



As you think about your year-end giving, we wanted to share **important updates coming in 2026** that may influence how and when you choose to give. Beginning next tax year, the *One Big Beautiful Bill Act* will reshape charitable deductions for many U.S. taxpayers. Some elements may expand access to deductions; others could reduce the tax benefit of itemized charitable giving.

Here's a quick breakdown to help you plan:

- **New 0.5% AGI floor for itemizers:** If you itemize, only the portion of your charitable gifts that exceeds 0.5% of your adjusted gross income (AGI) will be deductible.
- **Cap on deduction benefit for high-income filers:** The tax value of charitable deductions for top-rate taxpayers will drop from 37% to 35% per dollar donated.
- **New above-the-line deduction for non-itemizers:** Individuals who do *not* itemize may deduct up to \$1,000, or \$2,000 for married joint filers, for direct cash gifts to operating public charities like SIECUS. (This new deduction will *not* apply to contributions to donor-advised funds or to most non-cash gifts).

Ways to Maximize Impact and Tax Savings Now

Many donors are considering adjustments this year and next to make their giving work harder for the causes they care about most. You may wish to discuss one or more of these options with your financial or tax advisor:

- **Accelerating multi-year giving into 2025:** Frontloading several years of gifts before 2026 may allow you to take advantage of current favorable tax treatment, including today's higher deduction value of up to 37%, before the new AGI floor and 35% cap apply.
- **Using a donor-advised fund (DAF):** You might also consider aligning a bunching strategy with a donor-advised fund (DAF) to enhance giving flexibility. You can contribute to a DAF this year, receive the full tax benefit now, and distribute grants to nonprofits like SIECUS over time. [Learn more about DAFs here.](#)
- **Leveraging the increased SALT cap:** For 2025, the state and local tax deduction cap will rise from \$10,000 to \$40,000, making itemizing newly beneficial for many households. If you expect to itemize under the higher cap, bundling charitable contributions could further increase your deduction value.
- **Explore Qualified Charitable Distributions (QCDs):** If you are 70½ or older, IRA-based giving will allow you to donate up to \$108,000 directly to your favorite charities like SIECUS, bypassing the AGI floor and deduction rate changes altogether. [Learn more about IRA giving.](#)

If you are planning a gift, **now may be an ideal moment to act.** [Your year-end contribution today](#) will help ensure that SIECUS can move boldly into 2026 and continue to protect access to comprehensive sex education when young people need it most.

If you have any questions or would like to discuss alternative giving options, please reach out to our development team at development@siecus.org.