THE Community FOUNDATION
SAN LUIS OBISPO COUNTY

2026 CHARITABLE GIVING: QUICK GUIDE FOR ADVISORS

Six opportunities to discuss with clients before December 31. New 2026 tax rules make charitable planning especially timely.

	1 Give appreciated assets before selling Gifts of appreciated stock, real estate, or business interests may help clients avoid capital gains tax and qualify for a charitable deduction. *Is your client considering an asset sale? Involve the Foundation before the transaction is committed.*
	2 Explore IRA charitable giving Clients age 70½ and older can make up to $111,000 in 2026 qualified charitable distributions (QCDs). Eligible QCDs can satisfy required minimum distributions without increasing taxable income. *Remember: QCDs cannot go to donor-advised funds; other eligible charitable funds qualify. Clients can make one gift to the Foundation to support several nonprofits (we pass it through) or establish a client's own charitable fund to distribute grants over time.*
	3 Combine several years of giving With the new 0.5% AGI floor, bunching contributions into a donor-advised fund may increase the available deduction while clients recommend grants to nonprofits over time. *Ask: Would combining several years of giving offer a tax advantage?*
	4 Remember non-itemizers Eligible standard-deduction taxpayers may deduct up to $1,000 in qualifying cash gifts ($2,000 for married couples filing jointly). *Opportunity: Support our Community Needs Fund or another qualifying charitable fund.*
	5 Plan around major financial events Business sales, property transactions, and retirement transitions can open doors to complex-asset gifts, charitable remainder trusts, or charitable gift annuities. *Remember: Bring the Foundation into the conversation early.*
	6 Include giving in estate plans Bequests, beneficiary designations, and testamentary charitable funds help clients provide for family and support causes beyond their lifetimes. *Ask: Does the estate plan reflect the client's charitable wishes?*

2026 TAX CHANGES AT A GLANCE

0.5%	35%	$1K / $2K	$111K
AGI floor for itemizers	Top-bracket deduction benefit cap	Eligible non-itemizer cash gifts	QCD limit per eligible donor

YEAR-END PLANNING REMINDERS

NOVEMBER	Begin discussions about complex assets, charitable funds, business transactions, and planned gifts.
EARLY DECEMBER	Initiate QCDs or mutual fund transfers
DECEMBER 11	Complete stock transfer and submit donor-advised grant recommendations for year-end distributions.
DECEMBER 31	Final day for the Foundation to receive charitable contributions to be tax-deductible for 2026.

We're a Resource for You and Your Clients

The Community Foundation works alongside attorneys, CPAs, financial advisors, and other professionals to help clients turn charitable goals into meaningful impact.

We can help you structure charitable gifts, establish and administer funds, accept complex assets, facilitate grantmaking, and provide long-term stewardship—all while you remain your client's trusted advisor.

Let's work together to make charitable giving easier.

Contact our Director of Philanthropy, Leila Dufurrena, to learn more

donorservices@cfsloco.org | 805-543-2323

This guide is for educational purposes. Charitable deductions and gift eligibility depend on individual circumstances and applicable tax law.