2026 Charitable Giving Tax Strategies



THANK YOU for continuing to support the work of Jewish Philanthropies of Southern Arizona (JPSA). Whether you choose to donate to JPSA's Jewish Federation, hold a fund at The Foundation at JPSA, and/or provide a corporate sponsorship, you are helping to shape the future of Jewish life in Southern Arizona.

To help you navigate year-end giving options, we have gathered some 2026 tax strategies to consider.

Smart Giving Strategies

If you plan to itemize tax deductions, consider:

Bunching or frontloading donations:

- **Open or add to your Donor Advised Fund (DAF):** *Contribute now, distribute later. DAFs make great Hanukkah or birthday gifts, especially for young adults being introduced to philanthropy.*
- **Make an additional 2026 gift** *to the Federation's Annual Campaign.*
- **Fulfill your 2027 pledge in advance:** *Prepay your 2027 and/or future year's Federation Annual Campaign gift(s).*
- **Donate to JPSA's new Endowment for All Generations:** *Help sustain the Federation's work.*
- **Support our partners:** *Support one of the Foundation's community partners' endowments to build funds for their future endeavors.*
- **Establish your own named endowment:** *Create a named endowment at the Foundation and designate the organizations you want to support.*

If you plan to take the standard deduction and not itemize:

New in 2026! *Non-itemizers can now deduct up to $1,000 ($2,000 for joint filers) above-the-line for cash gifts. (Excludes donations to Donor Advised Funds.)*

Special Offer: *Open a new Donor Advised Fund and receive a* **$1,000 match** *from the Foundation (limited availability, restrictions apply).*

Jewish Philanthropies of SOUTHERN ARIZONA
Jewish Federation / Jewish Community Foundation

Harvey & Deanna Evenchik Center for Jewish Philanthropy
3718 East River Rd. | Tucson, AZ 85718
520-577-9393 | jparizona.org

Leverage Appreciated Assets
Donate stock, real estate, or partnership interests to avoid tax on capital gains.

Make Gifts from Your IRA (QCDs)
If you are **70½ or older,** *you may donate up to $111,000 from your IRA directly to charities as outright gifts, such as to the Jewish Federation's Annual Campaign. These gifts, called Qualified Charitable Distributions (QCDs), may also be directed to endowment funds including JPSA's Endowment for All Generations but not to Donor Advised Funds.*

Estate Planning Considerations
Estate tax exemption is $15 million in 2026. Giving during your lifetime may offer better tax benefits than giving through your estate.

Business Giving Tips
C-Corps: *Consider supporting JPSA's work with a sponsorship that may be deemed a business expense rather than a donation providing greater tax benefit*
Sole Proprietorships, S-Corps, and Partnerships: *Follow the tax laws for individuals.*

Partner With Us

Our professionals can be of assistance as you consider various giving options.

For questions about Donor Advised Funds or Endowments contact:

Brenda Landau: *blandau@jparizona.org*
Jane Espinoza: *jespinoza@jparizona.org*

For information about supporting the JPSA's Annual Campaign, Endowment for All Generations, or Corporate Sponsorship opportunities contact:

Emily Richman: *erichman@jparizona.org*
Ian Arthur: *iarthur@jparizona.org*
Jennifer Camano: *jcamano@jparizona.org*

Critical Deadlines

Timing	Action
Now	Start IRA Qualified Charitable Distributions.
Before year-end and allowing for extra processing time	Notify JPSA staff of any stock transfers or non-cash gifts.
December 27, 2026	Submit DAF grant recommendations to ensure disbursement by year-end.
December 31, 2026	All gifts must be postmarked or submitted online by 12/31/2026.

IMPORTANT: See new USPS postmark rules. The date you drop mail off at the post office may not be the same as the date it is postmarked.

Plan ahead! *Year-end processing typically takes 2-3 weeks for stock transfers and IRA distributions. Starting now will help ensure your gifts are completed by December 31.*

We encourage you to consult your tax professional for advice and guidance. JPSA staff cannot provide tax or legal advice.

Thank You for Making a Difference!

We are deeply grateful to our fundholders and donors who remember their community in their charitable plans. Your thoughtfulness and generosity help ensure a strong, vibrant Jewish community in Southern Arizona for generations to come.

Planning ahead means giving wisely. Whether you're considering a major gift, exploring new ways to give, or making your annual contribution, we're here to help you make the most meaningful impact possible.

With gratitude,

Jane Espinoza, VP of Fund Services

&

Emily Richman, Chief Development Officer

Tell Your Arizona State Tax Dollars Where to Go!

Support your local Jewish organizations and community organizations that entrust their funds to the Foundation and are eligible recipients of Arizona Tax Credit Contributions.*

These tax credits enable individual taxpayers to receive a dollar-for-dollar reduction on their state income tax liability for certain cash donations.

When you file your Arizona tax return the credits are applied, reducing your tax liability. This is a win-win as it does not cost you, the donor, anything, but provides needed funds for charities and programs.

Certain restrictions and rules apply. Please visit www.azdor.gov/tax-credits and/or contact your tax professional for details.

Jewish Organizations

Give (extra) support to your local Jewish community organizations without it costing you a penny.

Charitable Organizations

Jewish Family and Children's Services of Southern Arizona: *Provides social services in our community.*

www.jfcstucson.org/ways-to-give/az-charitable-tax-credit

SandRuby Community Fund: *Handmaker's adult daycare program.*

www.handmaker.org/about/philanthropy-at-handmaker/arizona-charitable-tax-credit

Tucson JCC Tax Credit Fund: *Provides financial aid for early childhood education and camp programs.*

www.tucsonjcc.org/donate

Tucson Jewish Free Loan: *Provides interest-free loans to those in need.*

www.tucsonjewishfreeloan.org/donate#donatenow

Jewish Day Schools

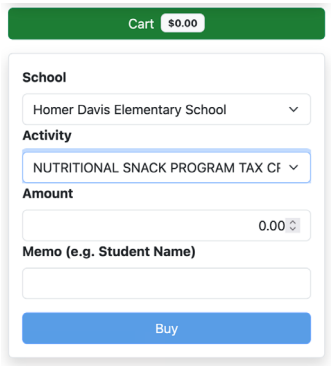
Please contact the school directly for the latest information on how to provide scholarship support using your Arizona Tax Credits directed to Certified School Tuition Organizations (STOs)

Jewish Day School	Telephone Number	Email
Tucson Hebrew Academy	*520-529-3888*	*info@thaaz.org*
Tucson Torah Center Day School	*520-655-8672*	*info@tucsontc.org*
Lamplighter Chabad Day School	*520-881-7956*	

Public Schools

Homer Davis Elementary School

The Jewish Federation partners with the Homer Davis Elementary School in the Flowing Wells Unified S.D. to provide support for children living at or below the poverty line by raising funds for the school's Nutrition program.



We recommend directing public school tax credit donations specifically to the **Homer Davis School Nutrition program**.

Visit https://www.flowingwellsschools.org/page/school-tax-credits
Enter the following in your cart: School: Homer Davis Elementary School
Activity: NUTRITIONAL SNACK PROGRAM
Amount: [Your donation amount]

***Other Qualifying Charitable Organizations**

**These are the non-Jewish charitable organizations and private schools that hold funds at the Foundation and qualify for the Arizona Tax Credit.*

Charitable Organizations

- **Arizona Diaper Bank:** diaperbank.org/giving-opportunites
- **Arizona Youth Partnership:** azyp.org/donate
- **Children's Advocacy Center of Southern Arizona:** https://cacsoaz.org/arizona-charitable-tax-credit/
- **Community Food Bank of Southern Arizona** https://www.communityfoodbank.org/
- **Friends of Aphasia** https://friendsofaphasia.org/donate/arizona-tax-cre
- **El Rio Health Center Foundation:** elrio.org/foundation/donate
- **Interfaith Community Services:** icstucson.org/how-you-can-help/donate/taxcredit
- **Literacy Connects:** literacyconnects.org/ways-to-give
- **Our Family Services, Inc.:** ourfamilyservices.org/arizona-charitable-tax-credit
- **Roots & Roads Community Hospice Foundation:** rootsandroads.org/donations
- **Southern Arizona AIDS Foundation:** saaf.org/supporting-saaf/arizona-charitable-tax-credit
- **Step Up to Justice:** stepuptojustice.org/donate
- **Tu Nidito Children and Family Services:** tunidito.org/join-the-mission/donate
- **Youth on Their Own:** yoto.org/az-tax-credit-gifts

Private Schools

- **Second Street Children's School:** secondstreetschool.org/donate
- **The Gregory School:** gregoryschool.org/support#taxcredit

Please cross-reference with the State's list of qualified recipients at azdor.gov/tax-credits to confirm eligibility.