

# 2025 · COMMON DEDUCTIBLE CHARITABLE GIFTS

	CASH (EXCLUDING QCDS)	SHORT-TERM CAPITAL GAIN, ORDINARY INCOME, AND ALL LOSS PROPERTY	LONG-TERM CAPITAL GAIN (INTANGIBLE) AND REAL PROPERTY	LONG-TERM CAPITAL GAIN PERSONAL MOVABLE PROPERTY (I.E., PERSONALTY)	QUALIFIED CHARITABLE DISTRIBUTION (QCDS)
WHAT TYPE OF ASSETS DOES THIS INCLUDE?	Cash, personal check, bank EFT, wire transfer, etc.	Stocks, mutual funds, ETFs, CDs, annuities, etc.	Stocks, mutual funds, ETFs, land, real estate, etc.	Artwork, vehicles, furniture, clothing, collectibles, etc.	Direct IRA distributions to charity
WHAT IS THE TAX BENEFIT OF GIFTING THIS TYPE OF ASSET TO CHARITY?	Below-the-line deduction (if itemizing)	Below-the-line deduction (if itemizing), and avoidance of capital gain recognition (for appreciated securities)	Below-the-line deduction (if itemizing), and avoidance of capital gain recognition (for appreciated securities)	Below-the-line deduction (if itemizing), and avoidance of capital gain recognition (for appreciated securities)	Exclusion from income, and no affect on AGI/MAGI
WHAT VALUATION IS USED IF DONATING THIS TYPE OF PROPERTY?	The fair market value (FMV)	The lesser of: (1) the fair market value (FMV) or (2) the adjusted cost basis	Choice of either: (1) the fair market value (FMV) or (2) the adjusted cost basis	<b>Related-Use:</b> Either (1) the fair market value (FMV) or (2) the adjusted cost basis <b>Unrelated-Use:</b> Cost basis	The fair market value (FMV) (i.e., typically cash)
AGI DEDUCTION LIMIT FOR PUBLIC CHARITIES, PRIVATE OPERATING FOUNDATIONS, AND CERTAIN PRIVATE NON-OPERATING FOUNDATIONS	60% of AGI	50% of AGI	30% of AGI (if using FMV) 50% of AGI (if using basis)	<b>Related-Use:</b> 50% of AGI (if using FMV) or 30% of AGI (if using basis) <b>Unrelated-Use:</b> 50% of AGI (must use basis)	No AGI limitation (technically not a deduction)
AGI DEDUCTION LIMIT FOR OTHER PRIVATE NON-OPERATING FOUNDATIONS	30% of AGI	30% of AGI	20% of AGI (must use basis)	<b>Related-Use:</b> 20% of AGI (must use basis) <b>Unrelated-Use:</b> 20% of AGI (must use basis)	No AGI limitation (technically not a deduction)
CAN UNUSED DEDUCTIONS BE CARRIED FORWARD TO FUTURE YEARS?	Yes, for five years	Yes, for five years	Yes, for five years	Yes, for five years	N/A

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<b>GIFTS OF LESS THAN \$250</b>	Requires a basic documentation only (e.g., receipt, bank record, etc.)	Requires a receipt from the charity with details of the donated property	Requires a receipt from the charity with details of the donated property	Requires a receipt from the charity with details of the donated property	Cash QCDs require basic documentation only (e.g., receipt, bank record, etc.)
<b>GIFTS OF \$250 OR MORE</b>	Requires a contemporaneous written acknowledgement <sup>1</sup>	Requires a contemporaneous written acknowledgement <sup>1</sup>	Requires a contemporaneous written acknowledgement <sup>1</sup>	Requires a contemporaneous written acknowledgement <sup>1</sup>	Requires a contemporaneous written acknowledgement <sup>1</sup>
<b>GIFTS OF MORE THAN \$500</b>	N/A	Requires IRS Form 8283	Requires IRS Form 8283	Requires IRS Form 8283	N/A
<b>DOES THIS GIFT REQUIRE A WRITTEN QUALIFIED APPRAISAL?</b>	No	No	No	Sometimes <sup>2</sup>	No
<b>IS THERE A DOLLAR OR VALUE LIMIT TO THE AMOUNT I CAN GIVE?</b>	No	No	No	No	Yes, \$108,000 (can satisfy RMD)
<b>DO I HAVE TO BE A CERTAIN AGE?</b>	No	No	No	No	Yes, at least 70.5
<b>WHAT CHARITABLE GIVING VEHICLES CAN I DONATE THIS TO?<sup>3</sup></b>	CRT, CLT, PIF, CGA, and DAF	CRT, CLT, PIF, CGA, and DAF	CRT, CLT, PIF, CGA, and DAF	CRT, CLT, PIF, CGA, and DAF	CRT and CGA (subject to limitations)

<sup>1</sup>Please reference IRS Publication 1771 for more details on what a "contemporaneous written acknowledgment" (CWA) entails.

<sup>2</sup>Appraisal and valuation requirements are very complex. Please reference IRS Form 8283 instructions and IRS Publication 526 for more details.

<sup>3</sup>Make sure you verify (e.g., with the charitable organization, attorney, custodian, etc.) that the specific asset you want to donate is eligible for the type of vehicle you plan to use.

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