

# 2026 CHARITABLE GIVING TIPS & CHEAT SHEET

## Understanding the One Big Beautiful Bill (OB BB)

### KEY DONOR TIPS



#### Know the Floor:

To itemize, donations must exceed 0.5% of Adjusted Gross Income (AGI) to be deductible.

Example:

\$200K AGI → \$1,000 floor

\$2K donation → \$1,000 deductible.



#### Universal Deduction for Non-Itemizers:

Cash donations up to \$1,000 (single) or \$2,000 (married filing jointly) are deductible (Donor Advised Funds ineligible).



#### Permanent 60% AGI Limit:

Cash donations to public charities remain capped at 60% of your AGI.



#### Understand the Cap:

High-income donors can deduct up to 35% of their donation.



#### Plan Ahead:

Consider “bundling” donations in a calendar year to exceed the floor. Consult a tax professional to optimize your giving strategy.

## Quick Cheat Sheet - 2026 Giving Rules

Rule	Itemizers	Non-Itemizers
Minimum Deduction (“Floor”)	Donations must exceed 0.5% of your AGI.	N/A
Cap on Deduction	Maximum deduction is 35% of your donation for high-income donors.	N/A
Universal Deduction	N/A	Cash gifts deductible up to \$1,000 (single) / \$2,000 (married). Not for DAFs.
Permanent 60% AGI Limit	Cash donations to public charities capped at 60% of AGI.	N/A

### TIPS AT A GLANCE

- Combine donations to exceed the floor.
- Talk to your tax advisor before making large contributions.
- Leverage donor-advised funds strategically if you itemize (not eligible for universal deduction).
- Give confidently—your generosity still makes a real impact in the community.

### DISCLAIMER

Your friends at Nonprofit Made Easy are nonprofit pros, but we are not tax professionals! This information is for educational purposes only and is not intended as tax or legal advice. Please consult your tax advisor regarding your specific situation.

