

2026 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 \$111,000 can be given directly from an IRA tax-free	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	Check employer eligibility, may require paperwork

NEW THIS YEAR



A NEW 0.5% AGI FLOOR

For taxpayers who itemize, only charitable contributions above 0.5% of AGI are deductible federally. Existing AGI limits still apply, generally up to 60% for qualifying cash gifts and 30% for certain appreciated assets.

A NEW DEDUCTION FOR NON-ITEMIZERS

Taxpayers taking the standard deduction can now deduct up to \$1,000 in qualifying cash gifts, or \$2,000 for married couples filing jointly.

NEW RULES FOR HIGH-INCOME DONORS

For taxpayers in the 37% federal tax bracket, a new limitation reduces the tax benefit of itemized deductions.

TAX TIPS 2026

STANDARD DEDUCTION

- Single / Married Filing Separately: \$16,100
- Married Filing Jointly: \$32,200
- Head of Household: \$24,150

CHARITABLE DEDUCTION LIMITS

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

IRA QCD LIMITS

- 70 ½ and older
- Up to \$111,000 per year directly from your IRA to a qualified charity.
- A QCD is generally excluded from taxable income
- 73+ can satisfy RMD requirements



All gifts must be made by December 31, 2026 to count for the current tax year.

GIVING IN CALIFORNIA

California allows charitable deductions, but does not conform to all new federal charitable deduction changes.

The new 0.5% AGI floor does not apply to CA taxes.

HIGH-INCOME GIVING STRATEGIES

California has its own tax rules and does not automatically follow new federal limits on itemized deductions.

PROPERTY & REAL ESTATE GIFTS

With high property values in CA, real estate gifts can provide significant tax benefits, subject to federal and state rules.

NO STATE ESTATE TAX

California has no state estate tax, but federal estate taxes may still apply. Charitable bequests can reduce a taxable estate.

LOCAL GIVING

California-based community foundations and Donor-Advised Funds can help facilitate strategic giving and legacy planning.

LOOKING AHEAD:

STRATEGIC GIVING BEFORE 2027

CHARITABLE DEDUCTION FLOOR:

The 0.5% of AGI floor for itemized charitable deductions is now in effect.
→ Tip: Consider “bunching” gifts into a single year if it maximizes deductions.

NON-ITEMIZER DEDUCTION:

If you don't itemize, you can deduct up to \$1,000 (\$2,000 for married filing jointly) in qualifying cash gifts.
→ Tip: Even if you take the standard deduction, charitable giving may now provide a federal tax benefit.

HIGH-INCOME DONORS LIMITATION:

NEW in 2026: For taxpayers in the 37% federal tax bracket, a new rule limits the tax benefit of itemized deductions to 35%, rather than the 37% top marginal rate.

→ Tip: If you make a substantial charitable gift, consider the timing and type of your contribution with your tax advisor.

CONSIDER APPRECIATED ASSETS:

Donating appreciated stock or other qualifying assets may help you avoid capital gains tax while supporting a cause you care about.

→ Tip: Ask your advisor about donating assets directly before selling them.

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



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