

EXPLORING GENEROSITY AS PART OF YOUR STEWARDSHIP JOURNEY

Generosity often begins with giving from what we earn. Over time, many believers begin to wonder whether stewardship might include more than income alone.

Homes, investments, land, businesses, and retirement accounts can also become opportunities to give. At Cru Foundation, we call this **smarter generosity** — thoughtfully aligning our giving with the resources God has entrusted to us.

For many followers of Christ, generosity becomes more than a financial choice; it's a step of faith and a reflection of growing trust in God's provision. Cru Foundation exists to encourage that journey, helping individuals and families steward their resources with wisdom and purpose to advance the Great Commission.

Here are several giving strategies donors often explore as they consider how their resources can support the ministries and causes they care about most.

STRATEGIC GIVING OPPORTUNITIES

Many donors discover that certain assets can be especially impactful when given strategically.

APPRECIATED SECURITIES

Stocks, mutual funds, and other securities can often be given directly to ministry, potentially avoiding capital gains taxes while supporting gospel work.

crufoundation.org/stock-transfer

IRA QUALIFIED CHARITABLE DISTRIBUTIONS

Donors age 70½ or older may give directly from their IRA to qualified charities like Cru, potentially satisfying required minimum distributions.

crufoundation.org/qcd

WILL AND ESTATE GIFTS

Including Cru ministries or missionaries in your estate plans can create a lasting gospel legacy for future generations.

crufoundation.org/gift-thru-a-will

OTHER POWERFUL GIVING OPTIONS

BENEFICIARY DESIGNATION

Making Cru a primary or secondary beneficiary on your retirement account or other tax-deferred plans is a tax-free way to give directly to ministry from your estate.

crufoundation.org/retirement-assets

REAL ESTATE

Appreciated property can often be donated to ministry, potentially avoiding capital gains taxes and creating significant charitable impact.

crufoundation.org/real-estate

BUSINESS INTERESTS

Business owners may donate a portion of their company before a sale or during ownership, creating significant kingdom impact through strategic charitable planning.

crufoundation.org/business-interests

CHARITABLE GIFT ANNUITY

A charitable gift annuity provides fixed lifetime payments to donors while also supporting ministry after the donor's lifetime.

crufoundation.org/cga

AGRICULTURAL COMMODITIES

Farmers and ranchers may give crops or livestock directly before sale, which can create both ministry impact and tax efficiencies.

crufoundation.org/agriculture