



Age 73  
or older?

## Explore the benefits of giving from your IRA

### MINIMIZE TAXES AND SATISFY YOUR RMD WHILE MAKING A MEANINGFUL IMPACT

If you are an IRA owner age 73½ or older, you are required to begin making annual withdrawals from your IRA-known as **Required Minimum Distributions (RMDs)**. These withdrawals are generally subject to income tax. For example, if you were in the 25% tax bracket and withdraw \$1,000, you may only keep \$750, with \$250 going to federal taxes.

However, there's a smarter way to use these funds by making a **Qualified Charitable Distribution (QCD)**.

A QCD allows you to make a gift directly from your IRA to a qualified charity, like the Columbia University Programs in Physical Therapy Student Scholarship Fund.

Your QCD:

- Is not subject to tax
- Counts toward your required minimum distribution (RMD)
- Reduces your taxable income

### PROVIDE ANNUAL SUPPORT

With a traditional QCD, you can make a tax-free gift directly from your IRA to support the next generation of physical therapy students.



### COLUMBIA | COLUMBIA UNIVERSITY IRVING MEDICAL CENTER PROGRAMS IN PHYSICAL THERAPY

As you know from your own lived experience, the high cost of entry-level physical therapy education, combined with income disparities in the field, places a significant financial burden on new graduates. Any support you are able to provide is deeply appreciated and will directly benefit the Programs in Physical Therapy Student Scholarship Fund. Your generosity helps ease this burden and empowers the next generation of physical therapists.

Thank you from the Alumni Association Board of Directors.

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To learn more about how you can help, please scan the code below, or contact:

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