

Charitable Giving Checklist

Plan your giving | Reviewed October 2026

Before I give

- ☐ The charity is **qualified** (IRS Tax Exempt Organization Search). Gifts to individuals are not deductible.
- ☐ I know whether I will **itemize** or take the standard deduction (\$32,200 joint, \$24,150 head of household, \$16,100 single).
- ☐ Standard deduction filers: up to **\$1,000 (\$2,000 joint)** of cash gifts deductible in 2026. Not for donor-advised funds.

Ways to give

- ☐ Cash gifts (up to 60% of AGI to most public charities).
- ☐ Appreciated assets held over a year (ask about the limits).
- ☐ Qualified charitable distribution from an IRA, age 70 1/2 or older (2026 limit \$111,000 per person).

My giving plan

Charity	Amount	Type	Receipt?

Records

- ☐ I keep a written receipt for each gift.
- ☐ Gifts of \$250 or more have written acknowledgment.

Sources: General education only. Figures from IRS, Social Security and Medicare sources, reviewed October 2026. Sources: IRS Publication 526, Publication 590-B, Rev. Proc. 2025-32, Public Law 119-21.