



Pocono Mountains
United Way

2022-2023 ANNUAL REPORT

The Art of Impact



TABLE OF CONTENTS

Letter from President/CEO and Board Chair	3
Board of Directors	4
Staff	5
ALICE	6
PMUW Programs and Infographics	9
Impact Summary	10
Resource Investment Committee	14
Funded Agencies and Programs	15
2022 Statement of Financial Position	16
2022 Statement of Activities and Change in Net Assets.....	17
Government and Corporate Leadership Investors.....	18
Individual Leadership Investors.....	19
Other Business Investors	20
Other Individual Investors.....	21
How to Get Involved	22
Invest by Giving	23
Business Services and Investment Opportunities.....	24
Individual Investment Opportunities	26

LETTER FROM THE PRESIDENT/CEO AND BOARD CHAIR

Dear Friends and Supporters,

We hope this letter finds you well and filled with the same sense of joy and gratitude that we are experiencing as we reflect upon the remarkable impact we have achieved together. It is with great pleasure that we welcome you to the Annual Report of Pocono Mountains United Way.

Over the year, our organization has strived tirelessly to make a meaningful difference in the lives of individuals and families throughout our beloved Pocono Mountains community. Today, as we look back at the challenges we have faced and the triumphs we have celebrated, we are inspired by the profound impact we have made, thanks to the unwavering support of donors, volunteers, and dedicated partners like you.

The pages that follow in this Annual Report serve as a testament to the transformative power of united action. They vividly capture the stories of lives touched, dreams fulfilled, and futures forever changed through the collaborative efforts of our United Way. As you peruse through the report, you will encounter personal testimonies from community members whose lives have been positively influenced by our programs and initiatives. Each story represents an individual thread in the rich tapestry of compassion, resilience, and hope that we have woven together.

Through our collective commitment, we have made significant strides in the areas of education, health, and financial stability. We have provided essential resources and support to students, enabling them to thrive academically and aspire to a brighter future. We have invested in initiatives that promote the well-being and vitality of our community, ensuring that basic needs are accessible to all. We have also empowered individuals and families with the tools and knowledge to achieve financial stability, laying the groundwork for long-term success.

Our accomplishments have been possible because of you—our steadfast supporters. Your generosity has enabled us to deliver essential services and implement vital programs that create lasting change. Together, we have shown that when we unite behind a common purpose, we have the power to address the most pressing issues facing our community and build a brighter future for all.

As we celebrate our achievements, we also acknowledge the work that lies ahead. The challenges facing our community continue to evolve, and we must adapt and innovate to meet the ever-changing needs of those we serve. With your continued support, we will persist in our mission, striving to make an even greater impact and reach even more individuals who require our assistance.

On behalf of Pocono Mountains United Way, we extend our heartfelt gratitude to each and every one of you who has contributed your time, talent, and resources. You are the driving force behind our success, and we are profoundly grateful for your unwavering dedication.

We invite you to explore this Annual Report, filled with stories of hope, progress, and resilience. Together, let us take pride in what we have accomplished and embark on this journey of service, knowing that our collective impact will shape a better tomorrow for the Pocono Mountains community.

With gratitude and warm regards,



Michael B. Tukeva
President/CEO



Chris Barrett
Chair, Board of Directors

MISSION STATEMENT:

Pocono Mountains United Way engages and mobilizes resources to improve lives through accelerated community change.

VISION:

A community where everyone has ample opportunities for quality education, good health, and financial stability.

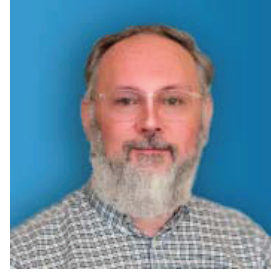
BOARD OF DIRECTORS



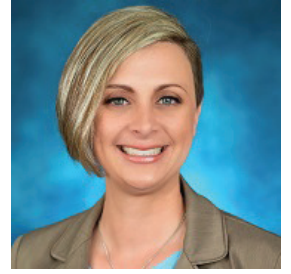
Chris Barrett, Chair
Pocono Mountains Visitors Bureau



Grace D'Amico, Vice Chair
Community Member



Tim Kresge, Secretary
East Stroudsburg University



Jamie Schmeelk, Treasurer
Pocono Mountains Visitors Bureau



Ben May, Immediate Past Chair
Pocono Raceway



Miguel Barbosa
East Stroudsburg University



Christa Caceres
Monroe County NAACP



Jill D'Alessandro
St. Luke's Monroe Hospital



Don Hannig
Spread Eagle Associates



Debbie Kulick
Eastern Monroe Leasing and
Training



Tameko Patterson
Sanofi Pasteur



Richard Schlameuss
Monroe County Transit Authority



Lyman Winner
The Frogtown Chophouse

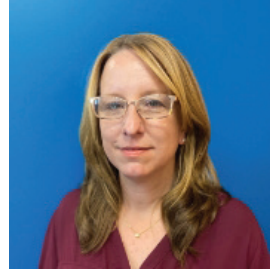
STAFF



Michael Tukeva
President/CEO



Sarah Jacobi
Vice President, Community Impact



Ellin Bittlingmeyer
Information and Referral Call Specialist



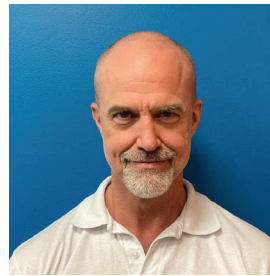
Thomas Campbell
Director, Housing Initiatives



Nasaiah Hoskins
Tobacco & Vape Free Program Manager



Edward Jones
Manager, Financial Mobility



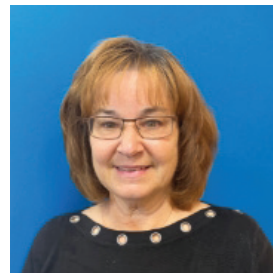
Todd Nemura
Director of Resource Development



Ariel Pagan
Generation Next Coordinator



Linda Paugh
Eviction Mediation Manager



Roxanne Powell
Manager, Community Impact



Liana Riutort
Coordinated Entry Manager, Pocono Region



Maria Schramm
Associate Director, Community Impact



Danielle Sierra
Executive Assistant



Marianna Vitale
Data Specialist

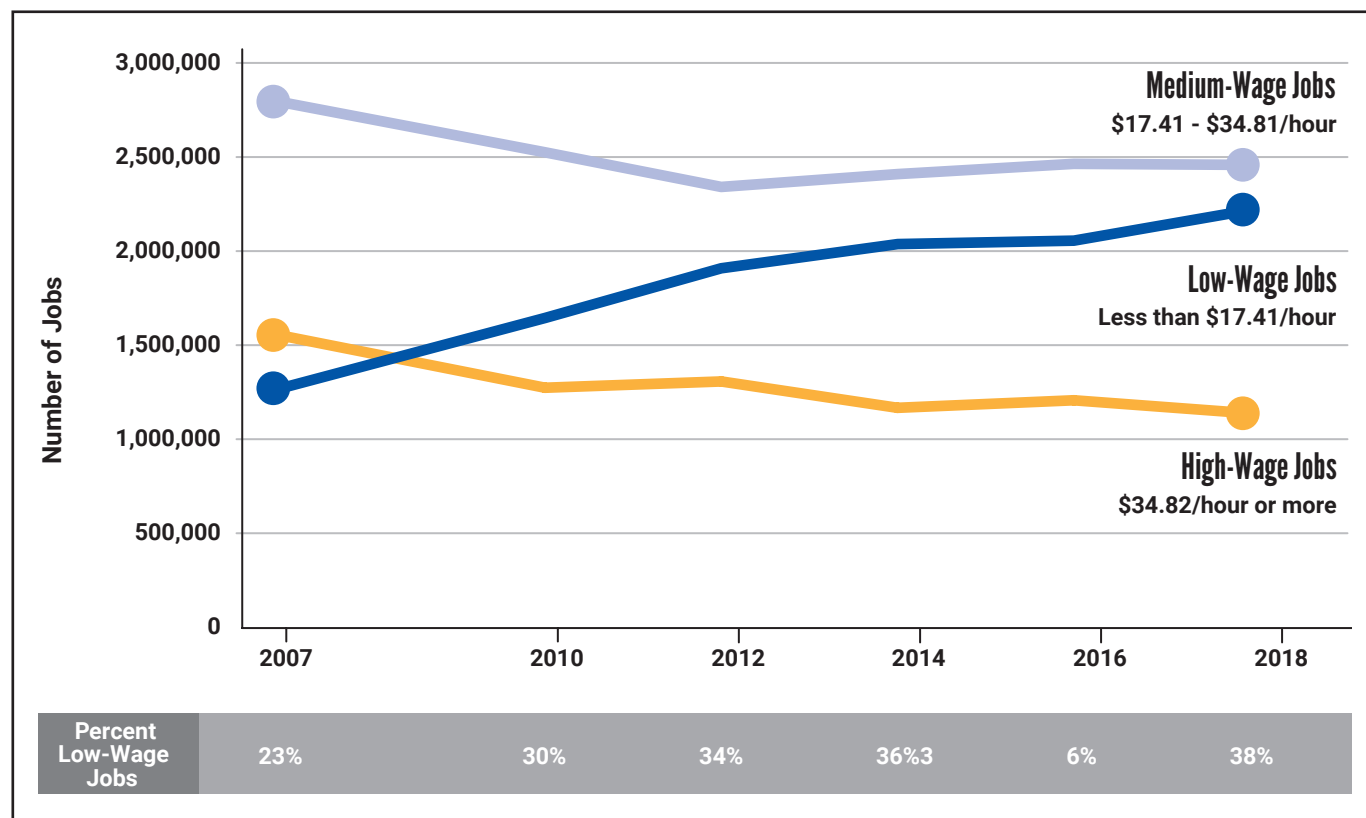


Robyn Weaver
Equity Officer

ALICE

ALICE is an acronym for Asset Limited, Income Constrained, but Employed. ALICE is the working, tax-paying population that forms the backbone of our economy yet struggles to pay their bills. ALICE households make too much money to qualify for most public assistance, yet rarely have a financial safety net. They are one unplanned expense away from potential hardship. This can also result in chronic stress and worry even before bigger problems arise.

Number of Jobs by Wage Level, Pennsylvania, 2007–2018



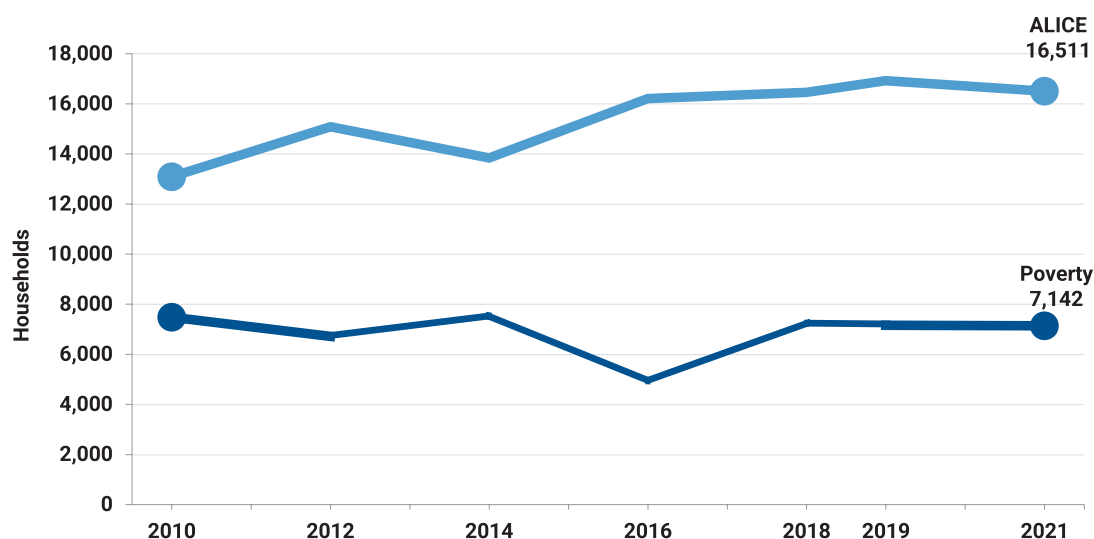
Note: Wage levels are defined by their relation to the Household Survival Budget. Dark blue = Job cannot support family Household Survival Budget with two earners. Light blue = Job supports family Household Survival Budget with two earners. Gold = Job supports family Household Survival Budget with one earner.

Sources: ALICE Household Survival Budget, 2007-2018; Bureau of Labor Statistics, Labor Force Statistics, 2007-2018-Occupational Employment Statistics

The chart above shows the number of jobs by wage level in Pennsylvania, with the light blue and gold lines representing medium- and high-wage jobs, respectively. From 2007 (just prior to the start of the “Great Recession”) to 2018, the number of medium-wage jobs decreased by 12% and high-wage jobs decreased by 27%. During that same time, low-wage jobs increased dramatically - by 75%.

This chart helps to capture some of the struggles of ALICE households in Pennsylvania as well as Monroe County. Wages have continued to stagnate, income inequality is widening, and overall employment growth is being driven by an increase in jobs that do not keep up with increases in the cost of a basic household budget. In much of Pennsylvania, it is not about workers not seeking out better paying jobs - it is that they are increasingly not available.

Households by Income, Monroe County, 2010–2021



Total HH's	2010	2012	2014	2016	2018	2019	2021
	58,234	57,561	54,404	57,284	55,109	56,274	65,907

Note: See an interactive version of this data at [UnitedForAlice.org/Pennsylvania](https://www.unitedforalice.org/Pennsylvania)
Sources: ALICE Threshold, 2010-2021; American Community Survey, 2010-2021

Financial Hardship Changes Over Time ALICE is an acronym for Asset Limited, Income Constrained, Employed — households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county (the ALICE Threshold). Households below the ALICE Threshold — ALICE households plus those in poverty — can't afford the essentials. As circumstances change, households may find themselves below or above the ALICE Threshold at different times. While the COVID-19 pandemic brought employment shifts, health struggles, and school/business closures in 2021, it also spurred unprecedented public assistance through pandemic relief measures. In 2019, 24,094 households in Monroe County were below the ALICE Threshold; in 2021 this number changed to 23,653, (a -2% change).

Note that the small drop in the number of ALICE households is attributed directly to the stimulus payments and tax credits provided in 2021 during the height of the pandemic. Preliminary data in 2023 indicates this will be reversed and will show an increase in ALICE households after COVID relief programs end.

The Cost of Basics Outpaces Wages The Household Survival Budget reflects the minimum cost to live and work in the modern economy and includes housing, child care, food, transportation, health care, a smartphone plan, and taxes. It does not include savings for emergencies or future goals like college or retirement. The Household Survival Budget is calculated at the county level and varies by household composition, as costs can vary greatly depending on location and household needs. In 2021, household costs in Monroe County were well above the Federal Poverty Level of \$12,880 for a single adult and \$26,500 for a family of four. To see costs for different household compositions in Monroe County, visit [UnitedForALICE.org/Household-Budgets/ Pennsylvania](https://UnitedForALICE.org/Household-Budgets/Pennsylvania).

Note that rent and utility costs are currently much higher than the 2021 numbers displayed here. Housing costs have risen substantially during the pandemic on top of high inflation. Neither of these factors were present in the 2021 data.

Household Survival Budget, Monroe County, 2021		
	SINGLE ADULT	2 ADULTS, 1 INFANT, 1 PRESCHOOLER
Monthly Costs and Credits		
Housing – Rent	\$670	\$805
Housing – Utilities	\$154	\$292
Child Care	–	\$1,354
Food	\$447	\$1,219
Transportation	\$330	\$806
Health Care	\$223	\$885
Technology	\$75	\$110
Miscellaneous	\$190	\$547
Tax Payments	\$334	\$1,086
Tax Credits	\$0	-\$1,267
Monthly Total	\$2,423	\$5,837
ANNUAL TOTAL	\$29,076	\$70,044
Hourly Wage*	\$14.54	\$35.02

*Wage working full-time required to support this budget

For ALICE Survival Budget sources, visit UnitedForALICE.org/Methodology

No matter where you live in Monroe County, a significant number of residents are living as ALICE or in poverty. Paradise Township is the lowest at 19%, which is 1 of every 5 households. Several townships and boroughs are above 50%. Note that families with young children tend to be at an even higher percentage.

Monroe County, 2021		
Town	Total Households	% ALICE & Poverty
Barrett township	1,569	43%
Chestnuthill township	5,742	32%
Coolbaugh township	7,210	43%
Delaware Water Gap borough	302	44%
East Stroudsburg borough	3,063	50%
Eldred township	1,074	52%
Hamilton township	3,690	44%
Jackson township	2,325	30%
Middle Smithfield township	5,372	37%
Mount Pocono borough	1,069	52%
Paradise township	1,011	19%
Pocono township	3,825	35%
Polk township	2,500	40%
Price township	1,170	29%
Ross township	1,940	34%
Smithfield township	2,687	31%
Stroud township	6,669	38%
Stroudsburg borough	2,550	54%
Tobyhanna township	3,334	32%
Tunkhannock township	2,106	39%

Note: Municipal-level data on this page is 5-year averages for Census County Subdivisions. Totals will not match county-level numbers because data is not available for the smallest County Subdivisions, and county-level data is often 1-year estimates.

PMUW PROGRAMS AND INFOGRAPHICS

Below is a list of the 26 programs and services provided by Pocono Mountains United Way this past fiscal year. The next three pages highlight some of the outcomes of these programs and services.

FOCUS AREA	PROGRAM OR SERVICE NAME	TARGET AREA
Education	Back-to-School Backpack & Supply Drive	School readiness
Education	Before/After School Program with the YMCA	Childcare for financial stability
Education	Early Childhood Developmental Screenings	School readiness
Education	Generation Next	College and career readiness
Education	Getting Ready for Kindergarten Calendar	School readiness
Education	SMILE In-Home Mentoring	School readiness
Education	Summer Scholarships	STEAM Education success
Equity	Diversity Book Drive	Equity promotion
Equity	Equity consulting	Equity promotion
Equity	Equity training series	Equity promotion
Equity	Nonprofit capacity building services	Equity promotion
Financial Stability	Collaborative Housing Initiatives	Increasing affordable housing
Financial Stability	Emergency Rental Assistance Program (ERAP)	Housing stability
Financial Stability	Eviction Mediation	Housing stability
Financial Stability	Home4Good	Homeless prevention and diversion
Financial Stability	Pathways to Homeownership	Housing stability
Financial Stability	PHARE Rental Assistance Program	Housing stability
Financial Stability	Volunteer Income Tax Assistance (VITA)	Tax refunds and income supports
Health	Single Care	Prescription discounts
Health	Tobacco and Vape Free Programs	Health
Other Services	Early Learning PA Advocacy	Improving early learning programs
Other Services	Fire Safety Training	Emergency preparedness
Other Services	Opioid Task Force	Mental Health
Other Services	PoconoInfo Information & Referral	Get Help and Give Help
Other Services	VolunteerMonroe	Volunteering

IMPACT SUMMARY 2022-2023

Our programs and services focus on Education, Financial Mobility, and Health - the building blocks for a good quality of life.

RENTAL ASSISTANCE PROGRAMS

814

Households served, including

2,095+

Individuals

\$3,775,733

In rental and utility assistance provided

HEALTHY START EARLY CHILDHOOD SCREENINGS

3,599

Screenings completed

577

Screenings resulted in referrals

63%

Increase in referrals over pre-pandemic baseline

GENERATION NEXT

30

Students participated

87%

Reported the field trip was their first visit to a college campus

VOLUNTEER INCOME TAX ASSISTANCE (VITA)

210

Returns completed

\$184,266

In refunds generated and over

\$52,000

in filing fees saved

LANDLORD-TENANT EVICTION MEDIATION

313

Individuals served

86%

Of households assisted remained housed an average of 30 days after receiving assistance

POCONOINFO HELPLINE

6,155

Individuals assisted with information and referral

Top needs included:

- Income and cash assistance
- Utility assistance
- Food and clothing
- Household and material goods

EDUCATION

Educational Scholarships

13 Pre-K Scholarships



16 K-12 Scholarships



3 Opportunity
Scholarship Tax Credit
Program Scholarships



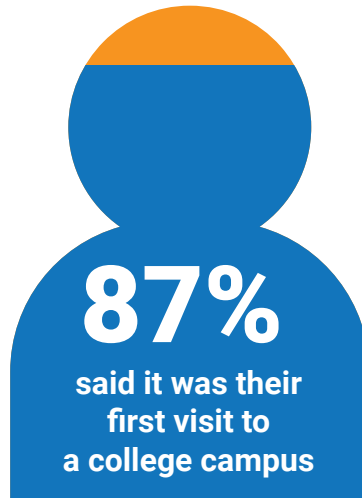
East Stroudsburg
Area School District's
STEAM*R Program



GENERATION NEXT

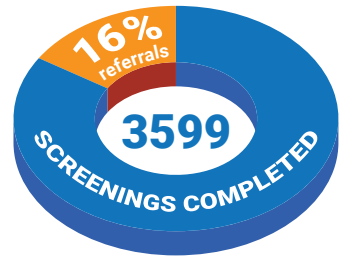
Generation Next provided a field trip to a college campus

30
STUDENTS
PARTICIPATED



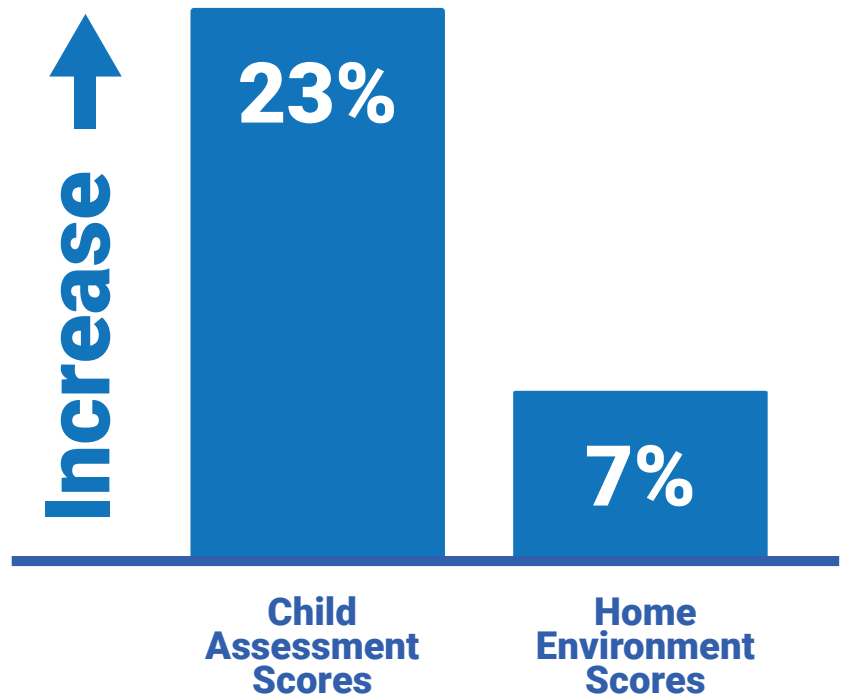
HEALTHY START EARLY CHILDHOOD SCREENINGS

577 resulted in referrals, a 63% increase over pre-pandemic baseline. This shows the importance of screenings to connect families to resources in the wake of the learning disruptions due to the pandemic and ongoing childcare challenges.



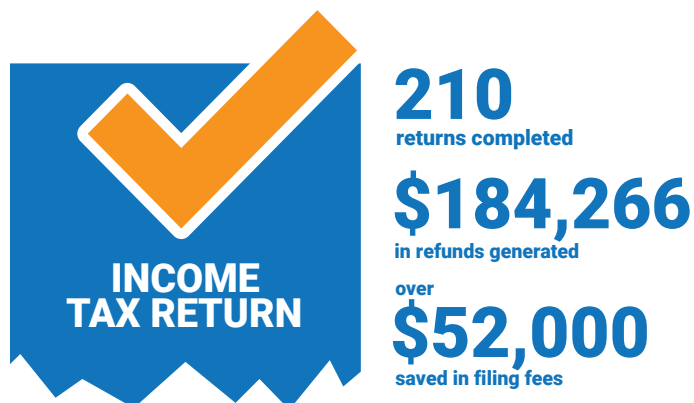
SMILE IN-HOME MENTORING

24 children and their families received mentoring



FINANCIAL MOBILITY

Volunteer Income Tax Assistance (VITA) Program
210 returns completed, \$184,266 in refunds generated and over \$52,000 in filing fees saved



We were proud to welcome Sen. Bob Casey for a visit to our VITA site!

HEALTH

Tobacco/Vape-Free

10 students participated in the INDEPTH program, provided in partnership with the American Lung Association and East Stroudsburg Area School District.



DIVERSITY, EQUITY AND INCLUSION

Project Equity

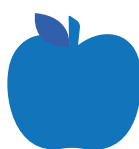
31 community-serving organizations engaged in Project Equity services including Equity Series, board workshop, and nonprofit capacity building services.



INFORMATION AND REFERRAL

PoconoInfo

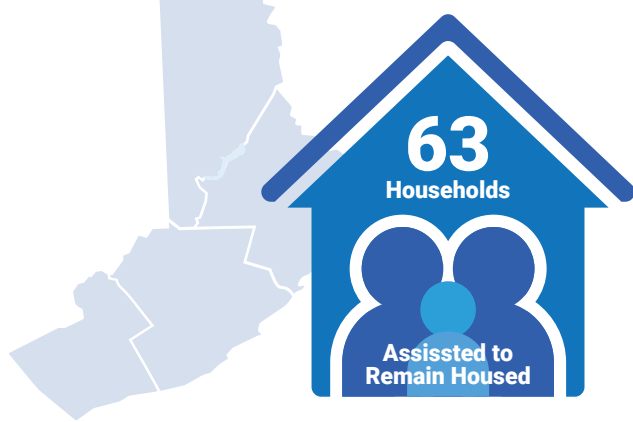
6,155 individuals assisted with Information and Referral



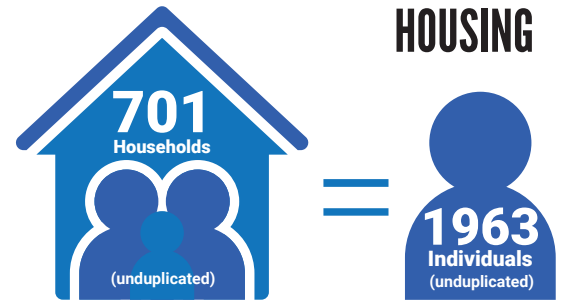
Top needs include income/cash assistance, housing and basic needs including utilities, food/meals, clothing and household/material goods.

HOME4GOOD HOMELESS PREVENTION AND DIVERSION PROGRAM

\$100,000 in rental assistance distributed in Monroe, Carbon, Pike and Wayne Counties



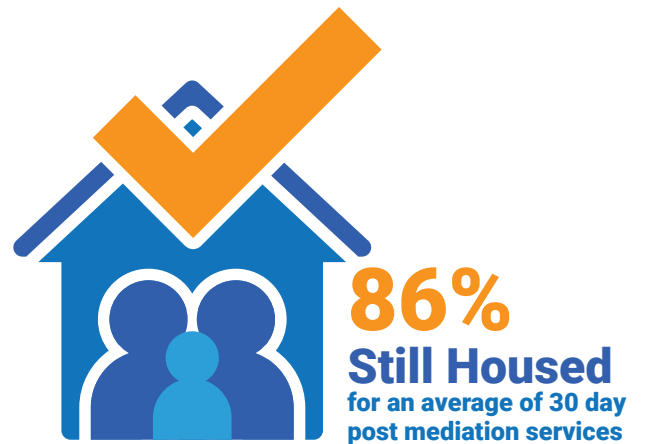
HOUSING



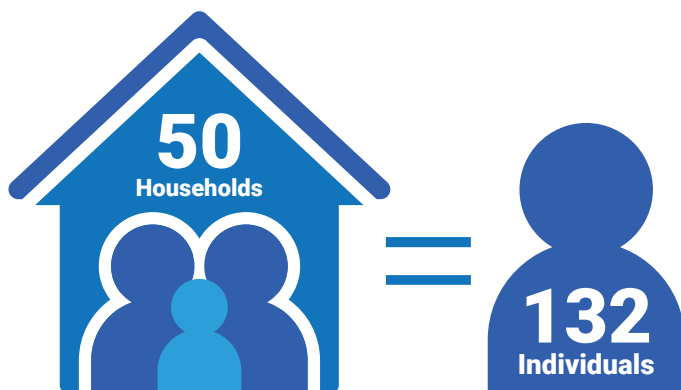
\$3,615,245 TOTAL PAYOUTS



LANDLORD-TENANT EVICTION MEDIATION



PHARE RENTAL ASSISTANCE PROGRAM



ASSISTED TO REMAIN HOUSED

\$60,488

in rental assistance distributed in Monroe, Carbon, Pike and Wayne Counties



RESOURCE INVESTMENT COMMITTEE

Each year, Pocono Mountains United Way utilizes a volunteer-led process to make strategic investments in key programs meeting the human service needs of residents of Monroe County. Volunteers from diverse backgrounds establish funding priorities, oversee the grant application and review process, and make funding recommendations to the Board of Directors. These dedicated volunteers give generously of their time and expertise. We are very grateful to these volunteers for their work in reviewing agencies and programs and determining how to best invest resources to meet community needs.

As the needs of the community continued to evolve, Pocono Mountains United Way focused its strategic investments across five priority areas:

- Basic Needs (food, utilities, healthcare, transportation)
- Childcare
- Domestic Violence
- Housing (rental assistance, other innovative approaches to stabilize renters, assistance for people experiencing homelessness)
- Mental Health

2023-2024 RESOURCE INVESTMENT COMMITTEE & INVESTMENT PROCESS VOLUNTEERS

Tameko Patterson,
*Committee Chair**

Beverly Braxton-Cannon*

Nichele Brown

Shante Burgman

Lucas DeBartolo

Linda DeNude

Kamya Edmonds

John Gerkhardt*

Debbie Harrison*

Sheila Jefferies Battle

Debbie Kulick*

Clare Lenhart*

Linda McDonald

Georgia Murray

Isaac Opoku Nyannor

Xiangyu Peng

Pat Sayler*

Rich Schlameuss

Christina Smith

Ashley Stevens

Shade Stokes-Campbell

James Thomas

Camille Thornhill

Victoria Toujilina

Lyman Winner*

**Denotes Review Panel Chairs*

2023 HEALTH GRANTS

Funded Agency	Program	Investment Amount
Minsi Trails Council	Outdoor Experience	\$10,000
Monroe County Meals on Wheels	Home Delivered Meals	\$10,000
Pocono Family YMCA	Active Older Adult Program	\$11,670
Total		\$31,670



2022-2023 RESOURCE INVESTMENT GRANTS

Funded Agency	Program	Investment Amount
American Red Cross of the Poconos	Disaster Services	\$13,000
Community Action Committee of the Lehigh Valley	Second Harvest Food Bank	\$23,000
Family Promise of Monroe County	Project New Beginnings	\$25,080
Monroe County Habitat for Humanity	Home Preservation Program	\$14,250
Monroe County Meals on Wheels	Home Delivered Meals	\$11,000
Pleasant Valley Ecumenical Network	Diaper and Feminine Hygiene Product Services	\$10,000
Pocono Area Transitional Housing	Transitional Housing Program	\$25,000
Pocono Services for Families & Children	School Age	\$9,500
Resources for Human Development, Inc.	RHD Crossroads Community Services	\$24,220
Stroud Regional Open Space & Recreation Commission	StroudKids Camp Program Camperships	\$5,225
The Growing Place Child Care Centers	Tuition Assistance for Working Families at Risk	\$20,000
The Growing Place Child Care Centers	Special Needs Program	\$19,000
The Salvation Army	Emergency Shelter	\$40,000
The Salvation Army	Food Pantry and Soup Kitchen	\$37,125
Women's Resources of Monroe County	Emergency Shelter and Housing	\$28,600
Total Investments FY 2022-2023		\$305,000

2022 STATEMENT OF FINANCIAL POSITION

2022 CURRENT ASSETS

Cash and Cash Equivalents	\$1,689,941
Certificates of Deposit	109,271
Investments, at fair value	691,040
Grants Receivable	181,341
Pledges Receivable, net	188,354
Prepaid Expenses	22,800
Total Current Assets	2,882,747
Land, Building, and Equipment, Net	615,429

TOTAL ASSETS	\$3,498,176
---------------------	--------------------

2022 LIABILITIES

Due to Member Agencies	\$381,250
Accounts Payable and Accrued Expenses	106,906
Deferred Support	207,866
Designated Funds Payable	13,417
Donor Choice Designated to Agencies and Other United Ways	30,056

TOTAL LIABILITIES	739,495
--------------------------	----------------

2022 NET ASSETS

Without Donor Restrictions:	
Undesignated	1,145,778
Board Designated:	
Land, Building, Equipment	615,429
Working Capital	185,135
Total Net Assets W/out Restrictions	1,946,342
Total Net Assets With Donor Restrictions	812,339

TOTAL NET ASSETS	2,758,681
-------------------------	------------------

TOTAL LIABILITIES AND NET ASSETS	\$3,498,176
---	--------------------

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

	Without Donor Restrictions	With Donor Restrictions	Total
SUPPORT AND REVENUE			
Contributions & Grants	\$280,829	\$1,628,633	\$1,909,462
Current Campaigns	766,674	91,759	858,433
Fundraising events	13,078	-	13,078
Contributed non-financial assets and services	124,500	20,965	145,465
Forgiveness of debt income - Paycheck Protection Program	116,431	-	116,431
Employee Retention Credits	37,635	-	37,635
Net Assets Released from Restrictions	1,615,421	(1,615,421)	-
Total Support and Revenue	2,954,568	125,936	3,080,504
EXPENSES			
Programs and events	2,461,562	-	2,461,562
General & Administrative	100,583	-	100,583
Fundraising	160,617	-	160,617
Total Expenses	2,722,762	-	2,722,762
INCOME FROM OPERATIONS	231,806	125,936	357,742
INVESTMENT LOSS, NET	(102,216)	-	(102,216)
CHANGE IN NET ASSETS	129,590	125,936	255,526
NET ASSETS, JULY 1	1,816,752	686,403	2,503,155
NET ASSETS, JUNE 30	\$1,946,342	\$812,339	\$2,758,681

Data above are the most recent audited financial information available. For the years ending June 30, this statement should be read in conjunction with our complete audit report. A copy of the full report can be found at PoconoUnitedWay.org

GOVERNMENT & CORPORATE LEADERSHIP INVESTORS

CORNERSTONE SOCIETY (\$100,000+)

Community Care Behavioral Health Organization	Monroe County Administrative Office	Sanofi
East Stroudsburg Area School District	Pennsylvania Housing Finance Agency	
	Pocono Mountains Visitors Bureau	

KEYSTONE SOCIETY (\$50,000-\$99,999)

American Lung Association of PA	Lake Genero	Weiler Abrasives Group
Housing Alliance of Pennsylvania	The Lester G. Abeloff Foundation	

CAPESTONE SOCIETY (\$10,000-\$49,999)

Aetna Better Health	Highmark Blue Cross	PPL Foundation
AllOne Charities	i2M	St. Luke's University Health Network
Austin Healey Enclave	Internal Revenue Service	UGI Utilities, Inc.
Carbon-Monroe-Pike Mental Health Developmental Services	Lehigh Valley Health Network - Pocono Hospital	United Way of Pennsylvania
CVS Caremark Corporation	Monroe County Bar Association	Waste Management
ESSA Bank & Trust	PNC Bank	Weis Markets, Inc.
Giant Food Stores, LLC	PPL Electric Utilities	Wells Fargo

TOP SUPPORTERS (\$1,000-\$9,999)

AAA North Penn	M&T Bank Wilkes Barre	Ray Price Cars
Barley Creek Brewing Company	Met-Ed, A First Energy Company	ShawneeCraft Brewing Company
Blue Ridge Cable	Middle Smithfield Township	Skytop Lodge
Buck Hill Community Services Committee	Mount Airy Resort & Casino	The Growing Place Child Care Centers
Camelback Resort	Mountain View Vineyard & Distillery	The Lodge At Woodloch
Citizens Savings Bank - Clarks Summit	Northampton Community College	United Envelope, LLC
Cove Haven Entertainment Resort	Pentagon Federal Credit Union	Walmart Master Account
East Stroudsburg University	Pipefitters & Plumbers Local #524	Water Service Corporation
Enterprise Holdings	Pocono Manor Investors	Wayne Bank- Honesdale
First Keystone Community Bank	Pocono Mountain School District	Wealth Strategies and Management, LLC
Gross McGinley, LLP	Price Chopper	Wind Gap Electric, Inc.

CORPORATE SUPPORTERS (\$500-\$999)

ABC Cleaners & Laundry	East Stroudsburg University Foundation	Sights for Hope
AmeriHealth Caritas Services, LLC	Frogtown Chophouse, LLC	Ski PA Gear
Clifton, Larson, Allen, LLP	Heart of Illinois United Way	The Bruce, Trudi, & Sarah Denlinger Family Fund
Cramer's Cashway Inc.	Monroe County Transit Authority	University of Pittsburgh Medical Center (UPMC)
D-N-A Property Management Co.	Moyer Aviation Inc.	
Douglas Infiniti	Oak Tree Properties, Inc.	

"Please note that in some cases, we are unable to receive the names of donor-investors and thus cannot display them below. If your name is missing, please contact us at info@poconounitedway.org right away"

INDIVIDUAL LEADERSHIP INVESTORS

TOCQUEVILLE SOCIETY (\$10,000+)

Mark Dodel
Robert D. Kelly
David & Marina Ottaway

The Joseph & Ann Farda Foundation
The Mattioli Foundation
The Weiler Family Foundation

Karl & Ann Weiler

PLATINUM INVESTORS (\$5,000-\$9,999)

Denise & Richard Boyle

Randy & Linda Rice

GOLD INVESTORS (\$2,500-4,999)

Joseph P. Colozza
Grace D'Amico
Anonymous Donor

James B. Hyatt
Sharon S. Laverdure
Donald Seiple

Scott A. White
James C. Wilson

SILVER INVESTORS (\$1,000-\$2,499)

Michael A. Albert
Stella B. Becker
Joseph & Sara Bedrick
Ellin P. Bittlingmeyer
Thomas Campbell
Michael Carfaro
Stewart M. Carrington
Cornelius Catena
Dennis S. Clawson
Jill D'Alessandro
John T. DeVivo
Joan Duckloe

Peter Favini
Sandra Ferris
Jeremiah J. Geklinsky
Donald S. Hannig
Pamela Haydt
Sarah Jacobi
Victoria A. Landolfi
Raffael Lucci
Marianne M. Marks
Ben May
Timothy J. McManus
Mark Morrison

Todd Nemura
Jennifer Olson
David Parker
Leslie Perryman
Richard Powers
Alan Reed
Joseph "Trip" Ruvane III
Patricia J. Saylor
Richard W. Schlameuss
Michael B. Sherman
Tom & Christine Wilkins

BRONZE INVESTORS (\$500-\$999)

Jamie Bisbing
Shawn Bisbing
Legitime Bourjolly
Christa Caceres
Christopher M. Charette
Gilbert D. Coronado
Kurt Cummins
Lucas C. DeBartolo
Pamela DePuy
Charles J. DeRenzis
James L. Derr
William F. Dwyre
Stephanie Fairbanks
Charles B Fancher Jr
Patrick J. Fitzsimmons
Charles Hannig
Michael Healey
MaryAnne Heeter
Christine Marie Hoban
Wayne G. Holmberg

David S. Horton
Philip Hosbach
Margaret Howarth
Jody Hutchison
Dean A. Johnson
Timothy M. Kresge
Jeannine Leager
Michele J. Levitz
Mark S. Litts
Philip D. Matheson
Cristina Gomes Matos
Luis Matos
Linda F. McDonald
Dominic Megna
Robert M. Moses
Casey M. Paone
Brandon Parenti
Lauren Peterson
Wendy Beth Raidsnider
Michele Roberts

Nicholas A. Roscioli
Damaris B. Rowe
Barth Rubin
Lisa Sanderson
Mathilda Sheptak
Laurie J. Smickle
Wendy M. Stevens
William D. Sturdevant
James A. Swetz
Robert J. Unruh
Tanya M. Waberski
Angela Watson
Robyn Weaver
Christopher E. Weiler
Alan I. Westheim
Karen V. Wetmore
Howard Whidden
Constance C. Yuhasz

OTHER BUSINESS INVESTORS

Ahold USA	Employee Fund, Penn Security Bank & Trust	Peoples Security Bank & Trust
Al's Food Truck	Employee Fund, Pocono Mountains Economic Development Corp.	Pocono Bike Company
AmazonSmile Foundation	Employee Fund, Pocono Mountains Visitors Bureau	Pocono Farms Women's Club
Angels and Dragonflies Children's Charity	Employee Fund, Riley & Company Inc.	Pocono Mt Christian School
Angels Cook Catering Service	Employee Fund, Stroudsburg Area School District	Pocono's Best
Associated Libraries of Monroe County	Employee Fund, UGI Utilities, Inc.	Pour Connection
AT&T	Employee Fund, United Cerebral Palsy	Richard E. Deetz, Esq
Boy Scouts of America, Minsi Trails Council	Employee Fund, United Way of The Capital Region	RK Mobile Foods
Breathe Easy Office Solutions, LLC	Engle Hambright & Davies, Inc.	Savory Eats, LLC
Buns On The Run	ESU Student Activities Association (SAA)	Scranton Area Community Foundation
Caterpillar	Forged By Hand, LLC	Settlers Hospitality
Century 21 Select Group	Full Potential IT, LLC	Shawnee Art Shed
Cousins Maine Lobster	Fusia Dance Center	Side Hues 4U
Dragonfly Crafts	Google	Snyder's Shoes & Shoe Repair
Drug & Alcohol Commission of Carbon, Monroe and Pike	Gower Funeral Home & Crematory, Inc.	State Representative Maureen Madden
Eastern Monroe Leasing & Training	Greater Pocono Section NCNW	Stonehaus Meadery
Effort United Methodist Church	Herbal Expressions	Struberts Auto Body
Employee Fund, Air Products	KD's Dominican Salon	Summer's Naturals
Employee Fund, AT&T	Kimberly-Clark	Tacos Chicas, LLC
Employee Fund, Azelis	Kimberly-Clark	The Hoot Group
Employee Fund, C&S Wholesale Grocers, Inc.	Kiwanis of the Poconos (Daybreak)	The Morning Brew Coffee Shop
Employee Fund, Enterprise Holdings	Lindsay's Confections, LLC	Toon DeSchepper
Employee Fund, ESU Student Activities	Llama Ice Cream	Top Tea Plug
Employee Fund, Fidelity Bank	Luvlee Creations	Transcend Project Management
Employee Fund, Gentex Corporation	Mackey Photo & Video	Trudy's Tassels Tapersteries
Employee Fund, Giant Food Stores, LLC	Monroe County Area Agency on Aging	Twisted Burgerz N Wrapz
Employee Fund, Hendrick Manufacturing	Monroe County Democratic Party	United Way of Bartholomew County
Employee Fund, Monroe County Transit Authority	NASCAR Day	UPS Global Business Services
Employee Fund, Morgan Stanley	Nationwide Insurance	Warriors Pizza
Employee Fund, Nationwide Insurance	PA CareerLink of Monroe County	Why Not Burgerz
Employee Fund, PA Food Merchants Association	PayPal Give Checkout	Wickl Candle Bar
		Wildflower Naturalsoap
		William H. Clark Funeral Home, Inc.
		William J. Reaser, Jr. Attorney at Law
		Willowtree Inn
		Yum Yum Dog Treats

"Please note that in some cases, we are unable to receive the names of donor-investors and thus cannot display them below. If your name is missing, please contact us at info@poconounitedway.org right away"

OTHER INDIVIDUAL INVESTORS

Rafael Abreu
Nikki Ace
Linda Adams
Linda Addario
Ellie Ahmadi
Rachel Akins
Joseph A. Akob
Randi Alejandro
Careen Allen
Cathy Allen
Lisa Ambrose
Kevin M. Amerman
Anita Amofo-Danquah
Kimberly Amsler
Jennifer Angst
Robert L. Baechtold
Tracine Baker
Deborah Ballew
Miguel Barbosa
Chris Barrett
Jennifer Bartell
Mary F. Barzydlo
John Bator
Moriah Baxeavane-Connell
Lisa Baxter
Beverly Baxton-Cannon
Donna Beausoleil
David L. Bechtel
Joanne Beck
James Becker
Michael Beckish
Heidi M. Beers
Sarah Bellis
Roman Belyayev
Barbara Bendall
Ashanna Benjamin
Stephen Bereza Jr.
Deborah Berghoefer
Amy F. Berman
Nicole Bochman
Wayne Bolt
Carolyn Boone
Nicole Boone
Chris A. Borger
Jay K. Borger
Justin Brancato
Linda Bravyak
Ashley Brennan
Fanny Brokaw
Marilyn Brown
Melissa Brown
Rosemary M. Brown
Agatha Tina Bruno
Michelle Bruzzese
Marissa Buatti
Maria Burkhart
Charles Cahn
Gary B. Calandra
Stacy Capers
Vanessa Caprigilone
Tanya M. Carmella-Beers
Yelena Carrington Sabovics
Carol Carroll
Karen Casciano
Michele Cassic
Ben Castor
Lisa Catalano-Diaz
Joseph Paul Cavagnaro
Margaret Cereghino
Jerome P. Cheslock
Marianne P. Chester
Kim Chichura
Michael Chiricos
Wendy Christman
Lindy Lee W. Cibischino
Mary Ann Ciccolella
Robert Cirillo
Frank Clark
Steven Clark
Mary J. Clyburn
Jami Coco
Marisa Coley
Tina Conroy

Shelley Costanzo
Elizabeth Cotton
Bonnie Coyne
Cynthia Crowner
Quentin P. Currie
Kate Curry
Rasheedah Cutler
Jan Dalton
Emily Daly
Lindsay Dancho
Joan Davidge
Anna C. Davis
Kellie Davis
Glenda Dawson
Cynthia Decker
Melissa Defanto
Claire Dembinski
Alfonso Desanto
Lynn DeSanto
Nitzza J. Desire
Karol Anne DiPasquale
Josephine J. Doughton
Katherine Dreas
Mike Dredla
Keely Dreher
Kelly Driscoll
Jermy Dunham
Jenn L. Dunne
Cynthia L. Durnin
Thomas Dyshuk
Cheyenne Eberhart
Mark D. Eckley
Jodi Eggstein
Jordan Egli
Thomas R. Eisler
Alexandra Evans
Rosalind Evans
Kathleen A Fackenthal
Maureen Falgie
Heidi Fareri
Kelly Featherers
Kay L. Fenn
Courtney Fenner
Michael L. Ferrara
Patricia Ferrick
Laura Ferris
Jenesa Fields
Laura J. Finkle
Wendy A. Fischer
Isabel Flecha
Christine Fly
Florence A. Ford
Wendy E. Frable
Deborah Francis
Marissa Frantz
Megan Franzzone
Jeffrey A. Frey
Karin R. Frey
Ron Frick
Robert Furtak
Jane Gagliardo
Katherine Galarza
Kenneth Gallagher
Joanna Gambill
Christine Gangaware
David Gantz
Steve Garvey
Abigail M. Gaspar
Christie Gassler
Cynthia Lynn Gehm
Jeffrey George
Sharon George
Sean & Tammy Gerow
Karen Gilbert
Victoria L. Gill
Brian Gillette
Kelly Gillick
Penny Glasgow
Loida Gomez
Laurie W. Gonder
Christopher Gonzalez
Craig K. Goucher
Angela Grabowski

John Grandsoult
Robert Gress
Matthew Guilder
Kenneth Gustafson
Lionida Gutierrez
Stacy B. Halliday
Harry & Denise Hamill
Michelle Hamorski
Marcus Handl
Elise Hanna
Robert Hare III
Jaya Harilal
Maurice W. Harmon
Veronica Harr
Paul & Christine Harvell
Phyllis Hauner-Morris
Bethany & Ian Hay
Samantha Heinrich
Millyjean Helvick
Janell Henderson
Michael Thomas Hennings
Frank A. Herting
Karen Hickman
A Hicks
Jake Higgins
Jonathan Higgins
Mollie Higgins
Tiesha Hinton
Peter Hlavinka
Matthew Hnatowicz
Adrienne Hoeker
Mary Ellen Hogan-Balliet
Eileen M. Holder
Cynthia Holmes
Christine Huber
Lenore Hudak
Arianne Hughes
Miranda Hughes
Quinn Hulsizer
Joseph James Hurst
Giovanni Irizarry Cosme
Christopher & Katherine Jackson
Beverly Jalim
Sheila Jefferies Battle
Jamal Jenkins
Scott Jenkins
Sharon M. Jens
Bruce Johnson
Shantelle Johnson
Tanya Johnson
Wilbert Johnson
Jane I. Kabiuku
Marlene Harriet Katz-Sharpe
Talwinder Kaur
Samantha Kavanagh
Catherine Kawa-Marcinko
Elaine Keiper
Donna Kenderdine
Susanne Kenney
Robert Kersey III
James Kincel
Nick Kira
Tracey Kishel-Walton
Debra Kloczek
Gregory J. Knowlden
Alyssa Koec
Michael J. Kreidler
Denise L. Kresge
Erika Krock
Deborah Kulick
Kristine M. Kunsman
Luc G. Kuykens
Susan Labar
Leonard Lacina
Craig Lafferty
Corrina LaMonte
Beth A. Lannon
Frank Lanterman
Angele Laporte-Ferdinand
George and Helen Lauscher
Chantelle Leder
Thomas G. Learn

Cattna LeMoine
Thomas J. Leonard
Rachel Lepiscopo
Katherine Lerner
Brett & Amanda Levy
Dawn Lewis
Milton Lewis
Thea Lind
Rose S. London
Tracy Loomis
Hayley Lynch
Edgar Marcelo Medina
Stephanie Marquette
Terri Marsh
Candy Martin
Lisa R. Martin
Susan Martin
Allisette Martinez-Hernandez
Sandra P. Mateo
Alicia N. Matthews
Michele M. Matula
Lois Maturana
Michelle Maxwell-Dodoo
Sarah McCabe
Deborah McCracken
Antoinette McCreary
Barbara McDonald
Michael McGee
Desiree McGuire
Elaine McMaster
Mark A. Melnick
Christie Mendez
Jinia Michunovich
Joseph Miele
Gloria Milan
Noelle W. Miller
Lizette Miranda
Jennifer A. Misero
Charles H. Montalbano
Kate Montero
Zatiti Moody
Sailor Moore
Jessica Morgan
Margaret Mary Morris
Kat Morrison
Christie Moser-Higgins
Kathleen Motz-Hinton
Sonja Moyer
Jamie Murphy
Denise Murray
Ashley Narine
Nancy Newcomb
Beata Niewiarowski
Emily Norton
Paulina Nowak Galik
Peter J. O'Brien
Timothy O'Connor
Elizabeth A. O'Leary
Sandra L. Oberholtzer
Gary Olson
Colleen M. Onacilla
Michael Ortiz
Holly Overfield
Tina J. Pack
William Parrish
Todd J. Parsons
Laura M. Pastore
Chetan R. Patel
Guy P. Patra
David Paugh
Linda Paugh
Tarnisa Perkins
Laurie Beth Peters
Brittany Petico
Naththicia Phillip
Jorge Picado
Greg Piechota
Andre LaMont Pogue
Joseph Polinski
Christine Portoulas
Mary Frances Postupack
Roxanne Powell

Amy Prator
Sharon Purvis
Kamili Rachell-Williams
Denise Rachumi
Debra Raneri
Jessica Reeder
Bob Reese
Elizabeth Reichenbach
Barbara Reina
Elyssa Michelle Reina
Aaron & Meredith Rettaliata
Leanne Richards
Deedra Richmond
Shane Risk
Michael Rispoli
Lisa A. Rissingner
Liana Riutort
Gianni Rivera
Leah R. Rivera
Ruth Rivera
Laura Rizzo
Alana Roberts
Elizabeth Robinson
Francisco Rodriguez Jr.
Napoleon Rodriguez
Susan Rogers
Jose Rosado
Melinda L. Rosen
Elizabeth Ruggiero
John C. Ruscansky Jr
Eileen Ruvane
Tara Sakasits
Rosemarie Salgueiro
Charece Sanders
Loumary Ann Santiago Vega
Marisol Santos
Richard C. Sawyer Jr
Suzell C. Sayer-Kent
Mario Scavello
Mary Schaumloffel
Joan Schliwenz
Henrietta Schlimer
Erin Schlossman
Jamie Schmeelk
Maria L. Schramm
Paul Schuchman
Roy Schuetz
Nicole Marie Seargent
Lilly Sharol
Karalee G. Sheaffer
Karen Sheffres
Laura Martone Sherman
Patrick Sherry
Hector Silva
Leon Simerson
Sandra M. Smith
Christine Smyth
Sue Anne Reinhart Snell
Diana Soto
Rocio Soto
Helen Spence
Jonathan Spinner
Sydell Spinner
Becky Staples
Edwin O. Steiner
Corinne Steinhau
Jordan Stewart
Alyssa Stiff
Kayla-Lyn Stockman
Anne Louise Strickland
Carrie Strohl
Danielle Strong
John Sullivan
Ann E. Summa
Ann R. Super
Catherine Sweeney
Edwin Tamayo
Lora Tarr
Thomas Tauer
George Taylor
Marjorie Teada-Kiernan
David Tepper
Colbi Terry

David D. Thompson
Kyle R. Thompson
Anne C. Tiracchia
Rosemarie Toussaint
MaiLan Tran
Matthew S. Transue
Tami Treantafelo
Elisa Tukeya
Emerson Tukeya
Michael B. Tukeya
Remi Tukeya
Rosemary Tukeya
Simone Tukeya
Lisa Turner-Maynor
Leslie Underhill
Ramon Valentin
Elizabeth Vargas
Rebecca Vaughan
Hilda M Vega
Mindi Vento
Jonny Villamar
Edgar Vital
Marianna Vitale
Ronald G. Vogt Jr
Mark Wade
Pamela Wallace
Robert C. Wallen
Gabriele Wallis
Danuta Walters
Sharon L. Wary
Michael & Elya Webb
Stephen Webber
Christina Weedo
Jeffrey Weekes
Rebecca S. Weirich
John Wheeler
Joanne Whelan
Jennifer L. White
Lorelei Whitlock
Sarah Wildrick
David Williams
Leslie Williams
Richard Williams
Shelly D. Williams
Chareen Williams-Edwards
Alice Wilson
Ellen Wilson
Jackalynn Wilson
Ann M. Wingert
Sean Wisby
Ashlee Wood
Kourtney Woods
Jeffrey L. Wright
Joy E. Wright
Peter Yaswinski
Theresa Yocum
Marjorie Yonkov
Robert Young
Tammy Yukna
Jennifer Yulfo
Gregory M. Zayac
Dennis Zehner Jr
Arthur L. Zulick

HOW TO GET INVOLVED

VOLUNTEER Your Time and Talent

Volunteering makes a difference. It makes a difference in the community, and it makes a difference in your life. Whether you volunteer as an individual or with a group; whether it is a one-time event or a skilled ongoing effort; it makes a difference. Here are just a few of the benefits to you, your organization, and to the community:

- **Creates a sense of community:** Volunteering helps connect people in a community by bringing them together to work towards a common goal. Connection and shared purpose create community.
- **Strengthens communities:** Volunteering can help further strengthen communities by building relationships between people and organizations that can lead to more collaboration and cooperation in the future.
- **Promotes community engagement:** Volunteering can promote civic engagement by encouraging people to get involved in their community and take an active role in shaping its future.
- **Sense of fulfillment and purpose:** Volunteering can give you a sense of fulfillment by helping others and making a positive impact on their lives.
- **Promotes physical and mental health:** Volunteering can help keep you physically active, and research shows that a sense of purpose and connection with your community is one of the biggest factors in overall health and happiness.

Volunteer Opportunities

1. Visit www.volunteeronmonroe.org for an updated list of opportunities in our county. All nonprofits are welcome to post opportunities, and all residents, organizations, and businesses are encouraged to sign up for these opportunities any time that works.
2. Plan to be a part of Day of Caring, held every year in September. This one-day event brings hundreds of people together for a day to celebrate community by collaborating on a variety of projects.
3. Contact individual nonprofits for other opportunities that may not be listed online. Skilled workers, board members, and custom options may be available.

ADVOCATE for Change

Use your voice to advocate for quality education, good health, and financial mobility for everyone in Monroe County. Follow us on social media, and check the Advocacy section of our website for more information and opportunities.

EARNED INCOME TAX CREDIT • HOME REPAIR • EARLY CHILDHOOD



INVEST BY GIVING

Financial Support is an Investment in our Community

You are a community investor. You are the reason that our work, our mission, and our entire community is stronger. Your financial support provides the resources required to invest in the programs and services our community needs. The return on that investment is a more educated population, and healthier, happier community, and a more stable workforce to keep our local economy thriving.

Pocono Mountains United Way directly affects the lives of thousands of our neighbors every year. That indirectly affects us all through the social and economic impacts on our community. These people are our friends, coworkers, employees, neighbors, and families who face tough financial decisions every day and are one unexpected event away from crisis. As a community investor, we want to work with you as both a financial and thought partner, to address broad community issues as well as those you face every day in your own lives and in your organizations.

You are the reason we bring and support programs to improve the health, education, and financial stability of everyone in our county. Together we provide a hand up and enable people to improve their lives. You are the reason we innovate with new programs, and keep the existing ones that have proven impacts. You are the reason we can look to the future to take on long-term efforts to improve affordable housing, mental health, and workforce development while being nimble and responsive to immediate needs.

Your financial support is truly a community investment. When your investment helps a family stay housed and working, the return is a stronger local economy. When your investment helps a student be the first in their family to go to college, the return is another bright mind to help grow a local business or take on a political leadership role. When your investment helps a child get better prepared to start school, the return is more graduations and fewer dropouts.

Everyone benefits when we LIVE UNITED to build a strong, thriving community.



BUSINESS AND INSTITUTIONAL SERVICES AND INVESTMENT OPPORTUNITIES

Goal-Based Investing

Workforce Development

Fee for service programs like DEI training and the Employee Resource Network, and Workplace Giving Campaigns to show employees you support their causes.

Marketing and Public Relations

Provide financial sponsorships, in-kind donations, and volunteers at events, or provide a portion of revenue from sales as a contribution. We help promote your involvements to make the public aware.

Corporate Social Responsibility

Meet your internal and mandated community support goals through corporate donations, participation in PA's EITC and OSTC programs, and other means that work for your business.

We aim to be a true partner to business that benefits all parties involved: the business, United Way, and most importantly, the community we both serve.

How Much to Invest

Corporate Social Responsibility and Philanthropy is an important consideration for all businesses and may be required in certain cases. We can help you meet your CSR needs and goals.

Level	Amount
Cornerstone Society	\$100,000+
Keystone Society	\$50,000-99,000
Capstone Society	\$10,000-49,999
Top Supporters	\$1,000-9,999
Corporate Supporters	\$500-999

Where to Invest

General Operating Fund

Trust-based unrestricted funding that allows us to be nimble and responsive.

Endowment Fund

To ensure we are here to serve in perpetuity.

Programs and Services

Make an impact in areas most important to your business.

Events

Provide the funding and volunteers to make community events successful.

“United Way has served thousands of people this year. They may not be able to recall our individual names...but they will remember how they felt when we cared for them.”

- Michael Tukeva, President/CEO



Why Invest

- Business legacy and community perception
- Employee perception and retention
- Brand awareness and marketing value
- Potential tax benefits
- Personal feeling of helping our neighbors
- Long-term benefits to our economy and jobs



“I have also helped a wonderful family in which the parent has a learning disability. Fearing she was not giving her child what she needed to learn, I provided information and lessons for both of them. Seeing how happy she was that she was able to work with her child and understand that she was a great parent was extremely rewarding.”

– Noelle Keller, SMILE Early Childhood Educator, Pocono Services for Families and Children

Budgeting Your Investment

Marketing Expenses

Sponsorships and In-Kind donation

HR Expenses

Workforce development and Workplace Giving Campaigns

Community Support Expenses

Corporate donations, sponsorships, and program support

Finance and Accounting Expenses

EITC as a tax benefit

SET UP AN INVESTMENT MEETING



INDIVIDUAL INVESTMENT OPPORTUNITIES

How to Invest

Cash-Based Investments

Make a one-time or recurring donation using your credit card, digital wallet, or direct bank withdrawal.



**SCAN TO
DONATE TODAY**

[PMUW.org/donate-now](https://pmuw.org/donate-now)

Wealth-Based Investments

There are a variety of investment vehicles that leverage wealth rather than cash, which may have additional tax benefits as well. More information is shown on the next page.

- Appreciated Assets
- Donor-Advised Funds (DAF)
- Pooled Income Funds
- Charitable Gift Annuity
- Qualified Charitable Distribution (QCD)
- Charitable Remainder Trust

Legacy Giving

- Establish your legacy to last over time
- Create a private fund or foundation
- Personal bequest through your will

Where to Invest

General Operating Fund

Trust-based unrestricted funding that allows us to be nimble and responsive.

Endowment Fund

To ensure we are here to serve in perpetuity.

Programs and Services

Make an impact in areas most important to your business.

Events

Provide the funding and volunteers to make community events successful.

“United Way continues to be a trusted organization for hundreds of donors. We do not take their gifts for granted. Each donation is an example of the caring power of our community.”

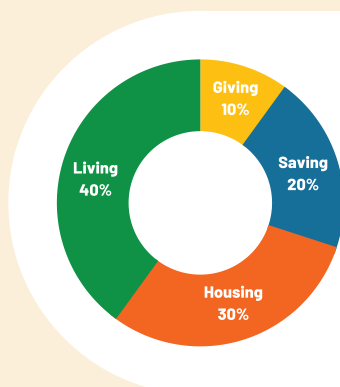
- Michael Tukeva, President/CEO

Why Invest

Short-term Return	Long-term Return
Feeling of helping your neighbors	Stronger economy
Potential tax benefits	Potential tax benefits
Live out your personal values	Legacy

How Much to Invest

Philanthropy is a very personal decision. Recommendations reach as high as 10% or more of annual income. 2% can be a useful starting place in the decision making process.



Level	Amount
Tocqueville	\$10,000+
Platinum	\$5,000-9,999
Gold	\$2,500-4,999
Silver	\$1,000-2,499
Bronze	\$500-999

The information below is for informational purposes only and should not be considered financial advice or a recommendation. You can consider bringing these topics to your financial advisors to determine the best course of action for you.

Appreciated Assets

If you donate long-term appreciated assets like bonds, stocks or real estate to charity, you generally don't have to pay capital gains, and you can take an income tax deduction for the full fair-market value. It can be up to 30 percent of your adjusted gross income. Stocks and bonds that have increased in value can be a powerful giving tool because you get an income tax deduction and avoid the capital gains tax. When you give securities directly to a qualified charity, your income tax deduction is based on the security's fair market value and can offset up to 30% of your adjusted gross income (AGI), which could reduce your tax bill. Also, by giving appreciated securities directly (or through a donor-advised fund), neither you nor the charity pays a capital gains tax on the donated securities. For some donors, this means you can give more than if you had sold the security, paid the tax and then given the remaining cash.

Donor-Advised Funds

A donor-advised fund, or DAF, is an investment account for the sole purpose of supporting charitable organizations you care about. When you contribute cash, securities or other assets to a donor-advised fund at a public charity, you are generally eligible to take an immediate tax deduction. Then those funds can be invested for tax-free growth, and you can recommend grants to virtually any IRS-qualified public charity. Donor-advised funds are the fastest-growing charitable giving vehicle in the United States because they are one of the easiest and most tax-advantageous ways to give to charity.

Pooled Income Fund

A pooled income fund is a type of charitable trust established and maintained by a qualified nonprofit organization. The fund receives irrevocable contributions from one or more individuals, a family or a charity. Donors may qualify for an immediate partial tax deduction, based on their life expectancy and anticipated income stream, but they must pay income tax on the income stream from the fund each year.

Charitable Gift Annuity

A charitable gift annuity is a contract between a donor and a charity with the following terms: As a donor, you make a sizable gift to charity using cash, securities or possibly other assets. In return, you become eligible to take a partial tax deduction for your donation, plus you receive a fixed stream of income from the charity for the rest of your life.

Charitable Qualified Distribution

A QCD is a direct transfer of funds from your IRA custodian, payable to a qualified charity. QCDs can be counted toward satisfying your required minimum distributions (RMDs) for the year starting at age 72, if certain rules are met. In addition to the benefits of giving to charity, a QCD excludes the amount donated from Adjusted Gross Income, which is unlike regular withdrawals from an IRA. Keeping your Adjusted Gross Income lower may reduce the impact of certain tax credits and deductions, including Social Security and Medicare. Also, QCDs don't require that you itemize, which due to the recent tax law changes, means you may decide to take advantage of the higher standard deduction, but still use a QCD for charitable giving.

Charitable Remainder Trust

A Charitable Remainder Trust is a gift of cash or other property to an irrevocable trust. The donor receives an income stream from the trust for a term of years or for life and the named charity receives the remaining trust assets at the end of the trust term. The donor receives an immediate income tax charitable deduction when the CRT is funded based on the present value of the assets that will eventually go to the named charity.



**Pocono Mountains
United Way**

EIN: 24-0797026

301 McConnell Street
Stroudsburg, PA 18360

Phone: 570.517.3953
Fax: 570.234.3469

 PoconoUnitedWay.org

 [@poconounitedway](https://www.facebook.com/poconounitedway)

 [@poconounitedway](https://twitter.com/poconounitedway)

 [@poconounitedway](https://www.instagram.com/poconounitedway)