Looking for a smart way to make an even bigger impact?
You can support the mission you care about *and* take advantage of tax-savvy giving options that help your gift go further. Below are several simple strategies that may reduce your tax burden while maximizing the difference you make for our community. Let us know if we can help you explore the approach that's right for you and remember to *always discuss your unique tax situation with your trusted advisors.*

Bunching Gifts
By combining several years of charitable giving into one tax year, you may be able to exceed the standard deduction and unlock a larger itemized deduction — potentially lowering your tax bill. This strategy lets you make a bigger impact now while still sustaining the causes you care about in the years ahead.

Appreciated Securities
By donating stocks or other appreciated assets, you can often give more at no additional cost to you. Because you may avoid capital gains tax *and* receive a charitable deduction for the asset's full market value, more of your contribution goes directly to the mission — increasing the total impact of your generosity.

Qualified Charitable Distributions (QCDs)
If you're 70½ or older, making a direct gift from your IRA can be one of the most tax-advantageous ways to give. A QCD can satisfy part or all of your Required Minimum Distribution *and* may lower your taxable income — allowing you to support the community you care about without increasing your tax burden.

Donor Advised Funds (DAFs)
Recommending a grant from your DAF is an easy, flexible, and tax-efficient way to support the work you care about. Because your charitable dollars are already set aside for giving, you can make an immediate and meaningful impact — helping sustain our programs and strengthening the community we serve.

If you'd like to learn more about how a Donor Advised Fund can support your long-term giving goals — and how you can have an outsized impact right here in Essex County — our friends at Essex County Community Foundation are a great resource. They can help you explore how a DAF at ECCF can deepen your impact locally.

Cryptocurrency Gifts

You can donate cryptocurrency quickly and securely, often with significant tax advantages. By giving crypto directly, you may avoid capital gains tax and still receive a charitable deduction — ensuring more of your gift goes to the programs that improve lives in our community.