

## 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. This works great before a b'nai mitzvah!

**Step 2:** With a minimum contribution of \$250 into the fund, this donation will be matched with an additional \$50, thanks to the Barnard & Amy Kaplan Donor Advised Fund of the JCF. Other matches may be available as well.

**Step 3:** For each of the next three 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, finances, and beyond. 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 contact you to get you up and running!



### **What's in a Name?**



In the Talmud, Honi happened upon a man planting a carob tree.

Honi asked him, "How long will it take for this tree to bear fruit?"

The man responded, "Seventy years."

Honi said, "And do you think you will live another seventy years and eat the fruit of this tree?"

The man said, "Perhaps not. However, when I was born into this world, I found many carob trees planted by my father and grandfather. Just as they planted trees for me, I am planting trees for my children and grandchildren, so they will be able to eat the fruit of these trees."

A Carob Tree Fund with the JCF will, over time, allow you to give back to others, perhaps even future generations.



# JEWISH COMMUNITY FOUNDATION, INC.

*Start Teen  
Philanthropy  
Today!*

## 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](mailto: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: \_\_\_\_\_