



## Efficient Ways to Give to HCC

*Note that these tips are meant as General Information and may not be suitable for any particular individual's own financial situation. Please consult your financial advisor and/or do your own research before taking any action.*

*These strategies are not only good for Building Campaign Pledge fulfillments but can also be used effectively for your regular tithes and offerings.*

**1. Appreciated Securities.** If you own stocks, mutual funds, or other securities that have increased in value since you acquired them, donating them directly to the church can be a tax-efficient way to give. You can receive a charitable deduction for the fair market value of the securities, and you won't owe capital gains tax on the appreciation. **This only applies to long-term capital gains (i.e., if you've held the asset for more than one year).** Contact your brokerage firm or the HCC Treasurer ([treasurer@hcchome.org](mailto:treasurer@hcchome.org)) for more information.

**2. Qualified Charitable Distributions (QCDs).** If you are 70½ or older and have an Individual Retirement Account (IRA), you can directly transfer up to \$100,000 per year from your IRA to a qualified charity, like a church. This donation can count towards your required minimum distribution (RMD) and is excluded from your taxable income. Contact your IRA custodian for more information.

**3. “Bunching” Multiple Years of Charitable Donations Together.** With the standard tax deduction so high now, it can often be difficult to have enough deductions to make it more beneficial to itemize. One strategy is to do “bunching” - combine two (or more) years of your planned charitable contributions into one tax year so that you will have more deductions than the standard deduction,

making it worthwhile to itemize. Then in the other tax years, you take advantage of the high standard deduction when you have fewer charitable contributions and would not be able to itemize.

**4. Establishing or Adding to Your Own Charitable Donor Advised Fund (DAF).** Similar to “Bunching Multiple Years of Charitable Contributions Together” above, you can donate multiple years’ worth of appreciated assets to your own DAF in one tax year, realize the total charitable contribution amount as a tax deduction in that one year if you itemize, not pay the long-term capital gain taxes on the donations, and then take years to issue “grants” from your DAF to the charitable organizations you would have normally supported with your cash or check donations and do so at the same frequency. Contact any of the big-name financial services firms for more information.

**5. PayPal Giving Fund (PPGF).** Donating via PPGF is an easy way for a donor to put their donation on a credit card while the church does not have to pay the typical credit card fees. This allows the donor to earn their credit card rewards while the church gets 100% of the donation. This should only be used if the donor is planning on paying off their credit card bill in full every month and will not carry a balance. Note: Donations to PPGF by the 15<sup>th</sup> of each month will be paid to the church by the 25<sup>th</sup> of that month. ***In order for HCC to receive funds by the Mattress Firm closing date, PPGF donations should be made by October 15, 2023.*** Refer to HCC’s “Online Giving” webpage for more information.

*Join us for an open Q&A session next Sunday, Aug 20th if you have more questions on the information above. Bring your lunch and join us from 12:30 - 1:30 pm in a room that will be announced in next Sunday’s bulletin.*



## 捐款給 HCC 的有效方法

**請注意，這些提示祇是一般信息，可能不適合個別的個人財務狀況。**

**在採取任何行動之前，請諮詢您自己的財務顧問和/或自己進行研究**

**這些策略不僅適用於履行擴堂的認獻承諾，也可以有效地用於您常規的什一奉獻。**

**1. 增值證券** - 如果您擁有已經升值的股票、共同基金或其他證券，將它們直接捐贈給教會可能是一種節稅的捐贈方式。您可以按證券的公平市值獲得慈善扣除，並且無需因增值而繳納資本收益稅。這方式僅適用於長期資本收益（即持有該資產超過一年）。請聯繫您的經紀公司或 HCC 財務部([treasurer@hcchome.org](mailto:treasurer@hcchome.org)) 了解更多信息。

**2. 合格慈善分配 (QCD)** - 如果您年滿 70½ 歲或以上，並擁有個人退休帳戶 (IRA)，您可以每年直接從 IRA 轉出最高 100,000 美元至合格的慈善機構，如教會。這筆捐款可以計入您所需的最低分配 (RMD)，並且不計入您的應納稅收入。請聯繫您的 IRA 託管人了解更多信息。

**3. 將多年的慈善捐贈“捆綁”在一起** - 由於現在的標準扣除額較高，通常很難有足夠的扣除額來利用列舉扣除。一種可行的稅務策略是“捆綁”，即將兩年（或以上）的慈善捐款合併到一個納稅年度，這樣您就可以有足夠的扣除額超過標準扣除，從而使用更為有利的列

舉扣除。然後在其他納稅年度，當您的慈善捐款較少而無法列舉扣除時，可利用較高的標準扣除。

**4. 建立或增加您自己的慈善捐贈者建議基金 (DAF)** - 與上述的“將多年的慈善捐贈捆綁在一起”類似，您可以在一個納稅年度內將多年的增值資產捐贈給自己的DAF，如果您列舉扣除，則可以將慈善捐款總額作為該年的稅務扣除，而且不需繳納捐款的長期資本收益稅；然後您可以用數年時間，從您的 DAF 分發“捐款”給您通常以現金或支票捐款支持的慈善組織。請聯繫任何知名金融服務公司了解更多信息。

**5. PayPal捐贈基金 (PPGF)** - 通過 PPGF 捐款是一種簡單方法讓捐款者使用信用卡捐款，而教會則無需支付一般的信用卡費用。捐贈者可以獲得信用卡獎勵，而教會則獲得 100% 的捐贈。這方法只有在捐款人計劃每月全額還清信用卡賬單且不會有餘額時，才可使用。注意：每月15日之前向PPGF的捐款將在該月25日之前支付給教會。

**為了讓 HCC 在床墊公司成交日期前收到資金，PPGF 捐款應在 2023 年 10 月 15 日之前完成。**請參閱 HCC 的“[在線捐贈](#)”網頁了解更多信息。

*如果您對上述信息有更多問題，請參加下週日（8月20日）的公開說明會。請帶您的午餐，於中午 12:30 至 1:30 到我們的房間，房間號碼將在下週日的崇拜週刊公佈。*