

Generosity meets strategy with tax-savvy donations

Giving to charity feels good, but understanding the tax benefits can benefit both the charity and you. Whether you donate regularly or are planning your first gift, knowing how charitable tax deductions work can help you make informed decisions while supporting causes you care about. Here are things to consider:

The basics: Itemizing vs. standard deduction. To benefit from charitable tax deductions, you need to itemize your deductions on your tax return. Everyone automatically receives a standard deduction, which in 2025 is \$31,500 for married couples filing jointly or \$15,750 for single filers. You'll only benefit from itemizing if your total deductions, including charitable gifts, exceed these amounts.

For many people, charitable donations alone won't push them over the standard deduction threshold. However, when combined with other deductible expenses like mortgage interest or state and local taxes, itemizing can make financial sense.

If you give regularly but don't usually exceed the standard deduction, consider "stacking" your donations. Instead of donating \$5,000 annually, you might donate \$15,750 in one year to exceed the itemization threshold, then take the standard deduction in subsequent years.

Ensure your donation qualifies. To claim a deduction, you must give to a qualified charitable organization recognized by the IRS. You can verify an organization's status on the IRS website or ask the charity for their determination letter. Donations to individuals, even those in need, don't qualify for tax deductions.

Additionally, you can't receive personal benefits in exchange for your