

CLIMATE DEMOCRACY INITIATIVE

# A 2026 Guide to Giving

*How your generosity makes the most impact this year*

## A note from CDI

When you consider a gift to the Climate Democracy Initiative, you're investing in something few organizations in the country are working on directly: the meeting point of climate resilience and civic trust. Your support helps rural communities shape the decisions that will define their futures, and young people step into leadership in their own hometowns. This is democracy doing what it's meant to do: bringing people together to build the future they will live in.

We believe our donors deserve the same clarity and care you'd give your own investments. That's why we've put this guide together: a friendly, practical look at how to give in 2026, and how the year's new rules might shape your thinking. Think of it as a conversation starter, not a tax manual.

Nothing here replaces a good advisor who knows you well. But we hope this guide gives you (and the people who help you with these decisions) a clearer picture of the possibilities, and a warmer sense of what's possible together.

*With gratitude,*

*The CDI Team*

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# What changed this year

*2026 brought the most significant update to charitable giving rules in a generation. The short version: the playing field has tilted in favor of thoughtful, well-structured gifts. Here's what that looks like in practice.*

## **If you itemize your deductions**

Charitable deductions now only count to the extent they exceed one-half of one percent (0.5%) of your Adjusted Gross Income. For a donor with \$500,000 in AGI, that means the first \$2,500 in charitable gifts produces no deduction. The effect is modest for most donors, more meaningful for larger gifts.

## **If you're in the top tax bracket**

Itemized deductions are now capped at 35 cents on the dollar, down from roughly 37 cents. A small shift that can add up for high-income donors, and another reason to look closely at gift structures that bypass the deduction system entirely.

## **If you don't itemize**

Good news: for the first time in years, you can deduct up to \$1,000 (single filer) or \$2,000 (married filing jointly) in cash gifts to operating charities like CDI, above and beyond your standard deduction. No itemizing required.

## **If you're 70½ or older**

Your IRA is now a more powerful giving tool than it has ever been. Because a Qualified Charitable Distribution is an exclusion from your income (not a deduction), it bypasses both the new 0.5% floor and the 35-cent cap. For many retirees, the QCD has quietly become the single most tax-efficient way to give.

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*None of this changes what CDI does. But it does change how the most thoughtful gifts are structured. We'd love to help you think it through.*

# Ways to give during your lifetime

*A short menu of the most common paths, with notes on why a donor might choose each.*

## Cash, check, or credit card

The simplest way to give, and still the right choice for many donors. New in 2026: non-itemizers can now deduct up to \$1,000 (single) or \$2,000 (joint) in cash gifts to operating charities. No itemizing required.

## Donor-Advised Fund (DAF)

If you already have a DAF at Fidelity Charitable, Schwab Charitable, a community foundation, or elsewhere, a grant recommendation to CDI is the fastest, simplest path. Three clicks and your gift is on its way.

## Appreciated securities

Stock or other securities held more than a year are often more tax-efficient than cash. You deduct the full fair market value, and you avoid the capital gains tax you'd owe on a sale. A \$10,000 position with a \$2,000 cost basis gives CDI the full \$10,000. You also skip the capital gains tax on the \$8,000 of appreciation.

## Real estate or other appreciated property

The same principle applies to real estate, closely-held business interests, art, and other appreciated property held long-term. These gifts take more coordination, but for the right asset the tax efficiency is considerable. We'll walk you and your advisor through every step, including required appraisals and IRS paperwork.

## IRA Qualified Charitable Distribution (QCD)

For donors 70½ or older, this is often the best gift you can make. Up to \$111,000 per person in 2026 moves directly from your IRA to CDI, entirely outside your taxable income. If you're 73 or older, it counts toward your required minimum distribution. If you're younger than 73, it reduces future RMDs by lowering your account balance today.

# Gifts that last beyond your lifetime

*Planned gifts are often the most meaningful, and sometimes the most tax-efficient, gifts a donor will ever make. Most take only a form or a paragraph in an estate plan to set up, and all can be changed any time.*

## Retirement account beneficiary designation

The most tax-efficient legacy gift available. A simple beneficiary form on your IRA, 401(k), or 403(b) routes retirement funds to CDI tax-free, with no attorney required. The same funds left to a loved one would be reduced by income tax; when they come to CDI, they arrive intact. It's a single form, and you can change it any time.

## Bequest in your will or trust

Naming CDI in your will or trust is the most flexible legacy gift. You can leave a specific dollar amount, a percentage of your estate, or what remains after loved ones are provided for. No cost during your lifetime, and no obligation to maintain the gift once it's set up.

## Charitable Gift Annuity or Charitable Remainder Trust

For donors interested in receiving lifetime income in exchange for a charitable gift, 2026 offers a unique one-time opportunity: you can fund a CGA or CRT with up to \$55,000 directly from your IRA, tax-free. This is a once-in-a-lifetime election, worth a careful conversation with your advisor and with us.

## Life insurance

A paid-up policy you no longer need can become a meaningful gift, either by naming CDI as beneficiary or by transferring ownership of the policy outright. Each path carries different tax consequences, so we're happy to walk through the options with you.

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*Some of the gifts that matter most to an organization are also the easiest to make. A paragraph in a will, or a signed beneficiary form, can carry real weight. Whenever you're ready for that conversation, we would be honored to be part of it.*

# Which gift might be right for you?

*A simple way to start thinking it through. For most donors, the right answer turns on what they hold and what they hope their giving will accomplish.*

## **If you hold appreciated stock or securities more than a year**

Consider gifting the securities rather than selling them. The tax advantage over cash can be substantial.

## **If you're 70½ or older**

A Qualified Charitable Distribution from your IRA is often the most powerful gift you can make in 2026.

## **If you're thinking about your estate**

Retirement accounts and bequests are two of the most tax-efficient ways to leave a legacy. Both are simple to set up.

## **If you have a donor-advised fund**

A grant recommendation is fast, efficient, and takes about a minute online.

## **If you want income back in exchange for a gift**

A Charitable Gift Annuity or Charitable Remainder Trust may be the right fit, especially now that IRA dollars can fund one, tax-free, up to \$55,000.

## **If you're not sure**

Start with a conversation. We're glad to think it through with you — no pressure, no obligation, no pitch. Many donors find a brief call reveals options they hadn't considered.

## 2026 at a glance

*The key figures for 2026, at a glance. These numbers reflect IRS inflation adjustments and provisions of the One Big Beautiful Bill Act (OBBBA).*

Giving vehicle or rule	2026 figure
QCD from IRA, per individual (age 70½+)	\$111,000
QCD for married couple (both 70½+, own IRAs)	\$222,000 combined
One-time QCD to fund a CGA or CRT	\$55,000 (lifetime)
Non-itemizer cash deduction, single filer	Up to \$1,000
Non-itemizer cash deduction, married filing jointly	Up to \$2,000
Itemizer AGI floor on charitable deduction	0.5% of AGI
Top-bracket itemized deduction cap	35¢ per dollar
Required minimum distribution (RMD) start age	73 (rising to 75 in 2033)
QCD eligibility age	70½
Qualified appraisal required	Non-cash gifts over \$5,000

*Individual circumstances vary. These figures are for general educational reference only and are not a substitute for advice from your own tax, legal, or financial professional.*

# How we help

*Giving should feel easy, not burdensome. When you're ready, or simply curious, here's what you can count on from us.*

## **A conversation first.**

No forms, no pressure. Just a friendly call or email to understand what you're thinking about, and how we might help.

## **Coordination with your advisor.**

We work directly with your broker, attorney, CPA, or wealth advisor, so you don't have to be the messenger.

## **The paperwork done right.**

Transfer instructions, beneficiary forms, acknowledgment letters, Form 8283 support: we handle the logistics so your gift is set up the way you intend.

## **Clarity on where your gift goes.**

You'll always know what your support is making possible: from the classroom to the county commission.

## **Gratitude, the genuine kind.**

At CDI, every donor is a partner. We'll say thank you often, and we'll make sure you can see the work your generosity enables.

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## Let's talk

Whenever you're ready — whether that's today, next quarter, or years from now — we're here.

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*This guide is for educational purposes and does not constitute tax, legal, or financial advice. Please consult your own advisor regarding your specific circumstances. Figures are based on IRS inflation adjustments and legislation in effect*

*for tax year 2026 as of the date of publication.*