2026 YEAR-END GIVING GUIDE

Give smart. Give where you grow.

Tax rules, gifts of grain, IRA gifts and more.

Hutchinson community FOUNDATION

What's new in 2026

$1,000

Deduction if you don't itemize

$2,000 for married couples. Cash gifts to public charities only, not donor advised funds.

0.5%

New floor for itemizers

The first 0.5% of your adjusted gross income in gifts isn't deductible.

$111,000

IRA gift limit, age 70½ and older

From traditional IRA directly to charity. Counts toward RMD, avoids taxable income, no itemizing; DAFs excluded.

QCDs

Eligible uses

Qualified Charitable Distributions may support the Fund for Reno County or any other fund except DAFs.

Smart ways to give this year

Farmers: Give grain before you sell

Giving grain you raised, instead of cash, can keep the sale out of your farm income. Transfer ownership to us before you sign a sales contract, and we will arrange the sale. *Your charitable deduction is usually limited to your basis. Talk with your tax advisor first.*

70½ or older: Give from your IRA

Send up to $111,000 straight from your IRA, tax-free. It counts toward your required minimum distribution, even if you don't itemize. *Donor advised funds excluded.*

Investors: Give stock, not cash

Give stock or mutual funds you've held over a year. You avoid capital gains tax and, if you itemize, deduct the full market value, up to 30% of your AGI. Any excess carries forward five years. *Transfer the shares directly to us rather than selling first.*

Don't itemize? Give cash

Cash gifts to the Fund for Reno County of Hutchinson Community Foundation count toward the new $1,000 deduction ($2,000 for married couples). Monthly gifts count too. Gifts to a donor-advised fund do not count.

Big income year? Bunch your giving

Put several years of giving into a donor advised fund at once. You pay the 0.5% floor only once, take the deduction this year, and recommend grants over time. *The deduction limits of 60% of AGI for cash and 30% for stock still apply.*

Leave a legacy

Name the Community Foundation as a beneficiary in your will or trust, retirement account, or life insurance. It costs nothing today, and you keep control of your assets during your lifetime. *No deduction today. Retirement accounts make tax-smart gifts because the foundation pays no income tax on them, but your heirs would. Ask us for sample language.*

This guide is general information, not tax or legal advice. These strategies may not work in your tax situation. Please consult your tax advisor before making a gift.

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Ways to give and 2026 deadlines

Start early: stock, IRA, grain and land gifts take time to process.

Way to give	Best for	Why it works	2026 deadline
Cash, check, card or online	Everyone	Simple; counts toward the new non-itemizer deduction	Online: by 11:59 p.m. Dec. 31 Mail: received by Dec. 31
Monthly gift (bank draft or card)	Early-career and budget-minded givers	Small automatic gifts all year; change or stop anytime	Start anytime
Grain, livestock or other commodities	Farmers and ranchers	Can keep the sale out of taxable farm income	Grain and livestock: Call us by Dec. 4 to arrange transfer of ownership
IRA qualified charitable distribution	Age 70½ and older	Tax-free; counts toward required distributions; up to $111,000	Ask your IRA custodian by Dec. 11
Appreciated stock or mutual funds	Long-time investors	Avoid capital gains; deduct full value if you itemize	Start the transfer by Dec. 18
Donor advised fund	Business owners; larger or bunched gifts	One gift now, grants to local causes over time	Open and fund by Dec. 31; fundholders recommend grants by Dec. 22
Land, minerals or real estate	Landowners	Avoid capital gains; can create a family-named fund	Call us in November
Will or beneficiary designation	Anyone	Costs nothing today; leaves a lasting legacy	Anytime; let us know so we can thank you

Give where it's needed most

The Fund for Reno County Endowment meets the ever-changing needs of our community.

Help us grow the fund to $20M by 2030, allowing us to grant $1M annually.

Give a little every month

$10, $25 or $50 a month by bank draft or card. About $83 a month for a year reaches the $1,000 limit.

Join Rooted Monthly: hutchcf.org/donorsandfundholders/donate-online

Give your way with a family fund

A donor advised fund works like a family giving account: give when it suits your taxes, then recommend grants over time.

Open one by Dec. 31: call 620-663-5293

Key dates

Nov. 12–18
Community Foundation Week

Dec. 1
Giving Tuesday

Dec. 11
IRA gift requests

Dec. 22
Fund grant requests due

Dec. 18
Start stock transfers

Dec. 31
Last day for 2026 gifts

Questions? We're here to help.

Gifts are tax-deductible as allowed by law. These strategies may not work in your tax situation. Please consult your tax advisor.

★ New this year: DAFPay

When you see the DAFpay button on a nonprofit's donation page, you can recommend a grant from your foundation fund in a few clicks without leaving the website.

Hutchinson Community Foundation
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CHANGE MAKERS at work