



Charitable Giving: What's Changing After 2025 — and Why This Year Matters

Why 2025 Is a Unique Giving Opportunity

Federal tax law changes affecting charitable giving take effect January 1, 2026. As a result, 2025 represents a transition year in which many donors may receive greater tax benefits by making charitable contributions before December 31, 2025.

This brief overview highlights the key differences between giving in 2025 versus 2026, and why many donors are choosing to accelerate their giving this year.

Giving in 2025 (Current Rules)

For gifts made on or before December 31, 2025:

- Itemized donors may generally deduct charitable contributions without a minimum income threshold.
- Higher-income donors can typically deduct gifts at their full marginal tax rate.
- Donor-advised fund (DAF) contributions are fully deductible in the year the contribution is made.
- Donors may choose to “bunch” multiple years of giving into 2025 to maximize itemized deductions.

What this means:

Giving in 2025 may provide greater tax efficiency, particularly for donors who itemize deductions or make larger gifts.

Giving in 2026 and Beyond (New Rules)

Beginning January 1, 2026, new limitations and incentives apply:

- Itemized charitable deductions will only be deductible above a small percentage of adjusted gross income (AGI).
- The tax benefit of charitable deductions for higher-income donors will be modestly capped, reducing the overall value of the deduction.

- Non-itemizers (those taking the standard deduction) will be eligible for a new charitable deduction of up to:
 - \$1,000 for single filers
 - \$2,000 for married couples filing jointly (*cash gifts only; donor-advised funds excluded*)

What this means:

While 2026 expands access to charitable deductions for more households, many itemizing donors will receive less tax benefit per dollar given than they would in 2025.

Why Many Donors Are Giving Before 12/31/25

Supporters are choosing to make or increase their gifts in 2025 to:

- Lock in current charitable deduction rules before limitations begin
 - Maximize tax efficiency for larger or itemized gifts
 - Support nonprofits now, while planning ahead for future giving
 - Strengthen organizations serving urgent community needs
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How Your 2025 Gift Supports FRSN

A year-end gift to the First Responder Support Network helps:

- Subsidize participation in the West Coast Post-Trauma Retreat (WCPR) and SOS programs
 - Provide scholarships so cost is never a barrier to care
 - Build organizational capacity to meet growing demand in 2026 and beyond
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Plan Ahead — and Give with Confidence

Charitable giving decisions are personal and should align with your financial goals and values. We encourage donors to consult with their tax or financial advisor when considering year-end gifts.

To receive the potential benefits of 2025 giving rules, donations must be completed by December 31, 2025.

Thank you for standing with first responders and their families.

This document is for informational purposes only and does not constitute tax advice.