



## Tax-Wise Giving Frequently Asked Questions (FAQ)

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### Why is the First Responder Support Network (FRSN) talking about tax-wise giving right now?

Federal tax law changes affecting charitable giving take effect on January 1, 2026. Because of these changes, 2025 is a particularly important year for donors who want to maximize the potential tax benefits of their charitable contributions while supporting causes they care about.

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### What changes are coming in 2026?

Beginning in 2026:

- Itemized charitable deductions will be subject to new limitations, which may reduce the tax benefit for some donors.
- Higher-income donors may see a modest cap on the value of charitable deductions, lowering the overall tax benefit per dollar given.
- Donors who take the standard deduction will be eligible for a new charitable deduction (up to \$1,000 for individuals or \$2,000 for married couples filing jointly) for cash gifts only.

These changes make the timing of charitable gifts an important consideration.

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### Why might giving in 2025 be more beneficial?

Gifts made on or before December 31, 2025:

- Are eligible under the current charitable deduction rules
- May offer greater tax efficiency, especially for donors who itemize
- Allow donors to make strategic decisions before new limitations take effect

Many donors are choosing to accelerate or “bunch” their giving into 2025 to take advantage of these rules.

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## What does “bunching” charitable gifts mean?

“Bunching” means combining multiple years of charitable contributions into a single tax year in order to exceed the standard deduction and itemize deductions.

For example, a donor who typically gives \$5,000 annually might choose to give \$10,000 in 2025 instead of spreading gifts over two years, potentially increasing their tax benefit.

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## Can I use a donor-advised fund (DAF) to give to FRSN?

Yes. Many donors use donor-advised funds as a tax-efficient way to support FRSN.

- Contributions to a DAF are generally deductible in the year the contribution is made.
- Donors can recommend grants to FRSN over time, even if the contribution is made in 2025.

This approach can be especially helpful for donors who want to plan ahead while maximizing current-year tax benefits.

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## I take the standard deduction. Should I still give in 2025?

Absolutely. While a new charitable deduction for non-itemizers begins in 2026, your 2025 gift still makes an immediate impact by supporting first responders and their families right now.

Many donors choose to give based on mission and impact first, while also considering tax benefits as part of longer-term planning.

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## How does my gift support FRSN’s work?

Your charitable contribution helps:

- Subsidize participation for first responders in the West Coast Post-Trauma Retreat (WCPR)
  - Provide scholarships so cost is never a barrier to care
  - Support the SOS program for spouses, significant others, and widows
  - Strengthen FRSN’s capacity to meet growing demand in 2026 and beyond
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## What is the deadline for a 2025 charitable gift?

To count for the 2025 tax year, your donation must be completed by December 31, 2025.

- Online donations must be submitted by 11:59 p.m. on December 31
  - Checks must be postmarked by December 31
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## Should I talk with my tax or financial advisor?

Yes. Charitable giving decisions are personal and depend on your individual financial situation. We encourage donors to consult with a qualified tax or financial advisor when making year-end giving decisions.

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## Where can I give or learn more?

To make a gift or learn more about FRSN's programs and impact:

**Donate** to FRSN online at [www.frsn.org/donate.html](http://www.frsn.org/donate.html)

**Visit** FRSN's Website at [www.frsn.org](http://www.frsn.org)

Thank you for standing with first responders and their families.

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*This FAQ is provided for informational purposes only and does not constitute tax or legal advice.*