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CPAs

2026 Charitable Contribution Deduction for Taxpayers Who Do Not Itemize

Beginning with the **2026 tax year**, individuals who claim the standard deduction rather than itemizing may still be able to deduct certain charitable contributions. This rule can provide a tax benefit for charitable giving even if your total itemized deductions are not high enough to exceed the standard deduction.

For tax years beginning after **December 31, 2025**, taxpayers who do **not** itemize deductions may deduct up to:

Filing Status	Maximum Deduction for Qualifying Cash Charitable Contributions
Single, Head of Household, Married Filing Separately, or Qualifying Surviving Spouse	**$1,000**
Married Filing Jointly	**$2,000**

What Contributions Qualify?

To qualify for this deduction, the contribution generally must be:

- A **cash contribution** made during the tax year; and
- Made to a qualifying public 501C-3 charity

For this purpose, "cash" generally includes payments made by cash, check, credit card, debit card, electronic funds transfer, or similar monetary payment methods.

What Contributions Do Not Qualify?

The following contributions do **not** qualify for this special nonitemizer deduction:

- **Noncash gifts**, such as clothing, household goods, vehicles, appreciated stock, or other property;
- Contributions to **donor-advised funds**;
- Contributions to **supporting organizations** described in **IRC §509(a)(3)**; and
- Contributions to **private foundations**.

If you are unsure whether an organization qualifies, please contact us before making a large contribution or check the organization's eligibility through the IRS Tax Exempt Organization Search tool.

Recordkeeping Requirements

To claim the deduction, you must keep adequate records. For any cash or monetary contribution, your records should include either:

- A **bank record**, such as a canceled check, credit card statement, debit card record, or electronic funds transfer receipt; or
- A **written communication from the charity**, such as a receipt, letter, or email.

The record must show:

1. The **name of the charity**;
2. The **date** of the contribution; and
3. The **amount** contributed.

There is no general exception from these recordkeeping rules for small donations, so please retain documentation for all charitable contributions you intend to deduct.

Additional Requirement for Contributions of $250 or More

For any single contribution of **$250 or more**, you must also obtain a **contemporaneous written acknowledgment** from the charity. This acknowledgment should include:

- The amount of cash contributed;
- Whether the charity provided any goods or services in exchange for the contribution; and
- If goods or services were provided, a description and good-faith estimate of their value, or a statement that only intangible religious benefits were provided, if applicable.

What to Provide at Tax Time

When sending us your 2026 tax information, please provide documentation for any charitable contributions you would like us to consider. This may include receipts, acknowledgment letters, emails from charities, canceled checks, credit card statements, or other bank records showing the required information.

Keeping complete records throughout the year will help ensure that any allowable deduction is properly claimed on your return.

Please contact us if you have questions.

Sincerely,

Mierendorf & Co
616-784-4445