

Tax Giving Tips

Smart Gift Talking Points

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What's the main tax change I should know about for my giving?

There's been a lot in the news about the new tax law. What really matters for my charitable giving?

A few key things have changed. If you don't itemize, you can deduct up to **\$1,000** in charitable gifts (or **\$2,000** if you file jointly). That means more people can actually get a tax break for giving. If you do itemize, there's a catch. The first **0.5** percent of your adjusted gross income (AGI) doesn't count toward a charitable deduction anymore. Only what you give above that threshold is deductible. That means how you give matters even more now. Donating appreciated stock or bunching a few years of gifts together can help you get the most out of the tax benefits.

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What does 'bunching' my gifts with a Donor-Advised Fund (DAF) actually mean for me?

I read somewhere that I could 'bunch' my gifts using a DAF. Does that mean making several years of donations at once?

Bunching is a tax strategy. It doesn't change your commitment to giving, just how you give. The idea is to put several years of your giving budget into a DAF in a single year. That can help push you over the threshold for the standard deduction, plus help you clear the new charitable floor for larger deductions in that year. After that, you recommend grants from your DAF to us (or any charity) whenever you want, so your annual giving stays the same. It's really about whether lumping a few years together makes sense for your taxes right now.

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Why would I give from my IRA instead of writing a check?

I'm retired, I take the standard deduction, and I've heard it's going to get even higher. Does it really matter how I give at this point?

It actually matters a lot. The standard deduction is higher for people 65 and older, so most retirees no longer itemize. That means regular cash gifts beyond the new \$1,000 threshold (\$2,000 for joint filers) aren't usually deductible. But when you give directly from your IRA through a Qualified Charitable Distribution (QCD), that money never counts as taxable income. If you're at least 73, it can also satisfy your Required Minimum Distribution (RMD). In 2026, you can send up to \$111,000 from your IRA to qualified charities, so there's plenty of room to give tax-efficiently through your retirement accounts. While you don't get a deduction, the money doesn't count as AGI so it doesn't affect the taxability of Social Security or result in other adverse tax consequences. **Bottom line:** instead of a gift that doesn't help your taxes, an IRA gift could actually lower your taxable income—usually the smartest move for retirees.

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If I have appreciated stock, why should I consider donating it?

A good portion of my wealth is in investments that have done well.

Why would I donate stock instead of cash?

When your investments have grown a lot, they come with built-in capital gains. If you donate the shares directly, you skip the tax on those gains and still get a charitable deduction. In 2026, charitable deductions max out at the 35 percent tax bracket (even if you're in the 37 percent bracket), and the first 0.5 percent of your AGI given to charity doesn't count toward your deduction. This means that giving bigger, more intentional gifts of appreciated stock helps you navigate the 2026 rules efficiently and puts more of your wealth toward what you care about.



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My gifts aren't huge. Will they still matter for my taxes?

I usually give a few hundred dollars at a time. With these new rules, does my giving even move the needle on taxes?

Your gifts absolutely matter to the mission and for your taxes, even if the savings aren't huge. Under the new law, you can claim a deduction of up to **\$1,000** (**\$2,000** for couples) even if you don't itemize, but that cap covers all your charitable giving combined, not just gifts to us. So a **\$500** gift won't make a big dent in your taxes, especially if you support multiple organizations, but it's still better than getting no tax benefit at all. And, if you ever want to look into stock gifts or IRA gifts, those can sometimes give you more tax savings from the same amount of giving.

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I live in a high-tax state. Does that change how charitable giving works for me now?

My state taxes are already high. I'm hearing that deduction limits are changing. Should that affect my giving strategy?

If you're in a high-tax state like New York or California, the 2026 rules might actually help you itemize again. In 2026, if your income is under about **\$500,000**, you can deduct up to **\$40,000** of state and local taxes (SALT) on your federal return (that cap goes up gradually through 2029, then drops back to **\$10,000**). Once your SALT deductions get you over the threshold to itemize, any charitable gifts above the new 0.5 percent AGI floor add to your tax savings. Practically speaking, 2026 could be a good year to make a bigger stock gift or fund a Donor-Advised Fund, so your giving does more for you tax-wise.

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If my estate is under the federal estate tax limit, do planned gifts still help me?

My estate is comfortable, but it is nowhere near the new federal estate tax level. Is there still any tax reason to include charity in my will or estate plan?

The federal estate and gift tax exemption is around \$15 million per person in 2026 (adjusted for inflation), so most estates won't owe federal estate tax. That means the old tax-avoidance reason for charitable bequests isn't as strong as it used to be. But planned gifts still matter a lot. Many states have their own estate or inheritance taxes with much lower thresholds, and your will, trusts, and retirement accounts remain among the best ways to express your values and support what matters to you. Including us in your estate plan or naming us as a beneficiary on an IRA or other account can make things easier for your heirs tax-wise, and, just as important, keep your giving going in a way that reflects who you are.

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