



About The Learning Lamp...

Frustration. Anxiety. Failure.

That's what a child feels when he or she is struggling in school and can't get help. At The Learning Lamp, we provide all children equal access to high quality academic support regardless of ability or income. In fact, we've never turned a child away.

Our core program, one-to-one tutoring, matches students with certified teachers who work in partnership with classroom teachers to identify and close skill gaps and build confidence. The result is a happier more productive child who is proud to raise his or her hand in class.

In addition to tutoring, The Learning Lamp works in partnership with schools to offer educationally-focused child care, preschool, credit recovery, and classrooms for at-risk learners. Ensuring student success is central to everything we do.

But we can't do it without your help. Please consider a gift to The Learning Lamp. Even if you are not in position to donate now, there are many ways you can help later on.

Your gift makes an important difference in the lives of children—helping them develop the academic skills and confidence to graduate from high school and become contributing members of our community.



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(814) 262-0732
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1-855-301-LAMP toll free



The official registration and financial information of The Learning Lamp may be obtained from the Pennsylvania Department of State by calling toll free within Pennsylvania 1-800-732-0999. Registration does not imply endorsement. The Learning Lamp is a 501(c)(3) nonprofit organization, donations to which are tax deductible to the fullest extent allowed by law.

Planned Giving



*Picture a brighter future
for all children...*



thelearninglamp.org



Leaving a Legacy to Support Learning for all Students

There are several ways to make a gift that will have an impact on future generations of children. Some of the most popular are described in this brochure. Consider this information as a starting point. The most effective planned gifts are made in coordination with an estate plan. To provide the most benefit to our children, please consult an attorney or tax advisor before making any planned gift.

Gifts through your Will or Living Trust— A gift through your will or living trust is a powerful statement of your support for The Learning Lamp's mission: engaging all children in the support they need to succeed in school. You can arrange a gift of a specific amount, a percentage of your estate, or even part or all of the residue of your estate. We will be happy to provide sample language for your attorney to include in your will or living trust.

Gifts through Retirement, Annuity or Insurance Plan Beneficiary Designations— Naming The Learning Lamp as the beneficiary of all or a portion of your life insurance policy, annuity or retirement plan is a simple and smart way to help children. It may also



benefit your heirs through avoidance of substantial income and estate taxes.

To create a legacy for The Learning Lamp you may name us as beneficiary of a retirement fund, annuity or insurance policy by simply obtaining a beneficiary designation form from your plan administrator or annuity or insurance company.

Lifetime Arrangements— This allows you to support The Learning Lamp and either have income for life or the use of your property during your lifetime. In addition to providing academic support for future generations of children, this arrangement may also provide you with substantial income and estate tax benefits.

Pooled Income Funds— When you make a gift to The Learning Lamp's pooled income fund, you will be paid the income from the fund for life or the joint lives of you and another. Any contribution to the fund of appreciated property will not be subject to capital gains taxes and you will receive a charitable deduction for the value of the remainder interest in the property.

Charitable Remainder Trusts— These are trusts that you create during the lifetime of the beneficiary (which can be you, another person, or the joint lives of you and another). You will receive annual income based on the percentage

of the property either as valued at the date of the transfer or revalued each year. On your death, the amount remaining in the trust will be transferred to The Learning Lamp.

Charitable Lead Trust— This type of trust reverses the order of the beneficiaries of a Charitable Remainder Trust. For a certain number of years, The Learning Lamp receives a fixed or variable annuity from the trust. Once that period ends, the assets are distributed to the grantor's beneficiaries. The property in this trust is not subject to estate tax, but when the trust is created, a fraction of the property transferred is subject to gift tax.

Charitable Gift Annuities— This is a special gift arrangement where, in return for a gift of at least \$10,000 for one beneficiary or \$20,000 for two, The Learning Lamp pays you a fixed payment for life, based on the your age at the date of your gift. After your death, the remainder of your gift will support the work of The Learning Lamp.

Remainder Interest in Residence or Second Home— You may make a gift to The Learning Lamp of your primary residence or second home while retaining an exclusive life estate so that you (and your spouse) can continue to use it for the rest of your lives.

Transfer on Death Accounts— In almost all states, it is possible to own bank or brokerage accounts in your name with the provision that on your death whatever is in the account is transferred to The Learning Lamp for charitable work. You have complete control over the account during your lifetime, with the satisfaction on knowing that you have chosen a simple way to assure continued academic support for children in our region.

**Questions? Call us at
(814) 262-0732**