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05.14.26 | BRIDGE THE GAPS

Giving with Intention: What, When, and How to Give in 2026

For many women, philanthropy is an important part of their financial lives. Research continues to show that women approach charitable giving as an extension of their values, their families, and the impact they want to have over time.

That commitment often remains steady, but the way giving fits into your financial life has become more complex. Recent tax rule changes, shifting income, and evolving financial responsibilities can all affect how and when it makes sense to give. A more intentional approach can help ensure your generosity is both meaningful and well-structured.

Giving thoughtfully requires attention to what you give, when you give, and how you give. Here are five ways to approach giving more strategically in 2026.

1. DEFINE YOUR PRIORITIES BEFORE YOU GIVE

Before focusing on tax strategy or timing, it's important to be clear on what you want your giving to support. Beyond considering the causes or communities close to you, you may want to think about whether your focus is on immediate needs or longer-term impact, and how involved you want to be.

You may also choose to evaluate organizations more closely to ensure your giving aligns with your intent. Tools like Charity Navigator or Candid can help you understand governance practices, financial health, and how each organization measures impact.

2. UNDERSTAND IF YOUR GIFT WILL ACTUALLY BE DEDUCTIBLE

Tax laws surrounding charitable giving have seen some changes under the One Big Beautiful Bill Act.

Households who do not itemize deductions and elect the standard deduction on their tax returns may be able to elect an "above-the-line" charitable deduction for cash donations ($1000 for single filers, $2000 for married filing jointly).

For those who do itemize their deductions, the new 0.5% threshold may reduce the impact. For example, with an adjusted gross income of $200,000, the first 0.5% ($1,000) of charitable giving does not generate a deduction; only the amount above $1,000 may be deductible. This effectively creates a minimum level of giving before the potential tax benefits apply.

If tax efficiency is part of your goal, it's important to clarify if and how your contribution may qualify for a deduction before you give.

3. ALIGN THE TIMING OF YOUR GIFTS

Once you understand when a gift will be deductible, timing becomes a key planning decision.

Spreading contributions evenly year to year may not always be the most efficient approach. In some cases, it may make sense to consolidate giving into fewer years so that your contribution is meaningfully above the threshold in a given year.

Periods of transition often come with changes in income, whether from a business sale, bonus, inheritance, or other liquidity event. These higher-income years are typically the most effective time to make larger charitable contributions. Pairing giving with income can increase the value of the deduction and make better use of available tax rules.

4. BE THOUGHTFUL ABOUT WHAT AND WHERE YOU GIVE, NOT JUST HOW MUCH

Donating cash is often the default for many, but it's not always the most efficient way to give. Donating appreciated investments, such as stocks held long-term, may allow you to avoid capital gains tax while still receiving a deduction for the full market value of the stock. For those reevaluating portfolios or managing concentrated positions, this can be a particularly effective strategy.

5. CHOOSE THE RIGHT STRUCTURE FOR THIS STAGE OF LIFE

The most effective approach to giving often depends on where you are today. Different strategies serve different purposes:

- Donor-advised funds can provide flexibility and control
- Qualified charitable distributions (QCDs) can be effective in retirement
- Direct giving may be appropriate for ongoing support

The right structure will vary based on your situation and may change over time. Aligning your giving approach with your current financial picture can make it more effective and easier to manage.

BRINGING IT TOGETHER

Giving is one of the most personal parts of a financial plan. It reflects what matters to you and often who you want to support. A more structured approach can strengthen both the impact of your giving and how it fits within your broader financial life.

IMPORTANT DISCLOSURES:

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