WilkinsMiller

# 2025 YEAR-END CHARITABLE giving guide

## DON'T WAIT! CHARITABLE LIMITS TIGHTEN IN 2026

35%

### CHARITABLE DONATIONS CAPPED AT 35%

If you're in the top tax bracket (37%), you'll be limited to a 35% deduction on gifts.

### ONLY CONTRIBUTIONS EXCEEDING 0.5% OF ADJUSTED GROSS INCOME WILL BE DEDUCTIBLE

Example: If your Adjusted Gross Income is $1,000,000, you will not be able to deduct the first $5,000 of contributions.

## MAKE THE MOST IMPACT BY ACCELERATING YOUR GIVING IN 2025

### DONATE APPRECIATED STOCK

Donating appreciated stock with deduction worth fair market value instead of selling the stock and paying capital gains tax.

### QUALIFIED CHARITABLE DISTRIBUTIONS

Qualified Charitable Distributions from your IRA directly to the charity avoids itemized limitations on giving. (Annual max of $108,000)

### BUNCHING

Combine multiple years of contributions and donate during 2025 to prevent the hits from the new law.

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