


visualizing Charitable Planning After the OBBBA

NON-ITEMIZERS (2026+)



\$1,000 | \$2,000 DEDUCTION
Single | MFJ Taxpayers

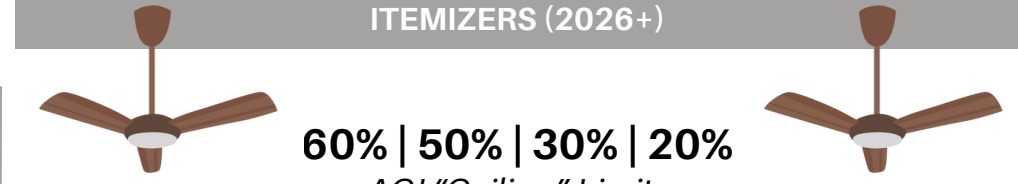
CASH
Contribution Type

501(C)(3)
Qualifying Charity

	2025	2026
ADJUSTED GROSS INCOME	\$100,000	\$100,000
CHARITABLE DEDUCTION	\$0	\$2,000
STANDARD DEDUCTION	\$31,500	\$32,200
TAXABLE INCOME	\$68,500	\$65,800



ITEMIZERS (2026+)




60% | 50% | 30% | 20%
AGI "Ceiling" Limits


0.5%
AGI "Floor" Threshold

	\$100,000	\$500,000	\$1,000,000
ADJUSTED GROSS INCOME	\$100,000	\$500,000	\$1,000,000
CHARITABLE GIFT	\$10,000	\$10,000	\$10,000
0.5% AGI "FLOOR"	\$500	\$2,500	\$5,000
CHARITABLE DEDUCTION	\$9,500	\$7,500	\$5,000


OTHER FACTORS AND CONSIDERATIONS THAT IMPACT THE CHARITABLE PLANNING STRATEGY



The Charitable Deduction for Non-Itemizers Has No Income Restrictions



The Charitable Deduction for Non-Itemizers Does Not Reduce AGI



Gift Type and Charitable Organization Classification Determines Maximum Deduction Available



Current Year Gifting Strategy Should Be Coordinated with Carryforwards and Future Philanthropic Intentions

MFJ non-itemizer example assumes taxpayers are under the age of 65 and are eligible to claim the standard deduction



Disclosures

This material is provided for educational purposes to illustrate potential charitable planning considerations under current tax law. It is not intended as individualized tax, legal, or investment advice. **Donors should consult their personal financial, tax, or legal advisor before implementing any strategy.** This material is shared in the context and capacity by a supporter of Northeast Ohio Adoption Services (NOAS) and not as a NOAS representative providing personalized professional advice.

If you are considering a charitable gift and would like to explore:

- * Qualified Charitable Distributions (QCDs)
- * Donor-Advised Fund (DAF) grant recommendations
- * Appreciated asset gifting
- * Multi-year philanthropic planning
- * Timing strategies prior to year-end

The NOAS team is available to work with you to make the giving process simple, meaningful and tailored to your wishes.

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Your Gift. Generations of Change.

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NOAS is a registered 501(c)(3) nonprofit organization. FEIN: 34-1255887