
Recipient of \$3,000**

Project and Community Need:

Hill Top Academy is a K-12 school operated by the Capital Area Intermediate Unit and located in Mechanicsburg, PA. 100% of the students at HTA have a disability. There are twenty classes at HTA that represent several programs providing services to students in Emotional Support, Capital Area Mental Health Program (CAMPh), Multiple Disabilities Support, Autism Support, and the Diagnostic classroom. Due to their significant needs, the students at HTA are not able to be educated in their community schools which in turn limits their access to education in the arts, specifically music. The PeaceBeat! Program exposes students to high-quality music instruction but the content of the lessons and interactive activities is customized to their needs. Song lyrics and activities focus on self-regulation, engaging in expected behaviors, and identifying emotions which are all areas the students struggle with.

Success:

The primary success of this project was the expansion to several new IU sites. In the previous year, Mr. Music was able to provide services at Hill Top Academy and the CAIU Enola Early Intervention Classrooms. This year the program was able to expand to 10 total classrooms across 3 counties. This expansion increased the equity of the program by allowing students who would not typically be able to participate in music classes, have the opportunity to do so. Additionally, a new artist was added to the program which allowed for more sessions to be provided than were available in years prior.

LIU12 FRANKLIN COUNTY LITERACY CENTER



Franklin County Community Foundation 2023 Grantee Recipient of \$2,500

Total number of Individuals served: 32

Project and Community Need:

Since Franklin County Literacy Council's (FCLC) inception in 1985, the landscape of our community and the needs of adult learners have changed dramatically, as has the need for extending FCLC services. The community has become increasingly diverse, with an influx of non-native English speakers. In addition, the advent of technology has influenced communication with family, health care providers, educational institutes, civic engagement, social services, and almost every other aspect of modern American life. While these systems are meant to ease communication, those with limited literacy or limited English are often left behind.

Last year, FCLC expanded services to reach non-English speakers in Chambersburg through interpretation services to create marketing materials in different languages and to have interpretation services available during initial intake and at community events. The response has been overwhelming! Currently 45 students are working with tutors, with 5 on a waitlist, 24 are coming into the program in May 2023, and another 20 are on a list to be contacted for our next intake session. This past January, FCLC moved to a new location in Chambersburg in response to the need for more room and a space more conducive to our work. Our work with FCCF and other partners have shown that the Franklin County community is willing to learn and eager to improve their literacy and/or English skills, opening opportunities to jobs, civic and community engagement, education, and other important functions.

Success:

One of our biggest successes this year was seeing our retention rate increase. Our FCLC case manager implemented a new incentive program for learners to maintain perfect attendance in January 2024. If a learner completed 10 hours of tutoring or more per month, their name is entered into a drawing. If their name is drawn, they may select a prize from the prize basket. These prizes range from books to gift cards to toys for their children. Those who maintain near perfect attendance are listed as honorable mentions in a newsletter the case manager puts together. We have recently celebrated two students who maintained perfect attendance in August 2024.

As we honor our learners' efforts in this way, we have seen increased assessment scores due to regular practice and learning, as well as increased educational functional levels (EFL), our primary measurement of achievement. Since our case manager started this program, almost all of our students have made significant gains in their learning. We are incredibly proud of the progress they are making.

FISCAL SPONSORSHIP CORNER

MAKING AN IMPACT TOGETHER

TFEC provides numerous programs and services to the community. One of these services is our Fiscal Sponsor Program. Fiscal sponsorship gives TFEC the ability to extend its nonprofit status to Projects so they operate under TFEC's 501(c)(3), raise tax-deductible contributions and use those funds to achieve their mission. Currently, TFEC proudly supports 67 Projects that are making a measurable difference in people's lives. In 2023, these Projects raised \$1,952,950.76 for community programming that focuses on five different areas listed below.

To learn more and/or support TFEC's Community Projects visit our website or contact Debbie Garrison, Senior Philanthropic Officer, at dgarrison@tfec.org.

AREAS OF FOCUS

- Arts & Culture
- Health and Human Services
- Community Development
- Education
- Environment

IN 2023

67 PROJECTS INVESTED

\$1,952,950.76

BACK INTO THE COMMUNITY



PROJECT SPOTLIGHT

The Conley Cushing's Disease Fund: Spreading Hope and Raising Awareness



When Marie Conley was diagnosed with Cushing's Disease, a rare condition affecting only 5 to 10 people per million, it was a difficult and isolating journey. But rather than letting the disease define her, Marie transformed her experience into a mission to help others facing the same struggles. With the support of The Foundation for Enhancing Communities (TFEC), the Conley Cushing's Disease Fund has become a beacon of hope for patients and families grappling with this misunderstood illness.

TFEC's Support: A Game Changer in Spreading Awareness

Marie credits TFEC for helping turn her personal battle with Cushing's into a broader mission of education and outreach. "TFEC has been instrumental in turning my difficult journey with Cushing's Disease into a source of hope for others like me," Marie shares. This support gave her the freedom to focus on what matters most: raising awareness, educating medical professionals, and providing resources for families affected by the disease.

With TFEC's help, the Fund has reached thousands of people, raising awareness and improving understanding of Cushing's Disease. Marie notes that, "Thanks to TFEC, I've been able to really concentrate on the mission—getting the word out, talking to doctors, and making sure people know that Cushing's is real, it's serious, and it's treatable."

Recent Wins: Reaching Over 1,700 Lives

The Conley Cushing's Disease Fund has made impressive strides in its goal to shorten the diagnostic journey for Cushing's patients. So far, the Fund has reached over 1,700 individuals through events like Lunch and Learns, CME classes, Grand Rounds, and advocacy sessions. These events not only provide essential medical training but also help to put a face to this rare disease.



"We're not just talking about the disease," says Marie. "We're talking about real people, with families, dreams, and hopes. These sessions help doctors recognize the symptoms faster, which is a game-changer for patients who've been struggling with the disease for years."

Leaving a Legacy of Hope—One Step at a Time

When asked about leaving behind a "legacy of hope," Marie doesn't focus on grand gestures or a long-term vision. Instead, she reflects on the here and now. "While I'm not sure I'd describe it as a 'legacy,' I just hope that, right now, the Fund is making a difference in the lives of Cushing's patients and their families," she says.

It's clear that her focus is on the tangible impact she can have today, whether it's through training medical professionals, hosting support groups, or simply offering a safe space for patients to connect. "With Cushing's being so rare, it can feel very lonely. But when you find a community, it makes all the difference. We're here to make sure no one has to go through it alone," Marie adds.

The Future of the Fund: Continuing to Make a Difference

Looking ahead, Marie is determined to keep pushing forward, one step at a time. "I don't let this disease define me," she says. "But living with it has definitely changed my perspective on life. I try to live a 'point-worthy' life every day." And, with TFEC by her side, Marie knows that the Conley Cushing's Disease Fund will continue to thrive.

Her mission is clear: to make sure Cushing's patients and their families have the support they need to navigate this challenging disease. "TFEC has been a vital partner in making this possible," she says. "With their support, I've been able to reach more people and offer a sense of hope to those who need it most."

As the Fund continues its work, Marie remains focused on what she can do now to help others. "It's about impact today, not tomorrow," she reflects. "Every bit of awareness, every piece of education, and every patient I help means we're making progress."



Emerging Philanthropists Program (EPP)

Helping Young Professionals Grow



Scan to Learn



Applications for the Emerging Philanthropists Program (EPP) are now open! Visit www.tfec.org/epp to learn more! EPP seeks to engage Central PA's emerging business and community leaders. TFEC revamped EPP to include built-in networking and volunteering opportunities with half-day sessions. You can make an impact on our community NOW by becoming a part of EPP!

Harrisburg Hoopla

The 2025 Harrisburg Hoopla event is scheduled for Saturday, June 7, 2025! Save the date to #CompeteForACause!



REFLECTING ON AN AMAZING YEAR



On December 2, 2024, The Foundation for Enhancing Communities (TFEC) held its inaugural "Inspire & Ignite Year-End Reception" at the National Civil War Museum. The event brought together community members to reflect on the organization's accomplishments and look forward to future initiatives. TFEC President and CEO Jennifer Doyle highlighted the organization's impact in 2024, with over \$7 million in grants and scholarships benefiting programs in areas like arts, education, youth development, and mental health.

Romeo Azondekon, TFEC's Vice Chair of the Board of Directors, spoke about the organization's ongoing work in diversity, equity, and inclusion, announcing the introduction of a Vice President of Equity Initiatives starting in 2025. He also shared exciting upcoming programs, including the reimagined Emerging Philanthropists Program and the 25th anniversary of the Fund for Women and Girls.

The evening was a celebration of TFEC's significant achievements in 2024 and a look ahead to an exciting future of continued community impact and positive change.



Give with Cryptocurrency

Give Crypto Today

Now it's even easier to donate to The Foundation for Enhancing Communities (TFEC). Donating cryptocurrency is a non-taxable event, meaning you do not owe capital gains tax on the appreciated amount and can deduct it from your taxes.

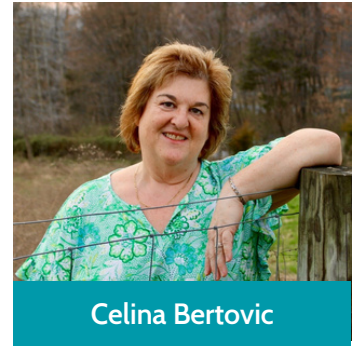
www.tfec.org/givecrypto

SCHOLARSHIP OPPORTUNITIES OPEN JANUARY 1ST!

Check out TFEC's Scholarship Opportunities

TFEC can help your higher education dreams become reality. Celina from the TFEC Team talked on PHEAA's Higher Education Corner Podcast about the importance of scholarships. Hear the full episode at <https://lnkd.in/eRjDSCis>.

Make sure to explore TFEC's open scholarships to find one that fits you and your needs. Learn more at www.tfec.org/scholarships.



Celina Bertovic

How Do I Apply?

You may browse the [scholarship listing](#) on our website for information on the eligibility, criteria, and preferences of each scholarship fund. Applications become available online on January 1 each year.

Before filling out an application, you'll need to create an account in our online scholarships system ([click here to create an account](#)). By completing a universal scholarship application, students will answer a series of questions and the system will automatically transfer those questions and responses into all the scholarship applications for which the student is eligible. Additionally, there are also scholarship opportunities that students must apply for individually, and they too are listed within the application portal.

Before filling out an application, be sure to have the following information on hand

- Supplemental documents. This may include: a resume, scholarship-specific essay, letter(s) of recommendation, transcript, FAFSA Submission Summary (FSS), or other scholarship-specific documents. Requirements and completion instructions are available within the scholarship application.
- To be considered for need-based scholarships, students must upload a copy of the FAFSA Submission Summary (FSS) indicating your SAI (Student Aid Index). The FSS will be sent to you after you complete the Free Application for Federal Student Aid form (FAFSA), which is available at FAFSA.ed.gov. Please allow enough time to complete the FAFSA as the FSS may take up to a week to generate. It is encouraged that you complete the FAFSA well before the February 15th deadline to ensure that you can upload it to your application.

SCHOLARSHIP RECIPIENT THANK YOU LETTERS!

Samuel Abrams - Kastup Gaihre \$3,300

I am writing to express my heartfelt gratitude for the \$3,300 scholarship awarded to me by your esteemed foundation. When I received the news, I was overwhelmed with joy and relief. Receiving this scholarship means the world to me, as it has significantly alleviated my financial burden and enabled me to focus on my academic pursuits without worrying about the financial implications. This scholarship has not only boosted my confidence but has also reinforced my commitment to achieving my educational goals.

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Your generosity and dedication to supporting students like me are truly commendable. Your contribution has made a tangible impact on my life, and I am forever grateful for your kindness. Please know that your investment in my education will have a lasting impact, and I am committed to making the most of this opportunity.

Thank you again for your kindness and support. I am honored to be a recipient of this scholarship and promise to make you proud.

Sincerely,
Kastup Gaihre

Faerie L. Angle Memorial Scholarship Fund- Ansel Childers- \$40,000 over 2 years

I am surprised and honored to receive this award. I actually received the notice on my birthday, making it the best birthday present ever. With my wife by my side, I opened the letter, and we both were overcome with relief and joy. I immediately called my dad to share the exciting news. With a new baby at home, this scholarship is a blessing and a much-needed miracle for our future. I never even thought that I would be the recipient of a scholarship in my life and I am shocked to be picked for this. I don't think I can put into words just how incredibly grateful my wife and I are for this support.

I would like to extend my heartfelt gratitude to the donor who graciously established this scholarship fund. It is an act of incredible generosity to my family and I. This has not only provided me with financial relief but has also given me the motivation to continue pursuing my education and give back to the Franklin County community. I am forever in the debt of the donor. Thank you.

MAXIMIZING YOUR CHARITABLE GIVING USING YOUR QUALIFIED CHARITABLE DISTRIBUTION (QCD) (continued from Page 1)

Why Should You Consider a QCD?

1. **Avoid Taxable Income:** RMDs are considered taxable income, which can push you into higher tax brackets or reduce eligibility for certain tax credits and deductions. Since QCDs are excluded from taxable income, they help prevent adverse effects, such as increased taxable Social Security income and increased Medicare insurance premiums.
2. **No Charitable Deduction Needed:** QCDs are not included in your adjusted gross income (AGI), so you do not need to qualify for a charitable deduction. Unlike traditional charitable donations, which are subject to limits based on AGI, QCDs bypass these restrictions.
3. **Tax-Free Transfers:** The QCD is a direct transfer from your IRA to the charity. When done correctly, it's a tax-free transaction that does not increase your AGI, allowing you to keep your taxable income low.

Types of Charitable Funds You Can Support with a QCD

A QCD can be directed to or used to establish several types of charitable funds, including:

- **Unrestricted Funds:** Support a wide range of community needs.
- **Area of Interest Funds:** Target specific causes such as education or the arts.
- **Restricted Funds:** Support specific nonprofit organizations you care about.
- **Scholarship Funds:** Help fund higher education for students based on criteria you define.

Additionally, a 2023 change in the law now allows individuals to use QCDs to fund a Charitable Remainder Trust (CRT). This provision allows a one-time transfer of up to \$53,000 to a qualified CRT, which can then pay you or a beneficiary income for life while supporting your chosen charity. This new option is a unique opportunity for those wishing to create a lasting legacy.

By using a QCD, you not only lower your tax burden but also see the impact of your charitable giving during your lifetime. You can take pride in knowing that your gifts are supporting the causes you care about, both now and in the future.

Get Started Today

If you're interested in making a Qualified Charitable Distribution or learning more about how to establish a fund at TFEC, our Philanthropy Team is here to help. You can reach us at philanthropy@tfec.org or 717-236-5040 for more information on how to maximize your charitable giving and reduce your tax liability.

THE FUND FOR WOMEN & GIRLS

Join us in celebrating the 2024 grantees!

HEALTHY STEPS DIAPER BANK

\$6,000 to end diaper need and period poverty in South Central Pennsylvania.

GIRLS ON THE RUN MID STATE PA

\$7,500 for relevant, engaging programs to meet the evolving social, physical and mental health needs of adolescent girls.

GREENLIGHT OPERATION

\$9,500 for Restoration Home Project.

GIRLS ON THE RUN OF LANCASTER

\$7,500 to expand impact of Girls on the Run in Lebanon County.

LEBANON VALLEY VOLUNTEERS IN MEDICINE

\$7,000 for basic primary health care management for uninsured women that have low household income residing in Lebanon County.

BRETHREN HOUSING ASSOCIATION

\$7,500 to help eliminate ongoing homelessness for single mothers and their children.

CUMBERLAND VALLEY BREAST CARE ALLIANCE INC.

\$7,500 for the MammaGift Project - Free Mammograms for uninsured women.

BLUE MOUNTAIN ESCAPE, INC.

\$7,500 for workforce development and emergency basic needs for women's reentry.

BOYS & GIRLS CLUB OF HARRISBURG

\$5,000 for the project SMART Girls.

A total of
\$65,000 in grants
awarded in 2024

SAVE THE DATE FOR 2025

Join us on October 24, 2025 at the Hershey Lodge from 11:00 am - 2:30 pm to celebrate 25 years of the Fund for Women & Girls! We will honor the 2024 grantees and reflect on a quarter of a century improving the lives of women and girls in our communities. Don't miss this chance to reflect on the good we've done and look forward to even more in the future!



EARLY EDUCATION (continued from Page 4)

Lebanon County Grant Recipient Lebanon Family Health Services has success in distributing manipulatives and books through library reading packs. The partnership with Lebanon Valley College continues to upkeep the Basics Trail created in year 1 of the grant. Approximately 80 families have registered for the BASICS Insight Text Messaging service. This twice-weekly service helps families to easily stay on track implementing the Basics Principles. Some future visions are a tech-savvy 3rd Basics Trail utilizing QR codes to reach a differentiated variety of age groups. The LFHS has committed to have intentional social media content promoting the Basics. Some of the fun theme-oriented topics include Shark Week, Halloween, and the holiday season. Keep an eye out in the local free newspaper for a BASICS coloring page and advertisement.

The Success by 6, of the United Way of Carlisle and Cumberland County continues to immerse their service area with the Basics Principles. Volunteers helped to distribute BASICS door hangers on the Annual Day of Caring. A total of 44 volunteers placed 2,025 door hangers on homes in Carlisle, Boiling Springs and Mt. Holly Springs. Additionally, members of the United Way, South Middleton School District staff, and Dickinson College students dressed as "BASICS Yard Signs" to promote The Basics. They have more creative opportunities planned which include BASIC themed, interactive placemats that will be at area restaurants as well as the distribution of sensory kits to assist families with the fundamental Basics Principles.

Members of the Carlisle Area Pickleball Association placed Basics door hangers on residential homes in Carlisle during the United Way of Carlisle & Cumberland County's Annual Day of Caring.



Success By 6, the early learning initiative of United Way of Carlisle & Cumberland County participated in the Carlisle Halloween Parade, dressed as BASICS Yard Signs.



SAVE THE DATE

Virtual Early Learning Conference

March 10-14, 2025



Who?

- ▶ Educators, caregivers, healthcare providers, social work, counselors, community partners, etc.

Where?

- ▶ Virtual, self-paced, prerecorded sessions

Why?

- ▶ ACT 48 and PQAS Credits
- ▶ Expand knowledge on educational topics including behavior, mental health, STEM, arts integration, infant care, administration, trauma, cultures, The BASICS, and more...



Learn more at www.tfec.org/earlyed-conference

CONGRATULATIONS CINDY!

Congratulations Cindy on your new role within TFEC!

Cindy started with TFEC in April of 2024 as a Philanthropic Associate before transitioning into her current role as a Program Officer for Educational Opportunities in October of 2024.

Cindy brings more than 20 years of nonprofit experience to TFEC. Through her various positions doing nonprofit work, she has accumulated extensive experience in mental health services, service to underrepresented populations, intensive case management, and knowledge of database systems and application processes.

We are so excited to see how you apply your amazing talents as a Program Officer for Educational Opportunities!



Be a Part of Positive Change

**Now accepting applications for
TFEC's Board of Directors & Committees**

The Foundation for Enhancing Communities (TFEC) is seeking individuals to serve on its board, committees, or Regional Foundation Advisory Committees.

For more than 100 years, TFEC has partnered with donors to invest in our communities and help create lasting legacies. TFEC manages charitable funds, assets and investments from both companies and individuals, facilitating everything from managing the business end of nonprofits to the growth and distribution of charitable dollars in our neighborhoods.

TFEC has the following opportunities:

- Audit Committee
- Board of Directors
- Diversity, Equity & Inclusion Committee
- Finance & Administration Committee
- Franklin County Community Foundation (FCCF) Advisory Committee
- Governance Committee
- Grantmaking Committee
- Investment Advisory Committee
- Marketing & Communications Committee
- Mechanicsburg Area Community Foundation (MACF) Advisory Committee
- Perry County Community Foundation (PCCF) Advisory Committee
- Team Resources Committee
- TFEC Properties, Inc. Real Estate Advisory Committee



**THE FOUNDATION
FOR ENHANCING
COMMUNITIES**

SERVICE COMMITMENT

- Regularly attend and actively participate in meetings
- Prepare to discuss the business to be addressed at each scheduled meeting
- Serve as a public advocate and ambassador for TFEC
- Stay aware of community needs and concerns
- Participate in TFEC sponsored events

HOW TO APPLY

It's simple: scan the QR code and complete the online application!

Please note: Submission of your application does not guarantee your selection for service. All applications will be reviewed by the TFEC Governance Committee and you will be contacted if you have been selected for service.

SCAN ME



Apply Now

TFEC IS HONORED TO CELEBRATE THE FOLLOWING TEAM MEMBER ANNIVERSARY



**JENNIFER BLACK,
ADMINISTRATIVE ASSISTANT,
4 YEARS**