

Crypto Giving

- CAP OC accepts cryptocurrency gifts through a secure platform: www.capoc.org/donate-crypto/
- Crypto donations may provide unique tax advantages—please consult your advisor.

Donor-Advised Funds (DAFs)

- Recommend a grant from your DAF directly to CAP OC.
- A simple, efficient option if you maintain a charitable investment account.

Qualified Charitable Distributions (QCDs)

- If you are age 70½ or older, you can donate directly from your IRA.
- QCDs may reduce your taxable income while supporting essential services for families.

Employer Matching Gifts

- Many employers match charitable contributions, doubling—or even tripling—your gift.
- Check with your Human Resources department to see if your company participates.

Legacy & Planned Gifts

- Include CAP OC in your will or trust to create a lasting legacy.
- Legacy gifts ensure the long-term sustainability of programs such as the OC Food Bank, Energy & Utility Assistance, and our Family Resource Centers.



This material is provided for informational purposes only and should not be construed as tax, legal, or financial advice. Consult your tax attorney or certified public accountant for advice tailored to your circumstances or visit www.irs.gov/charitable-donations for additional information.

Community Action Partnership of Orange County is a 501(c)(3) nonprofit organization. Federal Tax ID #95-2452787. All donations are tax-deductible to the fullest extent of the law.

**THIS IS WHERE
POVERTY ENDS**

Learn more at www.capoc.org
714.897.6670 | info@capoc.org



2025 TAX LAW CHANGES

WHAT DONORS NEED TO KNOW

Itemized Donations May Benefit You Again

- With new rules, more households may find itemizing worthwhile in 2025.
- Your charitable gifts could lower your tax bill more than in recent years.

Above-the-Line Charitable Deduction (Even if You Don't Itemize)

- Deduct up to \$1,000 (single) or \$2,000 (married) in charitable gifts.
- This benefit is permanent and available to all filers.

Charitable Gifts Up to 60% of Income Still Count

- Cash gifts to public charities can be deducted up to 60% of AGI (Adjusted Gross Income)
- This higher limit is permanent.

New Charitable Deduction Floor

- Itemizers must exceed 0.5% of AGI before charitable gifts are deductible.
- Example: At \$200,000 AGI, the first \$1,000 cannot be deducted; however amounts above that qualify.

Standard Deduction Levels (Permanent)

- Married filing jointly: \$30,000
- Head of household: \$23,625
- Single filers: \$15,750
- Adjusted annually for inflation.

Estate & Gift Tax Exemption Increased

- Exemption rises to \$15M per person in 2026 (\$30M per married couple).
- This change is permanent under the new law.

New Federal Credit for Scholarship Gifts

- Up to a \$1,700 federal tax credit for qualifying gifts to state-run K-12 scholarship programs.



SMART GIVING STRATEGY FOR 2025: CONSIDER “BUNCHING”

What Is Bunching?

A simple strategy where you combine two or more years of charitable gifts into one tax year to make itemizing more valuable.

Why It May Matter More This Year

- The new 0.5% AGI threshold means some donors must give slightly more in a single year to unlock itemized deductions.
- If you bunch your giving into 2025, you may receive a larger tax benefit than spreading gifts evenly every year.

How Bunching Works

Instead of giving \$500 each year, a donor could:

- Give \$1,000 in 2025 --> itemize that year
- Give \$0 in 2026 --> take the standard deduction

Your total giving stays the same, but your tax savings increase.

Who Should Consider It?

- Donors whose annual giving is close to the itemizing threshold.
- Donors experiencing a high-income year
- Donors looking for simple ways to maximize charitable impact and tax benefits.

Bunching allows you to maximize your tax benefits while helping Community Action Partnership of Orange County and its OC Food Bank continue meeting the growing needs of families in our community.

OTHER WAYS YOU CAN GIVE TO COMMUNITY ACTION PARTNERSHIP OF ORANGE COUNTY:

While we greatly appreciate donations made by check and through our secure website at www.capoc.org, we also want to highlight additional giving options that may offer meaningful benefits for you and increased impact for families we serve.

Gifts of Appreciated Stock

- Donating stock may offer tax advantages compared to giving cash.
- Stock gifts may reduce capital gains tax and amplify your impact.
- To initiate a stock transfer through your broker, please use the following account details:

J.P. Morgan Securities LLC

4 Chase Metrotech Center, Brooklyn NY 11245

DTC #0352

FBO: Community Action Partnership of Orange County

Account #: 02606686

