



JEWISH COMMUNITY FOUNDATION, INC.

Start Teen Philanthropy Today!

Introducing Carob Tree Funds: Donor Advised Funds for Teen Philanthropy

Q: What is a donor advised fund (DAF)? A: It's like having a "charitable checking account." Here's how:

Step 1: Open a fund, contribute donations (cash, stock, bonds, etc.) today, and earn immediate tax benefits.

Step 2: The money in this fund is professionally invested by the JCF, with the potential to grow over time.

Step 3: Recommend grants from your fund for charitable purposes whenever you're ready.

In short, with a DAF, you centralize your philanthropy, reduce paperwork, and grow your charitable dollars.

Q: What is a Carob Tree Fund? A: It's a DAF for teens, to become expert philanthropists! Here's how:

Step 1: Parent(s)/guardian(s) open a DAF for their 12-18 year-old child. Perfect for bar/bat mitzvahs!

Step 2: By donating at least \$250 into the fund, an additional \$50 will be matched, thanks to the Barnard & Amy Kaplan DAF. This \$50 annual match will continue for 4 more years, if at least \$100 is added to the fund yearly.

Step 3: For each of the next five years, a \$50 charitable grant recommendation may be made to any Jewish Federation agency, day school, synagogue, or youth organization in Burlington/Camden/Gloucester counties, as long as \$150 remains in the fund. Once the fund's balance reaches \$2,500, it can be used like a normal DAF.

Wait! There's more!

The JCF will be hosting a series of free workshops for teen Carob Tree Fund participants during the school year, focusing on philanthropy, personal finances, and investments. Consult a JCF team member to learn more.



Ready to get started with a Carob Tree Fund?

To begin your journey into philanthropy, please complete and return the form on reverse. A JCF team member will be in touch to get you up and running!

What's in a Name? According to a Talmudic story, a man was asked why he was planting carob tree seeds, even though he likely would not live long enough to benefit from the grown tree. He responded by saying, "As my parents planted for me before I was born, so do I plant for those who will come after me."



The takeaway: We can each help others in our own way, now and for the future. A Carob Tree Fund with the JCF will allow you to give back to others, even future generations.



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Carob Tree Fund Application

Please complete the following form and return it to the JCF by mail, email, or drop-off. If you have any questions, please contact the JCF at 856-673-2528 or infojcf@jfedsnj.org today. Thank you!

Name of Participating Teen: _____

Name(s) of Parent(s)/Guardian(s): _____

Address: _____

City: _____ State: _____ Zip: _____

Phone Number: _____ Teen's Birthday: _____

Bar/Bat Mitzvah Date: _____ Synagogue: _____

Teen's Email: _____ Parent's email: _____

We agree to the rules of Carob Tree Funds as outlined in this brochure.

Teen's Signature: _____ Date: _____

Parent's Signature: _____ Date: _____

Initial Donation Information (check all that apply; a JCF representative may contact you for more info):

_____ I will submit a check made payable to the JCF, Inc. in the amount of \$ _____ (teen's name in memo)

_____ A recommendation is to be made from the _____ Donor Advised Fund, in the amount of \$ _____.

_____ Please contact me about contributing other non-cash assets to this fund (appreciated stock, bonds, etc.)

_____ I anticipate donations to be made to this fund from family/friends in honor of:

_____ My bar/bat mitzvah _____ Graduation _____ Other reason: _____

_____ Please bill my credit card in the amount of \$ _____, using the following information:

Card number: _____ Exp. Date: _____ Sec. Code: _____