



MAXIMIZE YOUR GIVING

We created this giving guide as a resource to maximize your impact while also benefiting you financially. By considering these methods, you can support the mission of any organization in ways that may be more advantageous than traditional cash donations.

Big changes are coming in charitable giving, and 2025 is the perfect time to get ahead. Starting in 2026, new federal tax rules may impact how your tax gifts are deducted:

- If you typically take the standard deduction, you may be eligible for a new charitable deduction: up to \$1,000 for individuals or \$2,000 for couples.
- If you itemize, you'll only be able to deduct the portion of your gifts that exceeds 0.5% of your income.

We encourage you to explore these options further and consult with your financial advisor to determine the best fit for your charitable goals. Please hold on to this letter as a guide for future contributions. Note: This is not tax advice.

Gifts of Stock or Appreciated Assets

Donating stocks or other appreciated assets (such as real estate or collectibles) can be a highly effective way to contribute. When you donate these assets directly to a nonprofit, you can avoid paying capital gains taxes on the appreciation, which can be substantial. Not only does this allow you to give more to a cause, but it also provides you with a charitable deduction for the fair market value of the asset. This means that you can potentially give more while also reducing your taxable income.

Qualified Charitable Distributions (QCD)

If you are 70.5 or older, you have the option to make a Qualified Charitable Distribution (QCD) from your Individual Retirement Account. QCDs allow you to transfer up to \$100,000 directly to a qualified charity like the Economic Opportunity Institute without having to report the distribution as taxable income. This can help you meet your Required Minimum Distribution while making a meaningful contribution. Plus, it reduces your taxable income, which can be beneficial for your overall tax situation.

Grants from Donor Advised Funds (DAF)

Donor Advised Funds (DAF) are an excellent way to simplify your charitable giving while maximizing your tax benefits. When you contribute to a DAF, you can take an immediate tax deduction while deciding later how to allocate those funds to various nonprofits, including the Economic Opportunity Institute. This allows you to make strategic, thoughtful contributions over time without the pressure of making immediate decisions. Furthermore, contributions to DAFs can be invested for potential growth, increasing your giving power in the future.