

Donor-Friendly FAQ: 2026 Charitable Giving Changes

What is changing in 2026?

New federal rules will adjust how charitable tax deductions work for both non-itemizers and itemizers. These changes affect how certain gifts qualify for deductions *but do not restrict giving to nonprofits*.

Does this affect gifts made through Donor-Advised Funds (DAFs)?

Yes, in two ways:

1. The new above-the-line deduction applies only to direct gifts to charities—not DAFs.
2. For itemizers, DAF gifts remain deductible once total charitable giving exceeds 0.5% of AGI.

Can I still support LiveGirl through my DAF?

Absolutely. LiveGirl continues to accept and welcome DAF grants from charitable foundations, community foundations, and other providers.

Should I stop giving through my DAF?

Not necessarily. Many donors use DAFs for long-term or strategic giving. The new rules simply mean that donors seeking the new deduction may prefer direct gifts, while DAF gifts remain advantageous for itemizers who exceed the AGI threshold.

Will these changes reduce my tax benefits?

Possibly for smaller itemized gifts. Starting in 2026:

- Itemized deductions begin only after giving exceeds 0.5% of AGI (1% for corporations).
- The maximum tax benefit for large deductions will be capped at 35% instead of 37%.

What should I do if I'm unsure?

We recommend consulting your tax advisor to understand how these updates may impact your giving strategy.

Does LiveGirl still welcome DAF gifts?

Yes. DAF gifts remain an important and impactful source of support for LiveGirl's mission.