

Hi, I'm Jared Keen, owner and wealth advisor at Dye Creek Capital. As we enter 2026 year end strategies and first of the year strategies are on my clients minds. One of the most common topics my clients wish to discuss in this season is charitable giving strategies when you think about giving to A cause that you care about. There's more to consider than just supporting its mission. In fact, you may be also able to take advantage of meaningful tax benefits. But with changes to the tax landscape in recent years, the rules for charitable giving have shifted, and it's worth reviewing how your donations fit into your overall financial strategy first. What counts as a charitable donation? Generally speaking, gifts given to qualified organizations, such as registered charities, religious institutions, and certain educational or community organizations are eligible for a deduction. However, personal

**contributions to individuals or political groups don't qualify, therefore. It's always smart to confirm an organization status with the IRS before you give.**

**One of the most common questions I hear is whether it's better to itemize deductions or take standard deduction each year. For many taxpayers, the increase in the standard deduction means fewer people are itemizing their tax return. If your total deductible expenses, including your charitable gifts, don't exceed the standard deduction, itemizing may not make sense, but I suggest you check with your tax professional to confirm what is best for you. That being said, there are strategies to help make your giving more tax efficient. One such option to consider is a Donor Advised fund. This type of charitable account lets you make a contribution, receive an immediate tax deduction and then recommend grants to**

**your preferred charities over time at your pace. This strategy could be used to combine a number of years worth of charitable giving into one year to take advantage of the ability to itemize. It can be a powerful tool for donors who want to manage when and how they're giving happens, especially as a part of a broad year end tax strategy. For example, combining five years worth of tithing to your church or multiple years worth of gifts you've committed to a charity placed into an account that can be invested and drawn upon when you wish to give, but the entire tax deduction batched into one year, which will help you get above that standard deduction and have a greater tax benefit in that year. Other strategies we've used is the qualified charitable deduction for clients that have pre tax retirement assets, are 73 years old or older and thus have a required distribution**

**from those retirement assets. If these clients are using the standard deduction, have charitable interest to qualified charities and want to explore ways to increase their annual tax deductions.**

**This strategy may be worth considering.**

**Charitable giving can be both emotionally and financially rewarding. But every situation is unique, including yours. So if you'd like to explore tax advantage giving strategies that fit your goals, please reach out. We can review your options together and help you make the most of your generosity while staying aligned with your overall investment plan.**

**Thanks for watching. We'll see you in the new year**