BOYS & GIRLS CLUBS
OF SOUTHWEST VIRGINIA



YES, WE'RE TALKING YEAR-END GIVING IN OCTOBER

Between the pumpkins and the porch lights: let's talk about tomorrow (and your taxes)

Right now our Club members are busy getting ready for their annual Halloween Costume Fashion Show, and there's a serious debate going on over whether candy corn counts as real candy. (The jury is still out.)

And yes, we're about to bring up year-end giving in October. Here's why: the gifts that save you the most on taxes are the ones that take a little planning. Stock transfers take time. IRA gifts need paperwork. Your tax advisor's calendar fills up fast in December. Start now, and you get the most out of every dollar.

This year's campaign theme says it all. Your generosity shapes who our Club members become, and with the right strategy, it can also lower your tax bill.

2026 CAMPAIGN THEME

Your gift today changes a child's tomorrow.

Here's how.

01

NEW FOR 2026 · STANDARD DEDUCTION

If you take the standard deduction (you don't itemize), this is new, and it's for you.

Most people don't itemize, which used to mean their charitable gifts gave them no tax benefit at all. That changed this year. Starting with 2026 taxes, if you take the standard deduction, you can now deduct up to $1,000 in cash gifts to charities like ours, or up to $2,000 if you're married filing jointly. That's on top of your standard deduction.

What could that mean for you? A married couple who gives $2,000 could save:

$440
in federal taxes in the 22% bracket

$240
in federal taxes in the 12% bracket

To qualify, give by check, credit card or online directly to Boys & Girls Clubs of Southwest Virginia. (Gifts of stock or gifts through a donor-advised fund don't count toward this deduction.) If you itemize, this deduction doesn't apply to you, but keep reading, because the next options may be even better.

02

APPRECIATED STOCK

Have stock that's grown in value? Give it before you sell it.

This is one of the most tax-smart gifts available. When you give appreciated stock you've held for more than a year directly to Boys & Girls Clubs of Southwest Virginia, you generally pay no capital gains tax on the growth, and if you itemize, you can

deduct the full market value. You get a double benefit, and our Club members get the full value of your gift. Start early, since transfers can take a week or more.

03

IRA · QUALIFIED CHARITABLE DISTRIBUTION

70½ or older with an IRA? Give tax-free.

A Qualified Charitable Distribution (QCD) lets you send up to $111,000 directly from your IRA to Boys & Girls Clubs of Southwest Virginia in 2026. That money is never counted as taxable income, so you benefit whether you itemize or not. If you're 73 or older, your QCD can also count toward your required minimum distribution, so you can satisfy a withdrawal you'd owe tax on anyway without the tax bill. Lower taxable income can have other benefits too, so ask your advisor.

ONE KEY RULE

The funds must go straight from your IRA custodian to us, and they must be sent by **December 31**.

04

DONOR-ADVISED FUND

Have a donor-advised fund? You've already done the hard part.

You received your tax deduction when you put money into your DAF. Now comes the fun part: putting it to work. Log in to your account, search for us by name or EIN, and recommend a grant to Boys & Girls Clubs of Southwest Virginia. It takes about five minutes.

OUR EIN **54-1867366**

ONE MORE TIP

If you're giving stock or an IRA distribution, please let us know at cballard@bgcswva.org. These gifts sometimes arrive without the donor's name attached, and we want to thank you properly and get you your receipt.

Every situation is different, so check with your tax advisor about what works best for you.

So cheer on our runway stars and stock up on the good candy (not the candy corn). Then take five minutes to think about what you'd like to give this year, and the smartest way to give it. Our Club members are counting on you, and Uncle Sam might just chip in.

Your gift today changes a child's tomorrow.

BGCSWVA.org

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