

2025 GIVING GUIDE



MAXIMIZE YOUR IMPACT: YOUR WAY

Strategic giving isn't just about taxes; it's about aligning your values and resources to make the greatest difference. No matter how you give, thoughtful planning can help you maximize the impact of every gift, supporting the causes you care about most and creating meaningful, lasting change.

There are many ways to contribute each with unique benefits. Here's how they compare:

GIVING METHOD	BENEFITS	CONSIDERATIONS
ONE-TIME CASH GIFT	Simple & Immediate	Less Tax benefit if not itemized
MONTHLY GIVING	Predictable support for orgs, easy budgeting	Longer term commitment, track cumulative receipts
STOCK OR SECURITIES	Avoid capital gains tax, may offer larger tax deduction	Needs to be donated directly to qualify, valuation and timing matter
DONOR ADVISED FUND	Tax-efficient, flexible, centralized giving	Less personal unless paired with nonprofit engagement
IRA CHARITABLE DISTRIBUTION -QCD	Up to \$108,000 can be given tax-free toward RMDs	Must go directly to nonprofit, cannot come through a DAF
PLANNED GIVING (WILLS/TRUSTS)	Legacy impact, estate tax advantages	Requires legal/financial planning
EMPLOYER MATCHING	Doubles or triples your gift	Requires paperwork and employer participation

TIPS

BUNCH DONATIONS: Combine 2–3 years' worth of giving into one year to exceed the standard deduction and maximize itemized deductions

USE APPRECIATED ASSETS: Stock or other assets can reduce capital gains taxes. For larger or year-end gifts, appreciated assets often create the greatest tax efficiency and impact.

PLAN QCDS: For donors 73+, giving via IRA QCD can satisfy RMD requirements while reducing taxable income

ENGAGE YOUR NETWORK: Encourage family or friends to support causes collectively.



TAX TIPS 2025

STANDARD DEDUCTION

- Single / Married Filing Separately: \$15,750
- Married Filing Jointly: \$31,500
- Head of Household: \$23,625

CHARITABLE DEDUCTION LIMITS

- Up to 60% of AGI for cash gifts
- Up to 30% of AGI for appreciated assets
- Excess gifts may be carried forward up to 5 years

IRA QCD LIMITS

- 73 and older
- Up to \$108,000 per year directly from your IRA to a qualified charity.
- Counts toward your RMD but not included in taxable income.



All gifts must be made by December 31, 2025 to count for the current tax year.

GIVING IN CALIFORNIA

NO STATE TAX DEDUCTION

California does not provide a separate deduction; benefits are federal only

HIGH-INCOME GIVING STRATEGIES

Donating appreciated assets may reduce both federal and state taxable income

PROPERTY & REAL ESTATE GIFTS

With high property values in CA, real estate gifts can provide significant tax savings.

NO STATE ESTATE TAX

California has no state estate tax, but federal estate taxes still apply; charitable bequests can reduce the taxable estate.

LOCAL GIVING

Consider using California-based community foundations or Donor-Advised Funds to facilitate strategic giving and legacy planning.

LOOKING AHEAD:

STRATEGIC GIVING BEFORE 2026

HIGHER TAX RATES COMING:

The top federal rate will rise from 37% to 39.6% in 2026.

→ Tip: Make larger or multi-year gifts in 2025 to take advantage of today's lower rates.

DEDUCTION CAP CHANGE:

In 2026, the maximum charitable deduction drops from 37% to 35% of AGI for high earners.

→ Tip: Consider accelerating major gifts into 2025 to use the higher limit.

DEDUCTION FLOOR RETURNS:

Starting in 2026, deductions apply only to donations above 0.5% of AGI.

→ Tip: "Bunch" or front-load giving this year to exceed that floor.

NON-ITEMIZER DEDUCTION:

Beginning in 2026, non-itemizers can deduct up to \$1,000 (\$2,000 for couples) in cash donations.

→ Tip: Use 2025's broader deduction flexibility while available.

Consult your tax advisor to tailor these strategies to your financial goals.



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