

2026 Charitable Giving Tax Law Changes

Tax law changes for 2026 could affect how you support the Mandel JCC of the Palm Beaches and other 501(c)(3) nonprofit organizations.

Now, you may deduct up to \$1,000 in cash charitable gifts if you are a single filer, or \$2,000 if you are married and filing jointly—even if you do not itemize. Contributions to Donor Advised Funds do not qualify for this deduction.

For those who do not itemize, you may benefit from donating appreciated stock or real estate. This can help you avoid capital gains tax on the growth.

If you are age 70½ or older and are required to make a minimum distribution (RMD) from your IRA, you may give tax-free donations directly to the JCC to count towards the minimum.

For those who choose to itemize, you may deduct cash gifts up to 60% of your adjusted gross income (AGI). Consider “blended giving”—combining cash with non-cash assets—to maximize both your tax savings and charitable impact.

You must contribute at least 0.5% of your AGI to qualify for a charitable deduction. Taxpayers in the 37% bracket now receive a tax benefit equal to 35 cents for every \$1 deducted.

We advise you to speak with your tax professional to determine the approach that best supports your philanthropic goals and financial plans.

For more information on giving opportunities at the Mandel JCC of the Palm Beaches, please contact Katy Boyask, Chief Development Officer at KatyB@jcconline.com | 561-259-3017