

YOUR GIVING GUIDE



This guide serves as a reference to explore tax-efficient giving strategies that can deliver even more impact for the causes you care about, while providing tax benefits for you.

Tax-Smart Ways to Give This Year

Giving non-cash assets can unlock additional flexibility and potential tax advantages to increase your impact, with the chance for donors to give the same amount – or more – at a lower after-tax cost. Types of non-cash gifts for consideration are:

Donor-Advised Funds (DAF)

A DAF allows individuals to make charitable contributions and receive an immediate tax deduction. The funds are managed by a DAF sponsor (Fidelity Charitable, Vanguard, etc.) and the donor can thoughtfully recommend grants to their preferred nonprofit organization. This method provides you with the flexibility to make charitable contributions over time while enjoying tax benefits upfront. Donations can even be automated to simplify giving and encourage more intentional philanthropy. By utilizing a DAF in 2026, donors may find advantages to making a larger tax-deductible contribution. With new tax rules set to reduce the deductibility of charitable contributions, this year may be the right time to act.

Qualified Charitable Distribution (QCD) for donors aged 70½+

You can make a Qualified Charitable Distribution directly from your Individual Retirement Account (IRA). This method allows you to donate up to **\$111,000** annually without including the distribution in your taxable income. These gifts can lower your taxable income and satisfy your Required Minimum Distribution (RMD), which is the minimum amount that an individual must withdraw from their IRA each year once they reach the age of 73.

Stocks or Appreciated Assets

When you contribute stocks or appreciated assets to support a charitable organization, you could potentially avoid paying capital gains taxes on appreciation while receiving a tax deduction for the full market value of the asset, providing critical support to an organization's mission, and maximizing your tax benefits. Donors can give appreciated assets now and enjoy the benefits, or add an organization as a beneficiary of these assets and eliminate estate and inheritance tax, making the most of your gift.



What else to consider when planning your gift in 2026

For cash gifts, potential benefits for donors who don't itemize

Many donors no longer itemize—meaning their charitable gifts may not reduce their tax bill unless they plan their giving differently. For the first time since 2021, non-itemizers are able to receive a tax benefit for charitable giving, up to \$1,000 for single filers or \$2,000 for married couples filing jointly starting in 2026. This change has the potential to give donors a straightforward tax benefit, even if you don't itemize.

Check with your employer for matching gifts

Many employers sponsor matching gift programs and will match charitable contributions made by their employees. If you work for a company that matches gifts, you can double or triple the value of your contribution by following your employer's matching gift procedures. Some companies match the gifts of spouses, retirees, and surviving spouses of retirees in addition to gifts from current employees.

Planning ahead can increase your impact

With the right approach no matter your type of gift, your contribution has the ability to make an increased impact at a lower after-tax cost. However you choose to give, your support ensures that girls learn and women lead. With thoughtful planning, you can help CAMFED go even further this year.

Easy Next Steps

- Visit CAMFED's website for more information about how to give: camfed.org/ignite-change/ways-to-give/
- Plan your year-end giving early. Avoid December bottlenecks and ensure transactions are completed within the tax year
- Speak with your financial advisor or tax professional
- Curious about how recent tax law changes can impact your giving? [This blog post may help!](#)

Want to speak with a member of the CAMFED team?

We'd love to hear from you:

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Our Information

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Stock Broker: Morgan Stanley

Account Name: CAMFED USA Foundation

Account #: Please contact CAMFED at 415-963-4489 or
usa@camfed.org.

DTC #: 0015

Note: Please consult your tax advisor for guidance specific to your financial situation.



Building a brighter future for girls like Jessey

Jessey lives in Malawi with her parents and 5 siblings. Her parents are farmers who work tirelessly to meet the costs of the uniform, books and supplies she needs for school. With food scarce and a daily 7km walk to school, Jessey was at risk of missing out on her education.

But then CAMFED stepped in, providing everything she needed to stay in school. With your support, more girls like Jessey can stay in school and achieve their dreams.

"I am sure I will achieve my goal because I know that somebody somewhere thinks and cares about my future." - Jessey, Malawi