

2025 Tax law changes that impact 2026 charitable giving

INFORMATIONAL PURPOSES ONLY

Consult your tax professional for how these changes apply to your individual situation.



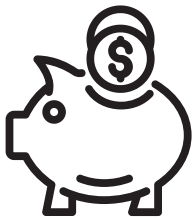
Non-itemizer limits

In 2026, individuals who don't itemize can deduct donations up to \$1,000 (single) or \$2,000 (married/filing jointly) **without needing to itemize.**

Example:
AGI - \$100,000
first \$500 donated
is not deductible

New Giving Floor

Beginning in 2026, for those who itemize, the first .5% of adjusted gross income (AGI) is NOT deductible when you give to a charity.



Qualified Charitable Distributions

If you are 70 ½ years old or older, you can make tax-deductible donations (up to \$108,000 or \$216,000 filing jointly/married) from your IRA, while also lowering your AGI.



Contribution limits based on gift

Cash gifts up to 60% of AGI.
Stock gifts up to 30% of AGI.
(all are subject to the new 0.5% AGI floor).

CONFIRM WITH YOUR CPA HOW THESE CHANGES IMPACT YOU!