

Simple Steps Can Help Taxpayers With Charitable Donations

WASHINGTON
As the end of the year approaches, the Internal Revenue Service reminds taxpayers that they may be able to use their gifts to tax-exempt charitable and religious groups to reduce their taxes.

Taxpayers also need to keep in mind some simple steps to make sure they get appropriate benefit for their generous donations. In particular, there are some important guidelines for donating used cars and other property, such as stocks and bonds.

The tax benefit for charitable contributions is only available for taxpayers who itemize deductions - about one-third of all filers. Those who take a standard deduction receive no additional tax benefit for their contributions.

In 2000, the last year for which complete data is available, about 37.5 million taxpayers made deductible charitable contributions totaling nearly \$140.7 billion. Of these gifts, nearly \$98.2 billion were cash donations.

Only contributions actually made during the tax year are deductible. For example, if you pledged \$500 in September but paid the charity only \$200 by Dec. 31, your 2005 deduction would be \$200. You include credit card charges and payments by check in the year they are given to the charity, even though you may not pay the credit card bill or have your bank account debited until the next year.

Those itemizing deductions reduce their taxable income by the total contributed to qualified tax-exempt organizations, with some limits. The tax saving usually equals the deduction times the marginal tax rate - the top rate for the person's income level.

For example, an individual with a taxable income of \$50,000 donates \$2,000 to his or her church. The tax savings from this generosity will be \$500 - \$2,000 times the taxpayer's marginal tax rate of 25 percent.

Donations of stock or other property are usually valued at the fair market value of the property. For stocks and bonds with an active market, the fair market value is the average price between highest and lowest selling price on the valuation date. Figuring the value of other personal property can be more complicated.

For example, determining the value of a donated used car requires weighing several factors. Some car donation program operators have mistakenly suggested that donors can take as a deduction the full value listed in an established used car pricing guide. For additional information, see IRS News release 2001-112, IRS and State Charity Officials Urge Care When Making a Car Donation.

The tax law, however, allows a deduction for only the fair market value of the car. Fair market value takes into account not only the year, the model and the mileage of the car, but also the local market and the vehicle's condition. As a result, the fair market value of the taxpayer's car may be substantially different than the average price listed in an established used car guide.

The IRS also reminds taxpayers to keep appropriate records to substantiate the value of their gifts. For example, for any single gift of \$250 or more, a taxpayer must have a written acknowledgement from the charity by the earlier of the date the person files the tax return or the filing deadline, including extensions. A person donating property valued at more than \$5,000 must obtain a qualified written appraisal.

Taxpayers can find help regarding the donations they make in Publication 526, Charitable Contributions. A second reference, Publication 561, Determining the Value of Donated Property, answers many of the questions that donors have when they make noncash contributions. Both publications are available at the IRS Web site, www.irs.gov <<http://www.irs.gov>>, or by calling 1-800-TAX-FORM (1-800-829-3676). ■

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Chartwell School

Our History

Two decades ago, the federal government commissioned a major study of literacy and education in America. The resulting report, *A Nation at Risk*, painted a sobering picture. A record number of high school seniors were functionally illiterate, and mainstream education was doing an increasingly unsatisfactory job of addressing the issue. At the same time, two women, discouraged by the failure of schools to cope with the learning needs of their own and other children, decided to take action. They founded Chartwell School in 1983. It has been said that they lit a candle, and the resulting flame has grown very bright for the hundreds of children lucky enough to have found Chartwell.

Our Mission

Unlike the acquisition of language, the ability to read is not innate. It must be learned. For at least one in every seven people, reading is made especially challenging by the fact that their brains process visual and auditory information in a different way than their peers. Learning differences, including dyslexia, are unrelated to intelligence or gender. They appear to have a genetic component, and they do not disappear over time. With proper understanding and specialized education, learning differences do not limit potential or success. Winston Churchill is just one of thousands of examples of accomplished people with learning challenges. The mission of Chartwell School, therefore, is to educate children with a wide range of language-related visual and auditory learning challenges in a way that provides them with the learning skills and success necessary to return to mainstream education. Chartwell also helps individuals with specific learning challenges access their full potential by providing leading-edge education, research and community outreach.

What we believe

Your philosophy is to educate your child as a unique and valuable individual. Our educational evaluations focus on finding effective, tailored learning avenues. We identify and develop areas of aptitude and strength as we address learning challenges, with the emphasis on each student rediscovering a sense of self-worth. We present project-based content and learning opportunities that are intellectually stimulating, while giving equal attention to learning skills and character development. We empower each student to effectively recognize and compensate for his or her specific learning challenge. Our faculty helps students use all their senses and all their strengths in a well-structured learning environment. Students are not simply encouraged but fully expected to become active, responsible learners.

What We Do

Chartwell School provides a full

academic program in a highly structured learning environment, utilizing multi-sensory teaching. This approach is used consistently in all classes. The course of study includes all areas of language instruction, mathematics, social studies, physical education, and an array of enrichment activities supervised by a professional staff. Chartwell provides a unified approach to language instruction, which is essential to students' academic success. Reading, writing, and communication skills are treated with equal importance whether in English, science, or humanities classes. Toward this end, each Chartwell teacher receives additional language training in a structured phonetic/linguistics program so that instruction is consistent across the full curriculum. Students attend six classes each day, two of which focus exclusively on improving reading, spelling and written composition skills. Language training and language arts are sequenced during consecutive periods with the same teacher. Decoding and spelling skills learned in language training are then applied through writing assignments and reading programs. Additionally,

students attend a humanities and a math class each day and alternate computer, science, art and physical education classes for the remaining two classes per day. In addition, all students study oral language and practice listening skills. Supplemental services are offered by a certified speech and language therapist for those students requiring additional work in receptive and expressive language development. Students discover and nurture their talents in the Visual Arts, Science Laboratory and Computer Lab. While helping the student overcome academic difficulties, programs at Chartwell actively teach self-reliance and respect for others.

Guidance and information workshops for parents foster understanding and offer ways to assist children with learning challenges. Students preparing to return to the mainstream education participate in a formal transitioning program in their last semester, which includes skills for effective self-advocacy.

Our Faculty

The Chartwell faculty specializes in language development and linguistic structures related to reading, writing, mathematics and all other disciplines. Most hold advanced degrees. Faculty also includes a physical education instructor, two speech and language therapists and an occupational therapist. The faculty values problem-solving, diagnostic instruction, character development and home communication as essential elements for student success.

Student Programs

Incoming students attend a four-week Core Summer Assessment



Program which allows them to become familiar with the school and gives teachers an opportunity to observe how each student responds to Chartwell's unique educational program. Our Core Summer Program is available to students who are currently enrolled at Chartwell, to new students interested in fall enrollment, and to students in the community who will benefit from this type of summer program. Our Summer Extension Program offers a variety of classes designed to enhance the skills of students seeking academic improvement. These programs provide opportunities for students in elementary, middle and high school to apply methods and skills for improved academic success. Course topics include Study Skills and Reading Comprehension, Preparing for High School Math, Computer Based Study Strategies and Strengthening Social Skills. We also offer a Professional Enhancement Program for teachers and tutors to learn the theory and practice of Chartwell's successful educational approaches.

Admissions, Tuition and Financial Aid

Chartwell School's admissions policy is non-discriminatory with regard to race, creed, sex, color, or national origin. We are a coeducational, non-enrollment school that currently enrolls students in elementary and middle school. Chartwell students are formally diagnosed with specific learning challenges that have proven responsive to the type of instruction we provide. They have average or higher intelligence, as identified by standardized testing, and have no primary emotional or behavioral issues that would preclude them from constructively engaging the academic

program. Students stay at Chartwell School only long enough to gain the skills and confidence needed to be successful in a more conventional classroom setting. The typical stay at Chartwell is from two to four years. Some students need less intervention and some benefit by staying longer. Need-based financial aid is available for qualifying families. It is also important to understand that every student enrolled at Chartwell receives some financial assistance, in that Chartwell's tuition covers just over 85% of the actual expense for educating one child for 10 months. Fund raising makes up a deficit for every child enrolled.

With planning, Chartwell may be more affordable than you think. We understand that many families have not included Chartwell's tuition in their long-term financial planning. It is very common that families are faced with reevaluating and rearranging existing plans and processes they have in place. In cases where special need is demonstrated, more than \$280,000 in financial aid was awarded over the past year. Please contact us for ideas on how you can bring the benefits of Chartwell to your child.

The Next Step Is Yours

One by one, Chartwell School helps children with learning challenges, reach their full potential. We can do the same for your child. Please contact us:

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EDUCATION NEWS & NOTES

Taking Care Of Your Child's Self-Esteem

Boosting self-esteem in your child can help him overcome challenges like difficult homework assignments.

“Self-esteem plays a major role in all aspects of a child's life, having an appreciable impact on learning, school performance, and peer relationships,” according to renowned self-esteem expert and child psychologist, Dr. Robert Brooks.

This fall, as your child returns to the classroom, he may be facing some of his own challenges with self-esteem. For a child who has learning or attention problems, school can be an especially difficult environment. His constant struggles with schoolwork may result in low self-esteem, and in turn may also affect his ability to enjoy the broader school experience, such as supportive friendships, social, or physical activities. Fortunately, there is a lot you can do to nurture your child's self-esteem.

As you work to help your child succeed in school, you may find it natural to focus on his difficulties, but his strengths are important too. Try taking a broader view of your child's abilities by embracing his strengths as well as his struggles. For example, if your child is having difficulty with a reading assignment, but excels in math, try doing the math homework first to give him more confidence for completing his other assignments. If your child is a natural athlete, sign him up for a sport of his choice through your local parks and recreation, or encourage him to try out for a school team. You can do the same if he has an artistic or musical talent or a special interest in a hobby. Together, you and your child can understand his learning and attention problems as workable challenges, not insurmountable obstacles.

Some important ways you can foster self-esteem in children include:

1. Help your child recognize and honor his strengths as well as his struggles.
2. Communicate confidence in your child's abilities and his future. Expect success.

3. Help him set goals that are realistic and achievable.
4. To ensure success, have him divide large projects into smaller, more manageable tasks.
5. Encourage your child to do his personal best. Don't compare him to other kids.
6. Help him understand that mistakes are an inevitable (and valuable) part of any learning experience.
7. Reward his effort and progress, not perfection.
8. Seek opportunities for your child to shine.

You can learn more about coping with self-esteem issues and other obstacles to success resulting from learning and attention problems at SchwabLearning.org. You can even download a free "Expert Answers" booklet on self-esteem written by Dr. Robert Brooks.

Schwab Learning.org is a nonprofit program of the Charles and Helen Schwab Foundation dedicated to helping kids with learning and attention difficulties succeed in school and life. ■