



## Good News for Donors: The New Charitable Giving Rules

Prepared by the Association of Fundraising Professionals (AFP). Starting January 1, 2026, the new One Big Beautiful Bill Act (OBBBA) makes it easier for every household to give and get a tax benefit.

### Here's What You Need to Know

- You can now get a tax deduction for your charitable gifts even if you don't itemize your taxes— non-itemizers have the opportunity for charitable deductions up to \$1,000 for individuals or \$2,000 for couples each year starting in 2026.
- If you give more and itemize, you can still deduct gifts, though new limits apply for high earners; all itemized deductions must exceed 0.5% Adjusted Gross Income (AGI).
- Companies can still deduct charitable gifts, but only larger ones above a small percentage of income (exceeding 1% of AGI).
- Older donors (70 1/2+) can continue to give directly from an IRA to charity (called a Qualified Charitable Distribution) to reduce their taxable income.

### What It Means

These changes make generosity more rewarding. Whether you're a first-time donor or a longtime supporter, your contributions will continue to make a difference—and may now come with extra tax benefits.

*Note: This information is not intended to be tax or legal advice; Talk with your financial advisor to learn how to make the most of these new opportunities to give.*