Alternative Gift Options

There are several forms your participation in this effort can take. Cash is only one way. We are able to accept gifts of Stock and even distributions from IRAs and 401(K)s under certain conditions. Please see below for QCD information, or contact the church office or fundraising committee for details on how to make those types of donations.

Consider a Qualified Charitable Distribution (QCD) from your IRA.

Definition & Eligibility: A QCD allows individuals aged 70½ or older to make direct transfers from their traditional IRA to a qualified charity, up to $108,000 per year (2025 number), without counting the distribution as taxable income.

Tax Advantage: The amount donated via a QCD is excluded from taxable income, which can help lower adjusted gross income (AGI) — benefiting Social Security taxation, Medicare premiums, and other income-based thresholds.

RMD Satisfaction: For those age 73 or older (subject to current RMD age rules), QCDs can count toward the required minimum distribution (RMD) for the year, reducing the need to take additional taxable withdrawals.

Eligible Charities: QCDs must go to a 501(c)(3) public charity. They cannot go to donor-advised funds, private foundations, or supporting organizations. The funds must go directly from the IRA custodian to the charity.

Documentation & Timing: Ensure the custodian issues the payment directly to the charity and obtain a written acknowledgment for tax records. The QCD must clear by December 31 of the tax year to count.

http://irs.gov/publications/p526

https://www.irs.gov/retirement-plans/retirement-plans-faqs-regarding-iras-distributions-withdrawals