

EMPORIA STATE  
UNIVERSITY

# Ways to Give

A Guide to Your Options for Philanthropy



Deciding to make a gift in support of the students of Emporia State is easy. You know you are doing something vitally important. You are changing lives and building a better future.

But, deciding *how* to make a gift often leads to more questions.

- *Which vehicles are beneficial to me?*
- *What makes sense for my current financial situation?*
- *Which option will serve me and my family best in the long run?*

This guide can help you answer your questions. It also provides an overview of possible giving options. Understanding these options—the circumstances they are intended for and the benefits they impart to you, your spouse and, in some cases, your heirs—will empower you to make the choice that fits *your unique needs*.

As you explore this guide, remember **we are always here to help**. At any point along your philanthropic journey, our staff is on hand to answer your questions or assist you in taking your next step.





# Table of Contents

- 4 Cash
- 5 Stocks, Bonds and Other Securities
- 6 Grain and Oil/Mineral Rights
- 7 Real Estate / Tangible Personal Property
- 8 Business Interests
- 9 IRA Charitable Rollover
- 10 Retirement Plan Assets
- 11 Life Insurance
- 12 Bequests
- 13 Payable on Death (POD) and Transfer on Death (TOD) Accounts
- 14 Charitable Gift Annuity
- 15 Charitable Remainder Trust
- 16 Our Giving Societies
- 17 We Can Help You Take the Next Step



## A summary of the giving options available to you

	Your Objective	Your Actions	Your Advantages
<b>Cash</b>	Make a quick, immediate and straightforward gift	<ul style="list-style-type: none"> <li>▪ Mail a check, call or go online to <a href="http://emporia.edu/give">emporia.edu/give</a> to make a gift using a credit card or select the “bill me later” option</li> <li>▪ Use your company’s matching gift program to increase your gift</li> </ul>	<ul style="list-style-type: none"> <li>▪ Immediate charitable income tax deduction</li> <li>▪ Reduce the size of your estate</li> </ul>
<b>Stocks, Bonds and Other Securities</b>	<ul style="list-style-type: none"> <li>▪ Make a quick, immediate and straightforward gift</li> <li>▪ Eliminate tax on capital gains</li> </ul>	Donate long-term appreciated securities by directing the institution holding your securities to transfer them to ESU Foundation electronically	<ul style="list-style-type: none"> <li>▪ Immediate charitable income tax deduction</li> <li>▪ Eliminate tax on capital gains</li> </ul>
<b>Grain and Oil/ Mineral Rights</b>	Make an outright gift of grain shares or a mineral interest (oil, gas or minerals)	Contact ESU Foundation to coordinate a direct donation of your grain, oil or mineral interest	<ul style="list-style-type: none"> <li>▪ Immediate charitable income tax deduction</li> <li>▪ Eliminate tax on capital gains</li> <li>▪ Under some arrangements, you can receive lifetime payments</li> </ul>
<b>Real Estate / Tangible Personal Property</b>	Make an outright gift of real estate that is no longer needed —OR— Transfer title to your personal residence or farm to ESU through a life estate and continue to live there or utilize it through your lifetime	<ul style="list-style-type: none"> <li>▪ If making an outright gift, donate your home, vacation property, undeveloped land, farmland, ranch commercial property or other real estate to Emporia State University Foundation</li> <li>▪ If making a life estate gift, transfer title of your personal residence or farm into your life estate</li> </ul>	<ul style="list-style-type: none"> <li>▪ Immediate charitable income tax deduction</li> <li>▪ Eliminate tax on capital gains</li> </ul>
<b>Business Interests</b>	Make an outright gift of corporate stock or assets	Donate your corporate stock or assets —OR— If you are planning to sell your business, contact us about a Business Succession Plan with a charitable giving strategy	<ul style="list-style-type: none"> <li>▪ Immediate charitable income tax deduction</li> <li>▪ Avoid capital gains tax on the sale of your business stock or assets transferred to ESU</li> <li>▪ Under some arrangements, you can receive lifetime payments</li> </ul>

**Let us help you find the one that will serve you best!**

	<b>Your Objective</b>	<b>Your Actions</b>	<b>Your Advantages</b>
<b>IRA Charitable Rollover</b>	Make a gift directly from your IRA (allowed if you are 70.5 or older) up to \$100,000 per year	Direct your IRA custodian to make a distribution directly to Emporia State University Foundation	<ul style="list-style-type: none"> <li>• Reduce your taxable income even if you do not itemize deductions</li> <li>• Satisfy your required minimum distribution for the year (required at 72 years of age and older)</li> </ul>
<b>Retirement Plan Assets</b>	Make a gift upon your death of assets in your retirement account	Name Emporia State University Foundation as a beneficiary of your retirement plan assets	<ul style="list-style-type: none"> <li>• Gift your most highly taxed assets</li> <li>• Can reduce estate tax liability as well as income taxes for heirs</li> </ul>
<b>Life Insurance</b>	Make a significant gift with little out-of-pocket cost	Name Emporia State University Foundation as owner of your life insurance policy	Receive a charitable income tax deduction equal to the lesser of your basis or the policy value
<b>Bequests</b>	Make a gift of assets upon your death	Designate Emporia State University Foundation as the beneficiary of your assets by will, trust or beneficiary form	<ul style="list-style-type: none"> <li>• Lifetime control of assets</li> <li>• The gift is exempt from federal estate tax and potentially state estate tax</li> </ul>
<b>Payable on Death (POD) and Transfer on Death (TOD) Accounts</b>	Make a gift of your bank account, CD, or investment account upon your death	Name Emporia State University Foundation as POD/TOD beneficiary	<ul style="list-style-type: none"> <li>• Lifetime control of your account</li> <li>• Your philanthropic wishes upon your passing are set and will happen precisely as you have directed</li> </ul>
<b>Charitable Gift Annuity</b>	Make a gift and receive fixed income for life	Sign a contract with Emporia State University Foundation to receive fixed income in exchange for a gift of cash or publicly traded stock	<ul style="list-style-type: none"> <li>• Immediate charitable income tax deduction</li> <li>• Partial bypass of tax on capital gains</li> <li>• Receive fixed payments to you and/or another annuitant</li> </ul>
<b>Charitable Remainder Trust</b>	Make a charitable gift and save on taxes in the year of the gift	Create a trust that makes annual payments to you, your spouse or others with the remainder upon trust termination benefitting Emporia State University Foundation	<ul style="list-style-type: none"> <li>• Immediate charitable income tax deduction</li> <li>• Eliminate capital gains tax on sale and reinvestment</li> <li>• Receive payments for life</li> </ul>



# Cash

## Make an immediate impact

### Benefits

- The most common method of giving.
- May be combined with other techniques described in this guide to maximize the impact of your gift.
- Gifts go straight to work supporting students or can help grow endowed funds that support students in the future.

### Increase your impact through your company's matching program

Many companies match their employee's charitable gifts. Such programs typically match all or a percentage of an employee contribution, creating a partnership between the employee and the organization. Matching gift forms are available from your employer's personnel office.

### Next Step

- You may mail gifts to Emporia State University Foundation, 1500 Highland Street, Emporia, KS 66801.
- To make a gift online using a credit card, visit [emporia.edu/give](https://emporia.edu/give)
- Emporia State University Foundation also accepts wired funds. Please contact us for assistance at 620-341-5440.

### What is an endowed fund?

Endowments offer you the opportunity to make a gift with a perpetual impact. Initial gift funds are invested, creating an ongoing stream of interest payments supporting the area of your choice. Endowments create a predictable source of support and provide an enduring legacy.

The current minimum endowment level is \$25,000. This can be satisfied through pledge payments over any period up to five years.

# Stocks, Bonds and Other Securities

## Minimize Your Taxes and Maximize Your Gift

### Benefits

- Giving appreciated stocks, bonds and other securities can provide tax benefits and may fit well in your overall plans to reduce tax liability.
  - Potential Tax Deduction—Making a gift of appreciated securities directly to Emporia State (a transfer of the security to the ESU Foundation) may provide a charitable income tax deduction for the full market value of the donated security.
  - Eliminates Other Tax Obligations—The tax benefits of transferring an appreciated security directly to the ESU Foundation, instead of selling first and contributing the proceeds, applies to securities regardless of whether they are subject to short-term capital gains or long-term capital gains tax. If you were to sell appreciated securities before making the gift, you would have to pay tax on any capital gains.

### Next Step

- If you own securities in a brokerage account, these shares can be easily transferred electronically to Emporia State University Foundation. Contact us for assistance at 620-341-5440.

	Give \$10,000 Cash to ESU	Give \$10,000 in Appreciated Stock, Bonds or Other Securities to ESU
<b>Full Market Value of Gifts</b>	\$10,000	\$10,000
<b>Basis</b>	n/a	\$2,000
<b>Capital Gains</b>	n/a	\$8,000
<b>Tax on Capital Gains (15%* x \$8,000)</b>	n/a	No tax due. Tax savings of \$1,200.
<b>Income Tax Deduction (24% x \$10,000)</b>	\$2,400	\$2,400
<b>Tax Savings</b>	\$2,400	\$3,600
<b>Net Cost of the Gift to Donor</b>	\$7,600	\$6,400

\*Assumes federal tax rate only

**We accept gifts of cryptocurrency.**

Cryptocurrency (or virtual currency) is designated by the IRS as property and is subject to capital gains taxes, just like other appreciated securities. That's why gifting your appreciated cryptocurrency can be an advantageous option. The way it differs from other types of securities is the process of transferring cryptocurrency. The ESU Foundation team can answer your questions and walk you step-by-step through the process.



# Grain and Oil/Mineral Rights

## Empower Your Assets to Become Vehicles of Change

### Benefits of grain gifts

- Gift grain directly to ESUF, and you avoid including the sale of the grain in your farm income. (Although a charitable income tax deduction is generally not available to you, the avoidance of declaring it as income can be a significant benefit to cash basis sole proprietor farmers.)
- You may be able to deduct the cost of growing the crops you donated, which often reduces self-employment tax, federal income tax and/or state income tax.
- Grain may be donated in the year of production or a later year.

### Benefits of oil or mineral rights gifts

- You can make a gift of the rights or the royalties.
- May qualify you for a charitable income tax deduction.
- Can help you reduce income tax on royalties.

### Next Step

- We advise discussing this with your tax advisor before taking action. Once you've decided that making a gift of grain or oil/mineral rights fits your needs, contact us to make the transfer.

### Make the change you want to see.

You can designate your gift to support a specific scholarship, academic program, athletic team or facility that is meaningful and important to you. Let us know how you want to make a difference at Emporia State, and we will ensure your gift makes the impact that means the most to you.



# Real Estate/Tangible Personal Property

## Unlock the Potential of Property

Real estate gifts could be a personal residence, vacation home, farm, ranch, rental property, commercial real estate or vacant land.

Tangible personal property may include rare books, works of art, valuable collectibles and other items of demonstrable value such as copyrights and patents. (Tax deduction depends upon IRS guidelines. Some limitations apply to items the Emporia State University Foundation may accept.)

### Benefits

- Receive a charitable income tax deduction for the full fair market value of the property.
- Avoid capital gains tax on any appreciation.
- Transfer to ESU Foundation the burden and expense of managing and selling your property.
- You determine the timing. Property can be made available for use by ESUF immediately or may be donated through your will or other estate documents.

### Next Step

- Please contact us to learn more and discuss your specific property.

**Reserved or Retained Life Estate**

Have you ever heard of someone gifting their home but continuing to live in it? This is a method of giving called a Reserved or Retained Life Estate. Could it be right for you?

With a Life Estate, you can gift ownership of your real estate to ESUF now yet maintain possession and use of your property for the rest of your life. You receive an immediate income tax deduction for the value of the remainder interest in your property.

Although not the right vehicle for everyone, it can be a way to simplify the estate planning process and leave a beautiful philanthropic legacy.



# Business Interests

## Tap Into Mutually Beneficial Opportunities

### Benefits

- You have many options. You can make a gift of corporate stock/assets or arrange a business exit gift concurrent with the future sale of your business.
- May qualify for a charitable income tax deduction.
- Avoid tax on the sale of your business stock or assets.
- Receive lifetime payments if your business stock or assets are used to fund a planned gift.

### Next Step

- Discuss with your tax advisor to determine if this option fits your needs. Then, contact us to begin the process.

### Plan Ahead

When you are ready to sell your business (before you sign a binding agreement), consider a charitable gift to reduce or altogether avoid capital gains on the sale. If you give enough of an interest in your business to Emporia State University Foundation or into a donor-advised fund, you can use the resulting charitable income tax deduction to offset part or all of the capital gains on the interest you retain and sell.



# IRA Charitable Rollover

## Transform Retirement Assets Into a Lasting Legacy

### Benefits

- If you are 70.5 or older, you can avoid taxes on transfers of up to \$100,000 per year (and \$200,000 per year for married couples) from your IRA to Emporia State University Foundation.
- An IRA Charitable Rollover gift can be a way to satisfy your required minimum distribution (RMD) for the year without having to claim the distribution as income. (As of January 1, 2020, you do not have to take your RMD until you turn 72. But, you are allowed to take a distribution as soon as you are 70.5.)
- You can reduce your taxable income, even if you do not itemize deductions. Or, if you have “maxed out” your charitable deductions, you can still use this method to give because a qualified charitable distribution from an IRA is not counted toward the 50% of adjusted gross income limitation on charitable gifts.

### Next Step

- Contact your IRA custodian and request a distribution be made payable to Emporia State University Foundation.
- Contact us to let us know about this important transfer and designate how to direct your gift.



# Retirement Plan Assets

## Avoid Double Taxation

### Benefits

- You continue to use your retirement assets as long as you need them.
- Your heirs avoid income tax on any retirement assets funded on a pre-tax basis. Retirement accounts such as IRAs, 401(k) and 403(b) plans can be subject to double taxation—ordinary income tax and estate tax—meaning that more than 60% can go to taxes if left to your heirs.
- Retirement plan assets left to Emporia State University Foundation will transfer tax-free.

### Did you know?

- Most retirement accounts allow the owner to select beneficiaries to receive the plan assets remaining at death.

### Next Step

- Please contact your retirement account administrator or IRA custodian to designate Emporia State University Foundation as beneficiary.
- If you choose to name ESUF as a beneficiary of your retirement plan, please contact us and share your plans. Your plans will remain confidential, and we will be able to ensure that when the time comes, Emporia State University Foundation understands and can direct your gift according to your wishes.

### When making your estate plans, don't forget to consider your loved ones' taxes, too.

For many types of retirement plans, the money hasn't been taxed yet. Your heirs will be required to pay the income tax at their tax rate at the time of the distribution. Heirs are often still in their peak earning years at the time of inheritance, which means they are often already in high tax brackets. Receiving the distribution, plus other estate tax liabilities they may face as your beneficiary, can create a significant tax burden.

Consider leaving your loved ones less heavily taxed assets and leaving your retirement plan assets to Emporia State University Foundation. Your gift will be tax-exempt, meaning the full amount of your assets will be utilized to make the impact you choose.



# Life Insurance (Term Life or Whole Life)

## Careful Planning Results in a Powerful Impact

### There are two ways to give

1. Emporia State University Foundation as beneficiary: You can maintain ownership of your policy and name Emporia State University Foundation as a beneficiary. This way, you retain the flexibility to change beneficiaries if your situation changes.
2. Emporia State University Foundation as owner/beneficiary: You can donate your fully paid-up policy to Emporia State University Foundation. (The university will generally cash out gifts of policies that are not paid in full unless the donor is willing to make future premium payments, which are tax-deductible.)

### Benefits

- Naming Emporia State University Foundation the beneficiary of your life insurance allows you to leverage your resources while providing an extraordinary gift for future Hornets.
- When you donate your existing whole life insurance policy by making Emporia State University Foundation the owner, you could receive an income tax deduction equal to the cash surrender value.

### Next Step

- Term Life Policy—Contact your life insurance administrator to complete an updated designation of beneficiary form naming Emporia State University Foundation.
- Whole Life Policy—Contact your life insurance administrator and designate Emporia State University Foundation as both the owner and the irrevocable beneficiary of the policy.
- Please let us know and share your plans. Your plans will remain confidential, and we will be able to ensure that when the time comes, Emporia State University Foundation understands and can direct your gift according to your wishes.



# Bequests

## A Revocable Gift in Your Will or Trust

A bequest is a gift to Emporia State University Foundation at your passing, generally through a provision in your will or living trust. A bequest provides you with several options. You can support Emporia State by:

- Making a gift of a percentage of your estate.
- Making a gift of a specific dollar amount.
- Giving a specific asset.
- Leaving Emporia State the remainder of your estate after providing for others.

### Benefits

- Receive an estate tax charitable deduction.
- Reduce the burden of taxes on your family.
- Leave a lasting legacy to charity.
- It may be revoked or modified by you at any time during your lifetime, as you deem appropriate.

### Did you know?

- A will or revocable living trust is your opportunity to direct how your estate—regardless of its size—passes upon your death.
- A bequest might not be received by Emporia State University Foundation for many years—so there's a delay in funding the gifted purpose. As a result, restrictions placed on the use of your gift should be as minimal as possible, providing Emporia State with maximum flexibility as priorities and programs change over time.

### Next Step

- For suggested bequest language, visit [emporialegacy.org/bequest-language](http://emporialegacy.org/bequest-language) or contact us.
- If you choose to direct a bequest to Emporia State University Foundation, please share your plans with us. Your plans will remain confidential, and we will be able to ensure that when the time comes, Emporia State University Foundation understands and can direct your gift according to your wishes.



# Payable on Death (POD) and Transfer on Death (TOD) Accounts

## A Simple Step Keeps Your Affairs in Order and Philanthropic Goals in Action

### Benefits

- Control your account for life.
- Making a POD or TOD designation is usually as easy as completing a form.

### Did you know?

- You can give your bank account, CD or investment account to Emporia State University Foundation by naming ESUF as payee or transferee upon your death.
- State law governs these types of accounts. Check with your bank representative or investment advisor if you are considering this type of gift.

### Next Step

- Place POD designation on bank accounts or certificates of deposit.
- Place TOD designation on real estate, brokerage or investment accounts.
- Talk to your account administrator for more details about how to name Emporia State as payee or transferee upon your death.
- If you choose to name Emporia State University Foundation as payee or transferee, please contact us to share your plans. Your plans will remain confidential, and we will be able to ensure that when the time comes, Emporia State University Foundation understands and can direct your gift according to your wishes.



# Charitable Gift Annuity

## Lifetime Income for You and a Gift for Future Hornets

### How it works

Funded by stock or cash, a Charitable Gift Annuity provides fixed payments to you for life and the remaining value to Emporia State after all payouts have been made. A Charitable Gift Annuity is a contract between you and Emporia State University Foundation. The payment can be quite high depending on your age, and a portion of each payment may even be tax-free.

### Benefits

- Receive fixed payments to you or another annuitant you designate for your lifetime(s).
- Receive a charitable income tax deduction for the charitable gift portion of the annuity.
- Benefit from payments that may be partially tax-free.
- Further the charitable work of Emporia State University Foundation with your gift.

### Next Step

- Please contact us to learn more about this mutually beneficial option for giving.

#### **Current Charitable Gift Annuity** *(Payments begin within one year)*

With a current gift annuity, you may transfer cash, appreciated stocks or mutual funds in exchange for our promise to pay you fixed payments beginning as early as this year. You will receive an income tax charitable deduction this year for the value of your gift to Emporia State University Foundation.

#### **Deferred Charitable Gift Annuity** *(For payments at a future date)*

Perhaps you are not ready to begin receiving payments until a future date, such as when you retire. With a deferred gift annuity, you establish the gift annuity today, receive a charitable income tax deduction this year, but defer the payments until a designated date sometime in the future. Best of all, because you deferred the payments, your annual payment will be higher when the payments start than they would have been with a current gift annuity.

#### **Flexible deferred Charitable Gift Annuity** *(Gives you flexibility as to when the payments will start)*

With a flexible deferred gift annuity, you retain the flexibility to decide when the annuity will begin making payments. As with a deferred gift annuity, you establish the annuity today and receive a charitable deduction this year, but the payments are deferred until you elect to begin receiving the payments.



# Charitable Remainder Trust

## Vehicles Tailored to Meet Your Many Needs

Charitable Remainder Trusts provide you, your spouse and/or any beneficiaries you designate a way to receive fixed income for a term of years or your lifetime(s). You may be concerned about the high cost of capital gains tax with the sale of an appreciated asset. Perhaps you recently sold property and are looking for a way to save on taxes and plan for retirement. A Charitable Remainder Trust may offer the solutions you need.

### How it works

Charitable Remainder Trusts can be structured as a unitrust or an annuity trust. You fund your unitrust or annuity trust with cash, stocks or other assets. The unitrust or annuity trust provides you with payments, and Emporia State University Foundation receives the remainder at the end of the trust term.

### Benefits

- Receive income for yourself, your spouse and or any beneficiaries you designate for a term of up to 20 years or your lifetime(s) plus a term of up to 20 years.
- Avoid capital gains on the sale of your appreciated assets.
- Receive an immediate charitable income tax deduction for the charitable portion of the trust.

### Next Step

- Contact us, and we will answer any questions you have. If it is the right vehicle for you, we'll assist you in setting up the kind of Charitable Remainder Trust you want.

**Charitable Remainder Unitrust for income.** A Charitable Remainder Unitrust makes payments based on the value of the assets as appraised annually. The payments have the potential to increase over time as the trust grows in value.

**How to select the right Unitrust payout.** There are several Unitrust payout options to meet your needs. The best payout option may depend on the nature of the asset used to fund the trust. We would be happy to work with you and your tax advisor to determine which payout option is best for you.

**Protect your assets from market volatility.** If you are tired of the fluctuating stock market and want to receive fixed payments, a Charitable Remainder Annuity Trust may provide you with the stability you desire. A Charitable Remainder Annuity Trust pays a fixed amount each year based on the value of the property at the time the trust is funded.



# Our Giving Societies

## Honoring Those Making a Difference

### President's Club

The President's Club is a community of committed alumni, friends and supporters who change lives and inspire others by giving annually at a leadership level to advance Emporia State University in its mission.

Recognition in the President's Club is based on cumulative giving of cash, stock, property, gift-in-kind contributions and pledge payments totaling \$1,863 or more in a calendar year. For alumni who have graduated in the last 10 years, you are eligible for membership in the President's Club as an Emerging Leader with annual giving of \$600 or more in a calendar year.

Membership in the President's Club includes special communications and an invitation to a private event at Homecoming.

### The Lyman B. Kellogg Society

The Lyman B. Kellogg Society is a membership-based giving society that recognizes individuals who are making a planned gift to the university through their estates.

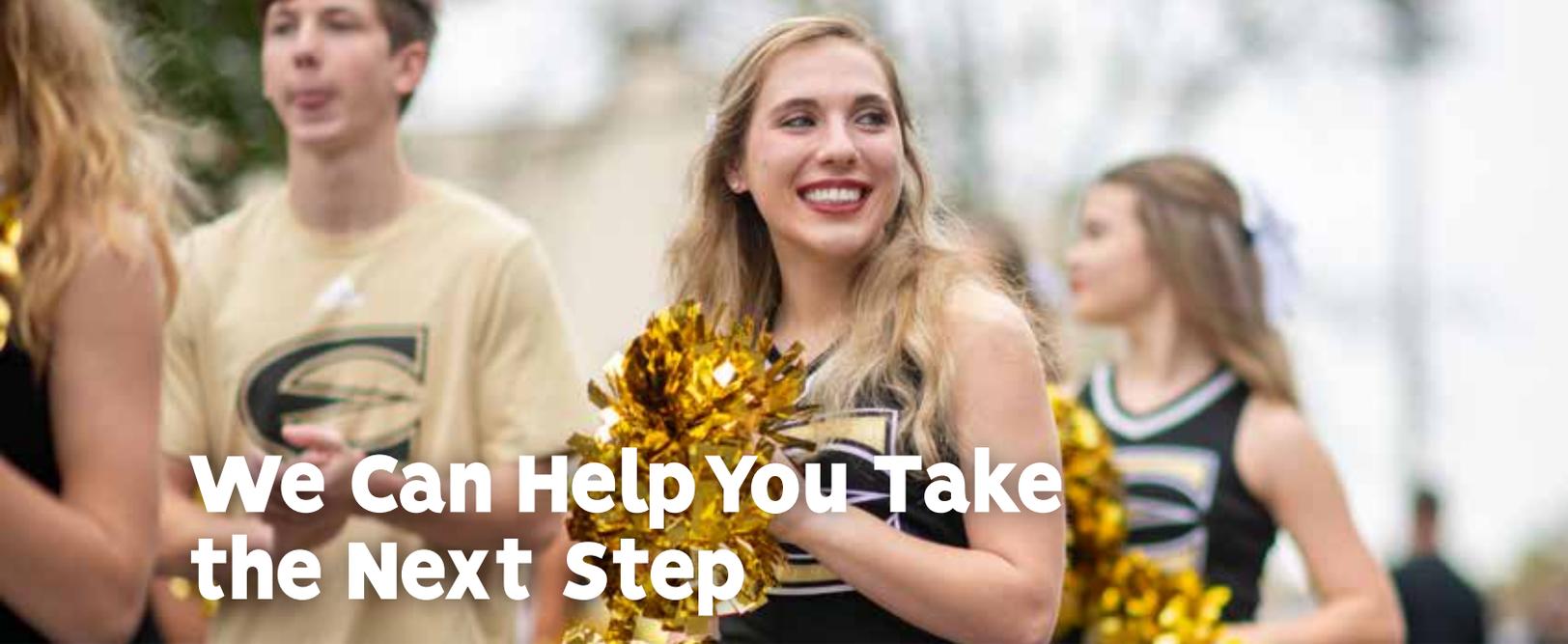
It is named for Lyman Beecher Kellogg, the first president of the Kansas State Normal School. It seemed most appropriate to name the society that honors our legacy donors after this important founder. Planned gifts reinforce the foundation of our institution and maintain our strength and fortitude across many eras. Each February, members are recognized on Founders' Day, which also celebrates the university's anniversary.

If you have already designated ESU in your estate plans, please let us know so we may recognize you as a member of the Kellogg Society.

### Black & Gold Circle

The Black & Gold Circle honors exceptional donors for their lifetime giving at transformational levels. From the Advocate Level to the Philanthropist Level, we are beyond grateful for the dedication and loyalty of these generous supporters.

Advocate Level	\$100,000 to \$249,999
Investor Level	\$250,000 to \$499,999
Partner Level	\$500,000 to \$999,999
Philanthropist Level	\$1,000,000+



# We Can Help You Take the Next Step

## Interested in Estate Planning Advice?

Emporia State offers free estate planning services to our alumni and friends with John W. Griffin, J.D., Stewardship Counseling, LLC.

Through Emporia State University Foundation, John provides cost-free, objective advice and a comprehensive plan designed to minimize income, gift, estate, inheritance and generation-skipping taxes, as well as facilitate the smooth transition of a business, farm or other assets to your family.

### Contact Us

To schedule an introductory appointment with John, or to request more information about anything discussed in this brochure, please contact Shannon Massey, Emporia State University Foundation's Campaign Manager.

**Shannon Massey**  
**Campaign Manager**

**620-341-6463**

[smassey1@emporia.edu](mailto:smassey1@emporia.edu)

## We are grateful for you.

Thank you for considering Emporia State University Foundation for your philanthropic investment. Your generosity will ensure future generations of bright and capable Hornets have the education they need to share their talents with the world.

*This publication is not intended as legal, accounting or other professional advice. Emporia State University Foundation strongly encourages all donors and prospective donors to engage the services of an appropriate professional advisor whenever planning a charitable gift with tax and/or other financial implications or when amending or creating an estate plan.*

*The Emporia State University Foundation is a 501(c)(3) tax-exempt organization. Gifts made to the Foundation are tax deductible to the extent permitted by law.*

EMPORIA STATE  
UNIVERSITY

---

FOUNDATION

1500 Highland Street • Emporia, Kansas 66801-5018  
620.341.5440 • [sacfound@emporia.edu](mailto:sacfound@emporia.edu)