GUIDE + CHECKLIST · TAX YEAR 2026

Charitable Donation Deduction Guide 2026

What changed, how to pick standard vs. itemized, and the receipts to keep

What changed for 2026

Topic	Before (2025)	2026
Do not itemize	Gifts give no deduction	**Up to $1,000 ($2,000 joint)** of cash gifts, added to the standard deduction
Itemize	All allowed gifts count	Only the part **above 0.5% of AGI** counts
Donor-advised fund	Counts if you itemize	Still counts only if you itemize; generally not in the $1,000/$2,000
Very high income	-	Itemized deductions may be reduced above $640,600 taxable income ($768,700 joint)

2026 numbers you need

Item	Amount
Standard deduction	$16,100 single or married filing separately · $32,200 married filing jointly · $24,150 head of household
Extra for age 65+ or blind	$1,650 each if married · $2,050 if unmarried
Cash gifts if you do not itemize	Up to $1,000 · $2,000 married filing jointly
Floor if you itemize	0.5% of AGI (AGI $100,000 → first $500 of gifts does not count)
State and local tax cap (itemizers)	$40,400 ($20,200 married filing separately)

The one question: which is bigger?
Path A = standard deduction + cash gifts up to the cap vs. **Path B** = other itemized deductions + (all gifts − 0.5% of AGI)

The workbook does this for you on the **Planner** tab. This guide shows the same steps on paper.

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Step by step: standard or itemize?

1. **Add up 2026 gifts** by type: cash/check/card to charities, donor-advised fund (DAF), noncash items. Leave out gifts to people, crowdfunding for a person and political gifts.
2. **Subtract anything you got back** (gala dinner, ticket, gift). Only the amount above its value counts.
3. **Path A** = standard deduction + MIN(cash gifts, $1,000 or $2,000 joint). DAF and noncash gifts do not count here.
4. **Path B** = other itemized deductions + MAX(0, all gifts − 0.5% × AGI).
5. **Pick the bigger one.** Extra deduction from gifts = bigger path − MAX(standard deduction, other itemized).

EXAMPLE Married filing jointly · AGI $150,000 · other itemized $28,000 · cash gifts $5,200 · clothes $800
Path A: $32,200 + MIN($5,200, $2,000) = **$34,200**
Path B: $28,000 + ($6,000 − $750) = **$33,250**
Result: **standard path wins** by $950. Gifts add $2,000 to the deduction. At a 22% rate that is about $440 of tax.

Spreadsheet formulas (type them yourself)

Cell	Formula
B1 status, B2 AGI, B3 other itemized, B4 cash gifts, B5 DAF + noncash	(your numbers)
B6 standard deduction	=IF(B1="joint",32200,IF(B1="hoh",24150,16100))
B7 Path A	=B6+MIN(B4,IF(B1="joint",2000,1000))
B8 Path B	=B3+MAX(0,B4+B5-0.005*B2)
B9 best	=IF(B8>B7,"Itemize","Standard")

Bunching: two years of gifts in one

If Path B is close, giving two years of gifts in one year can push you over. Example above with $6,000 a year:

Plan	2026	2027	2-year total
Give every year	$34,200	$34,200	$68,400
Give $12,000 in 2026, $0 in 2027	$39,250 (itemize)	$32,200	**$71,450**

Assumes 2027 numbers equal 2026. Bunching into a DAF only helps in a year you itemize.

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Receipts and records the IRS expects

Gift	What to keep
Any cash gift (any amount)	Bank or card record, or a written note from the charity with its name, date and amount
One gift of $250 or more	Written acknowledgment from the charity, in hand before you file. It must say whether you got anything in return.
You got something back	Deduct only the amount above the value of the dinner, ticket or item
Noncash items over $500 total	Form 8283 with your return
Item or group over $5,000	A qualified appraisal

Not deductible

- Gifts to individuals, including crowdfunding for a person or family
- Political parties, campaigns and candidates
- The value of your time or services

Timing: does it count for 2026?

How you give	Counts in the year…
Check by mail	you mail it (mailed by Dec 31, 2026 counts for 2026)
Credit card	the charge is made, even if you pay the card in January
Text-to-give on a phone bill	you send the text
Promissory note	you make the payments

Edge cases

- **Married filing separately:** if one spouse itemizes, the other must itemize too.
- **Very large gifts:** over 30% of AGI, percentage limits may apply (60% for cash to public charities). Ask a tax pro.
- **Appreciated stock, carryovers, business gifts:** not covered by this kit.

EXAMPLE A $300 school gala ticket that includes a $120 dinner: deductible gift = $300 − $120 = **$180**. A $500 hospital gift with no letter yet: ask the charity for a written acknowledgment before you file. $250 sent to a neighbor's medical crowdfund: kind, but **not deductible**.

In the workbook: column J of the Donation Log turns red for a missing $250+ receipt, a gift to a person, a political gift, a date outside 2026, or a noncash item over $5,000.

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Year-end checklist and key dates

Before Dec 31, 2026

- ☐ List every 2026 gift in the Donation Log
- ☐ Check each charity is a qualified organization
- ☐ Fill the Planner: standard or itemize?
- ☐ Close to itemizing? Test Bunching
- ☐ Mail checks / charge cards by Dec 31
- ☐ Write down what you received at events

January - April 2027

- ☐ Collect year-end giving statements
- ☐ Get written receipts for each $250+ gift
- ☐ Noncash over $500: prepare Form 8283
- ☐ Item over $5,000: get an appraisal
- ☐ Give the summary to your tax preparer
- ☐ File by April 15, 2027 (or extend)

Key dates

Date	What
Dec 31, 2026	Last day to give for 2026
Jan 2027	Charities send year-end statements; check them against your log
Apr 15, 2027	Federal filing deadline for most 2026 returns

How to use the workbook

1. Donation Log: type date, charity, type, amount (yellow). Read column J.
2. Planner: type filing status, AGI, other itemized deductions. Read the green answer.
3. Bunching: type your usual yearly gifts. Compare the 2-year totals.

Sources

IRS Topic 506 (irs.gov/taxtopics/tc506) · Pub. 505 (2026) · Pub. 526 · Pub. 6196 · Rev. Proc. 2025-32 (IRB 2025-45) · IRS "When to file". Rules can change; check the final 2026 forms and instructions.

Built by a US tax and bookkeeping practice with 20+ years of bookkeeping experience. Never write Social Security or account numbers in the workbook.

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