



BREATHE
CALIFORNIA

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Make Your Year-End Gifts Count With These Easy Tips!

SAN JOSE, CA -- Breathe California greatly appreciates the generous support it receives from the community, which is why we are happy to share with you these easy tips that can save you money or increase the value of your gift. This article offers a few easy tips that can offer you financial benefits from your gift and/or will maximize the contribution received by our agency:

1. Use Corporate Gift Matching

Most companies encourage philanthropy by offering to match an employee's donation to a non-profit organization (up to a certain dollar amount). When making a contribution, ask your boss or HR staff if your employer has a gift matching program. We're more than happy to help you fill out the forms or provide any other necessary documentation to the company!

2. Donate Appreciated Stocks

Did you know that you can cut the cost of giving by donating appreciated stocks?

By donating appreciated stock, you can avoid the 15% capital gains tax while still enjoying a tax deduction on the value of the stock. If you don't want to part with stocks that have done well, you can always replace the stock with the cash you would have donated. While this would leave you with the same amount of stock, you will have established a higher cost basis that will allow you to pay less capital gains taxes when you do sell in the future. It's a win-win situation!

3. Donate Directly from Your IRA

Through a law known as PPA 2006, individuals 70.5 years or older can make a donation directly from their IRA without incurring any taxes to themselves or the non-profit. While the donation would not be tax deductible, it can avoid pushing you into a higher tax bracket and count toward your minimum distribution.

To learn more about how you can make your donation go even further for your favorite charity, please contact Steve French at (408) 998-5865 or steve@lungsrus.org.