10,000 degrees™

BUILDING THE FUTURE

SUMMER 2026

The Power of Mentorship, Financial Support & Community

By Kimberly Mejia Alvarado

As a first-generation college student, pursuing a college degree came with many challenges that I had to navigate on my own. My parents were always supportive and encouraged me to pursue my goals, even though they did not have personal experience with the college system. Balancing financial responsibilities while staying focused on school was also difficult, but these challenges helped me become more resilient.

10,000 Degrees supported my journey by providing financial assistance, mentorship and guidance throughout my college experience. Their support helped reduce financial stress and gave me access to mentors and resources that helped me navigate college with more confidence.

My 10,000 Degrees Fellow took the time to guide me through challenges I was facing in college. Her encouragement reminded me that I was not navigating this journey alone and helped me build the confidence to continue pursuing my goals.

Education has changed the way my family and I view opportunities and the future. As the first in my family to attend college, I have been able to share knowledge about education and career pathways with my family, opening doors and possibilities that previously felt out of reach.

"10,000 Degrees' belief in my college journey has helped me realize that my dreams are achievable and that I belong in higher education!"

— Kimberly Mejia Alvarado

10,000 Degrees Alum

University of California, Berkeley, 2026

College of Marin, 2024

Join the Marjorie Mooney Legacy Society

The Legacy Society at 10,000 Degrees—affectionately called the Marjorie Mooney Legacy Society in honor of our first planned gift—recognizes supporters who have included 10,000 Degrees in their estate plans. Scan the code to learn more.

Discover *Your* Giving Style

You know why you give. Maybe it's to honor someone you love, to support a cause that's meaningful to you or to make a difference in the lives of those in your community.

But what's the best way to act on your "why"? Some people give now, others give later and many do both. Answer the questions below, then check the facing page to see what kind of giver you are.

1. What matters more to you when giving?

- **a.** Making an immediate impact.
- **b.** Creating an impact that lasts beyond my lifetime.

2. How important are tax benefits from giving?

- **a.** Somewhat or very important.
- **b.** Not very important or not important at all.

3. Are you better positioned to give an asset-based gift now (for example, from your IRA or donor advised fund), or to give from your estate later?

- **a.** Give now.
- **b.** Give after I'm gone.

4. If you were making a gift in honor or memory of someone special, would you rather…

- **a.** Give now so I can see their name attached to it and the impact it has.
- **b.** Include the gift in my estate to create a legacy in their name.

NEXT: See the gifts that match your giving style!

We Are Ready to Help

Each gift option on the facing page offers unique benefits for you and your loved ones. Contact Caroline Silverstein at 415.451.4016 or csilverstein@10000degrees.org for help choosing a giving approach that fits your personal and philanthropic goals.

Answer Key

If you answered all A's or three A's…

You are an instant-impact giver!

You want to see your kindness in action today. Consider:

Cash: Starting this year, you can deduct up to $1,000 (single filers) or $2,000 (married couples) in cash donations even if you don't itemize.

Stock and mutual funds: When you donate appreciated assets held for more than one year, you can reduce or even eliminate federal capital gains taxes on the transfer and may receive a federal income tax charitable deduction based on the fair market value.

Gift from your IRA: If you are 70½ or older, you can give any amount (up to $111,000 in 2026) from your IRA directly to 10,000 Degrees without paying income tax on the gift. If you have a required minimum distribution (RMD), this gift can satisfy all or part of it.

If you answered two A's and two B's…

You are a best-of-both-worlds benefactor!

You like helping today while also planning for tomorrow. You might:

Give from your IRA now, then add a beneficiary designation: A qualified charitable distribution from your IRA means 10,000 Degrees receives 100% of your distribution and may cover all or part of your RMD. You can also name 10,000 Degrees as a beneficiary of your IRA so your support continues after your lifetime.

Recommend a grant from your donor advised fund now, then name a beneficiary: A donor advised fund offers flexibility and tax advantages. You can recommend a grant to 10,000 Degrees today and also name us as a beneficiary of the fund.

Give cash or stock now, then include a gift in your will or trust: A check or appreciated stock creates an immediate impact. Naming 10,000 Degrees in your will or trust extends that impact into the future.

If you answered all B's or three B's…

You are a future-focused philanthropist!

You want to build a legacy that endures while keeping your finances secure today. Consider:

Gift in your will or trust: A simple sentence of bequest language in your will or trust lets you create a future impact at 10,000 Degrees without giving up anything now.

Beneficiary designation: With a quick online form, portal or app, you can name 10,000 Degrees as a beneficiary of your retirement account, life insurance policy, donor advised fund, or bank and brokerage accounts—creating a legacy with no upfront cash required.

Don’t Let Your Legacy Get Lost

Preparation is the foundation of any success. Whether you choose to share your intentions in writing or through a face-to-face conversation, clear communication is essential when a loved one or a cherished cause is part of your plan.

Here are common questions about why it’s important to talk about your plan:

Q: Do I have to tell all my loved ones about my plan?
A: No. But a few trusted people should know details:

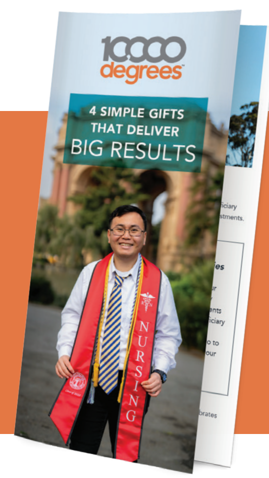
- Your executor or personal representative
- Loved ones you have decided to support
- Any nonprofits or institutions included in your plan

Q: Why should nonprofits in my plan be informed?
A: Telling organizations like 10,000 Degrees helps us understand the impact you hope to make. You don’t need to share the amount, only that a future gift exists. We always honor requests for anonymity.

Q: Should I tell anyone about other parts of my estate plan?
A: Yes. Notify any person or organization you’ve named as a beneficiary of a retirement account, donor advised fund, life insurance policy or bank/brokerage account since administrators may not be required to find beneficiaries.

TIP: Include a letter with your will and estate plan explaining your decisions. This can give loved ones clarity and peace of mind.

You can create a future that reflects your values. If that includes 10,000 Degrees, we would be honored to be part of your vision and welcome any notification of your plans. Contact Caroline Silverstein to start a discussion.



Ready to Ensure Your Legacy of Support?

Return the enclosed reply card to request our FREE guide, ***4 Simple Gifts That Deliver Big Results***, to explore gift options that can make a difference now or in the future.

1401 Los Gamos Drive, #205
San Rafael, CA 94903

Caroline Silverstein
Chief Development Officer
415.451.4016
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We are so grateful for your consideration to include 10,000 Degrees in your planned giving.

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Giving Can Be Simple *and* Significant

☐ Please send me the FREE guide, ***4 Simple Gifts That Deliver Big Results.***

☐ I would like more information about estate and gift planning.

☐ I've included 10,000 Degrees in my estate plan (and haven't previously notified you).

☐ I would consider including a gift to 10,000 Degrees in my estate plan.

Thank you for helping students get to and through college by supporting 10,000 Degrees. Share why you support our mission on the back.

____
Name—Please print.

____
Telephone

____
Email

____
Address

____
City, State ZIP

We respect your privacy. Information collected here will not be shared outside of our organization without your permission.

I support students through 10,000 Degrees because ...

Your Legacy Is Our Future

Give a Gift That Endures

When you extend your support of 10,000 Degrees with a gift in your will or living trust or through a beneficiary designation, you join a visionary group of donors who have discovered the beauty of these powerful investments. Along with the personal satisfaction of giving back, additional benefits include:

- **Flexibility.** You are free to alter your plans at any time.
- **Versatility.** You can structure your gift in different ways: a specific amount of money, a piece of property or a percentage of your estate (to ensure that your gift remains proportionate to your estate size).
- **Security.** You retain control over your assets should you need them during your lifetime. Also, with a gift from your residuary estate (what remains after specific gifts, taxes, debts and final expenses are satisfied), you can be sure that your loved ones receive what you intend before 10,000 Degrees receives a gift.

Update Your Beneficiaries

Beneficiary designations can be modified at any time to meet your changing needs. Your assets may never reach your intended recipients if you've failed to keep the beneficiary designations up to date. Experts suggest reviewing them every two to three years when you look over your entire estate plan.

Please contact us to learn more about planning a gift that works for your legacy goals and celebrates your commitment to 10,000 Degrees.

10,000 degrees™

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10,000 degrees™

4 SIMPLE GIFTS THAT DELIVER BIG RESULTS

Stress-Free Donation Options for You and Your Family

IMPACTFUL WAYS TO GIVE BACK

If you believe in our mission to achieve educational equity and you want more students from low-income backgrounds to get to and through college and into meaningful careers, here are **four simple options** to make an impactful gift with ease.

1 Include us in your will or living trust.

One of the most popular and easiest ways to support students is to remember us in your will. Adding a gift to your will or trust is actually quite easy. Simply ask your attorney to draft a codicil or an amendment to the existing document. If you don't have a will or trust, you will want to craft a document that includes your gift. (An estate planning attorney can assist with this and ensure your will or trust is legally valid.)

For sample language you can share with your attorney to complete a gift in your will or trust, please contact us.

2 Name us as a beneficiary of a retirement account or life insurance policy.

This is one of the most tax-smart ways to support 10,000 Degrees after your lifetime. If your loved ones are the beneficiaries of your retirement plans, federal income taxes alone can erode a significant percentage of the amount they receive. In contrast, as a nonprofit organization, we bypass any taxes and receive the full amount.

To arrange a beneficiary designation gift, contact your plan administrator for a change-of-beneficiary form. Name 10,000 Degrees, along with the percentage you would like us to receive, on that form. Then return the form to your plan administrator.

3 Recommend a grant from your donor advised fund (DAF).

A DAF is like a charitable savings account. You open one at a community foundation or sponsoring organization. Then you can make contributions to your fund at any time.

You will qualify for a federal income tax charitable deduction when you make a gift to the fund. Then, you can recommend a grant to support 10,000 Degrees at a time that works for you. This makes a DAF an attractive option for those who want or need to be philanthropic on their own timeline.

4 Make a gift directly from your individual retirement account (IRA).

If you are age 70½ or older, you can make a tax-free gift from your IRA to a qualified charitable organization like 10,000 Degrees without having to pay income taxes on the money.

You can make your gift directly from your IRA to 10,000 Degrees, up to the maximum amount allowable by law. If you are required to take minimum distributions, you can satisfy all or part of that obligation.

Have a Question?

We Can Help.

Contact us to learn more about easy ways to leave a lasting legacy.

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csilverstein@10000degrees.org

Even **1%** *Matters*

Your gift doesn't have to be a specific amount. One solution is to donate a percentage of your estate instead. You may be surprised to find that even a small percentage can have a big impact for students from low-income backgrounds.