

YEAR-END GIVING GUIDE 2026



AKRON
COMMUNITY
FOUNDATION

ENRICHING LIVES SINCE 1955



A LIFETIME OF GIVING: STRATEGIES FOR EVERY STAGE

From building early giving habits to planning a lasting legacy, the right charitable strategies can help you make a meaningful impact at every stage of life.

20s + 30s

Build Giving Habits

- ➔ Establish a regular giving rhythm by scheduling automatic contributions through payroll deductions or recurring credit card donations.
- ➔ Check to see if your employer has a matching gift program. Many companies will match your donations to eligible nonprofits, multiplying your impact.
- ➔ Name a charity like Akron Community Foundation as the beneficiary of your life insurance policy or retirement account.
- ➔ Take advantage of the new charitable deduction for non-itemizers by making a cash gift to a qualified public charity of up to \$1,000 for single filers or \$2,000 for joint filers.

Ready For the Next Step?

Akron Community Foundation can help you find the charitable strategy that's right for your goals, family and values. Learn more at akroncf.org/giving.

40s, 50s + 60s

Maximize Your Impact

- ➔ Set aside part of any windfall – such as a large bonus, inheritance or liquidity event – to advance both your philanthropic and financial goals.
- ➔ Donate appreciated stock for a double benefit: You'll receive an immediate deduction for the fair market value of the stock and avoid paying capital gains tax on the appreciation.
- ➔ Transfer the ownership of a paid-up life insurance policy to charity to magnify your future impact while receiving valuable tax benefits today.
- ➔ Start considering your business succession plans now. With early planning, business owners can offset taxes from the sale of a privately held company by donating a portion of the interests to charity. ACF can even accept complex gifts of S Corp stock.

70s + Beyond

Shape Your Legacy

- ➔ Use your IRA's required minimum distribution to establish a designated fund that will support your favorite causes in perpetuity. In 2026, IRA owners age 70 ½ or older can make tax-free charitable distributions of up to \$111,000.
- ➔ Engage your children in philanthropy by inviting them to be current or future advisors for your family's donor-advised fund. Don't have a fund yet? The community foundation can help you set one up in as little as a day!
- ➔ Diversify your retirement earnings with a planned gift that produces a fixed income stream for life.
- ➔ Review your estate plans to ensure they reflect your wishes. You'll achieve the most tax savings by leaving your IRAs to charity and other assets to your family.

\$367 million in assets
70+ years of experience
930+ charitable funds

As of June 30, 2026



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345 West Cedar St.
Akron, OH 44307
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akroncf.org



GIVE SMARTER UNDER THE NEW TAX LAWS

New tax laws effective in 2026 may influence how charitable giving fits into your overall financial plan. As you navigate these planning opportunities with your advisor, Akron Community Foundation can help you make the most of your year-end giving.



BUNCH YOUR GIFTS IN A DONOR- ADVISED FUND

By accelerating multiple years of giving into a single tax year, you can surpass both the new AGI floor and the increased standard deduction. This strategy lets donors receive maximum tax benefits now while spreading grants to charities over time.



TAKE ADVANTAGE OF NEW INCENTIVES TO GIVE

Beginning in 2026, non-itemizing donors can claim a charitable tax deduction for cash gifts of up to \$1,000 for individuals and \$2,000 for joint filers. This new incentive may be especially beneficial for younger donors who cannot exceed the standard deduction but still want to support their favorite nonprofits. *(The new deduction does not apply to gifts to donor-advised funds.)*



MAKE TAX-FREE GIFTS FROM YOUR IRA

In 2026, individuals age 70 ½ or older can donate up to \$111,000 directly from their IRA to charity without including the distributions in their taxable income. As an added bonus, using a Qualified Charitable Distribution to fulfill your RMD can lower your adjusted gross income, potentially reducing taxes on Social Security income and Medicare surtaxes and helping you sidestep the new floors and caps on charitable deductions. *(QCDs cannot support donor-advised funds.)*



STACK ADDITIONAL TAX BENEFITS

The new tax law significantly increased the state and local tax (SALT) deduction, which may allow more taxpayers to itemize deductions and claim charitable donations. A bonus deduction available to seniors may also enable older donors to expand their giving this year. Be sure to check with your advisor so you don't leave any tax benefits, charitable or otherwise, on the table!

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MAKE PHILANTHROPY A FAMILY TRADITION

As you prepare to gather with your family over the holiday season, don't forget to incorporate charitable giving into the festivities. Here are four ideas to help you get started.

RALLY AROUND A CAUSE Ask each family member to conduct quick research on a need in your community that they feel strongly about, such as early childhood education or preserving the environment. When your family is together, have each person briefly share what they learned. If everyone rallies around a particular issue, contact the community foundation to find out which nonprofit organizations are addressing it most effectively. Then, maximize your impact by making a collective grant to one or more of those organizations through your family's donor-advised fund.



VOLUNTEER TOGETHER

One way to introduce younger generations to causes near to your heart is to volunteer together as a family. Akron Community Foundation can connect you with nonprofit programs that align with your interests and help you find opportunities to serve your community.



HOST A FAMILY MEETING

If you have family members visiting from out of town, start a tradition of gathering everyone together to discuss your family's charitable giving goals. The community foundation's experienced staff can facilitate the discussion in your home, at our office, or wherever you're most comfortable. With everyone around the table, we'll help you create a customized giving plan that reflects your family's unique mission and values.



SET A VISION FOR THE FUTURE

If your family has a donor-advised fund, begin talking with your children and grandchildren now about your dreams for the future. Do you want them to become successor advisors to the fund and continue your family's legacy of giving? What causes will the fund support in the coming years and beyond?

This conversation is especially important for families with private foundations, as they must decide who will manage the ongoing administrative and legal responsibilities. Resources provided by the community foundation can help guide these succession planning discussions.



Start Your Own Traditions

Our team at The Center for Family Philanthropy can help you deepen your family connections and leave a lasting legacy. Learn more at akroncf.org/CFP or contact Karen Hrdlicka at khrdlicka@akroncf.org.



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IS A DONOR-ADVISED FUND RIGHT FOR YOU?

The answer may be yes if you:

WANT MAXIMUM FLEXIBILITY

Want maximum flexibility to give to multiple charities or change beneficiaries as needed.



Akron Community Foundation can connect you with nonprofits that align with your interests.

WISH TO INVOLVE YOUR FAMILY

Wish to involve your children, grandchildren or other family members in your philanthropy.

PREFER TO BUILD YOUR FUND OVER TIME

Prefer to grow your fund to the \$5,000 minimum balance over three years with a donor-advised starter fund.

HAD AN EXCEPTIONALLY HIGH-INCOME YEAR

Had an exceptionally high-income year in which you need immediate charitable tax benefits, but you prefer to decide which charities to support over time.

WANT TO EASE THE BURDEN OF FUND MANAGEMENT

Would like someone else to handle the administrative work while you focus on your charitable impact.

PREFER TO WORK WITH TRUSTED ADVISORS

Would like to keep your existing advisor relationships. We also offer charitable investment accounts at Huntington, PNC, Fifth Third and KeyBank, allowing your preferred bank to manage your assets.

HOW A DONOR-ADVISED FUND WORKS

GIVE

to your fund and receive a tax deduction



GROW

your charitable assets today and tomorrow



GRANT

to the causes you care about most



Contact your advisor to learn if a donor-advised fund is right for you. Or, for more information, visit akroncf.org/DAF or contact Laura Lederer at Akron Community Foundation at llederer@akroncf.org.



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