



# Charitable Bunching with a Donor Advised Fund

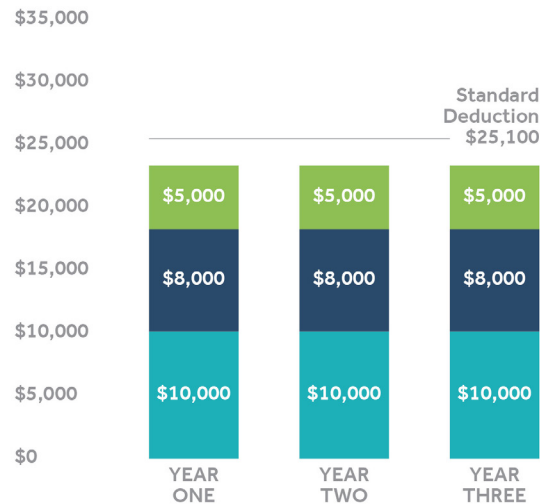
*A popular giving strategy to maximize the new tax law*

Under the current tax law, the standard deduction is \$12,550 for individuals and \$25,100 for married couples, making it harder for people to itemize on their tax return and benefit from the charitable income tax deduction.

One way to take advantage of the tax law is Charitable Bunching with a Donor Advised Fund. National and local experts are recommending this smart giving strategy, which is essentially bunching multiple years' worth of donations into one calendar year. The benefit of bunching with a Donor Advised Fund allows you to receive an immediate tax deduction and give back to nonprofits when the time is right for you through a convenient charitable giving account.

## Scenario 1: Not Bunching

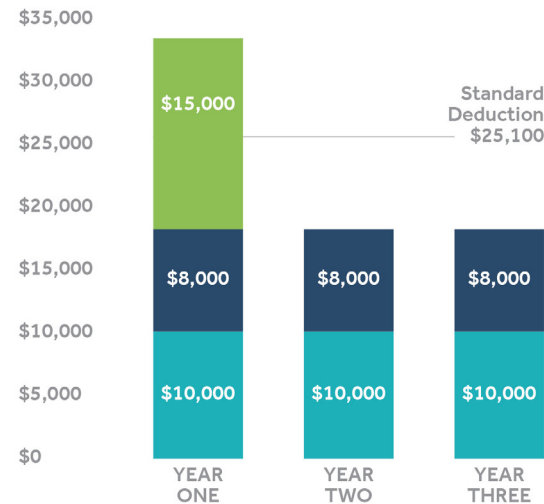
■ State and Property Tax • \$10,000 ■ Mortgage Interest • \$8,000  
■ Charitable Gifts • \$5,000



*In the scenario above, a married couple is \$2,100 short of the standard deduction each year, thus receiving no tax benefit for the deductions. Over the three-year period, the couple has a total cash outlay of \$69,000 and receives \$75,300 of standard deductions.*

## Scenario 2: Bunching with a Donor Advised Fund

■ State and Property Tax • \$10,000 ■ Mortgage Interest • \$8,000  
■ Charitable Gifts • \$15,000



*In the scenario above, a married couple makes a gift of \$15,000 into a Donor Advised Fund. Over the three-year period, the couple has the same total cash outlay of \$69,000, but receives \$83,200 of itemized deductions – an additional \$7,900 of deductions compared to Scenario 1.*

## Learn More

To learn more about how a Donor Advised Fund through Stark Community Foundation can help you achieve your charitable goals, contact:

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*These scenarios are examples only and should not be viewed as tax or legal advice.*

*Consult your professional advisor to determine if this strategy makes sense for your situation.*