



Giving Smarter in 2026

Tax-Efficient Ways to Support the Mission · *Religio · Mores · Cultura*

Recent tax law changes have created new opportunities to give in ways that are more impactful and tax-efficient. No matter your stage of life or financial picture, there is a smarter path to supporting CBA — one that can benefit both the school and your own financial plan.

YOUNG ALUMNI

Recent Graduates

- › Deduct up to \$1,000 (single) or \$2,000 (married) with a new above-the-line charitable deduction
- › Available **even if you don't itemize** — no Schedule A required
- › Start building the habit of giving early and establish your legacy

AGE 70½ + IRA OWNERS

Qualified Charitable Distributions

- › Give up to **\$100,000 per year** directly from your IRA
- › Distribution is **not included in taxable income** — reducing your AGI
- › Can satisfy your Required Minimum Distribution (RMD)
- › One of the most tax-efficient giving tools available

HIGH NET WORTH FAMILIES

Advanced Planning Strategies

- › **Charitable Trusts** — CRTs and CLTs for income and estate benefits
- › **Donor-Advised Funds** — contribute now, grant over time
- › **Gifting appreciated assets** — avoid capital gains, maximize deduction
- › **Estate tax reduction** strategies before the 2025 exemption sunset

THE BIG IDEA

It's not about giving *more*. It's about giving *smarter*.

START THE CONVERSATION

Speak with your financial advisor or CPA to explore the strategy that best fits your situation. The right approach depends on your income, estate, and giving goals.

CONNECT WITH CBA

To learn more about planned giving opportunities at Christian Brothers Academy or to discuss a gift arrangement, please reach out to the CBA Advancement Office. We are here to help you make the most of your generosity.