Directed Giving: Maximize Your Impact

DC YOUTH ORCHESTRA PROGRAM

There are many ways to support DCYOP, including several "tax-smart" ways to give that allow you to make a larger impact while receiving significant financial benefits.

1. Donor-Advised Funds (DAF)

A DAF operates like a charitable investment account. You contribute to the fund, find tax savings immediately, and then recommend grants to us over time.

ï **How it works:** Direct your DAF sponsor (ie Fidelity Charitable, Schwab Charitable) to distribute a grant to DCYOP.

ï **Your benefit:** You receive an immediate tax deduction when you fund the DAF, and the money grows tax-free until you choose to distribute it.

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2. IRA Qualified Charitable Distributions (QCD)

If you are 70½ or older, you can give directly from your Traditional IRA.

ï **How it works:** Instruct your IRA custodian to send a check directly to DCYOP.

ï **Your benefit:** The distribution is completely tax-free and counts toward your Required Minimum Distribution (RMD) if you are age 73 or older.

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3. Gifts of Appreciated Stock

If you own stocks, bonds, or mutual funds that have grown in value, donating them directly to us is one of the most tax-efficient ways to give.

ï **Your benefit:** You avoid paying capital gains tax on the growth & can deduct the full fair-market value of the stock.

ï **How to transfer:** Gifts of stocks and securities can be made with your broker’s assistance. Simply request your broker to transfer the stated number of shares electronically to the DCYOP using the details below:

Account Name: DCYOP

Brokerage: Wells Fargo Advisors

Account #: 2606-6671 **DTC#:** 0141

Advisor’s Contact Phone: 410-385-9238

Address: 230 Schilling Circle, Ste 300, Hunt Valley, MD 21031

2026 Tax Update: Deductions for Everyone

The new charitable giving incentive is available for all donors, even those taking the standard deduction instead of itemizing.

ï **Your benefit:** You can directly write off up to $1,000 for single filers or $2,000 for married couples filing jointly for your cash or credit card donations to DCYOP.

ï ***Please note:*** *Donations made through Donor-Advised Funds (DAFs) do not qualify for this specific standard deduction write-off. For itemizing donors, a new 0.5% Adjusted Gross Income (AGI) floor applies, making the stock and IRA options above even more powerful.*

Have Questions or Ready to Give?

Please reach out to DCYOP's Development Team (KellyAnn & Sylvia). We are happy to help you finalize your gift or answer any questions!

- Email: development@dcyop.org
- Phone: 202.795.8550

Always consult with your financial advisor or tax professional before making a directed gift.