# MAXIMIZING TAX SAVINGS WITH CASH DONATIONS

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**Maximizing Tax Savings Through Cash Donations**
Cash gifts are the simplest charitable contributions — but to maximize the tax benefit, use the strategies below.

✅ A. Itemize your deductions (if beneficial)
You only receive a tax deduction for cash donations if you itemize deductions instead of taking the standard deduction.

- This works best if you already have substantial deductions (mortgage interest, SALT up to $10k, medical, etc.).
- Otherwise, consider "bunching" contributions (see below).

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✅ **B. Use "Bunching" or Multi-Year Gift Planning**
Because the standard deduction is high, many donors no longer itemize annually.
To overcome this:
Strategy:

- Combine several years of charitable contributions into one tax year, allowing you to exceed the standard deduction.
- In alternate years, take the standard deduction.

How it helps:

- Turns nondeductible giving into deductible giving.
- Often used with Donor-Advised Funds (DAFs).

**Learn for Life Foundation (LFL) is a US registered 501 (c )3 public charity, which provides you the tax benefits of "bunching" or "multi-year gifting" with $0 fees and matches your donation for our causes for less-privileged children's education, to increase the impact.**

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✅ **C. Use Donor-Advised Funds (DAFs)**
DAFs allow you to:

- Make a single large charitable contribution now & get the full deduction this year.
- Distribute the money to charities over time.

Tax advantages:

- You get an immediate deduction in the contribution year.
- You can contribute cash, stock, ETFs, mutual funds, or even crypto.
- The account can be invested and grow tax-free, increasing future charitable impact.

**Learn for Life Foundation (LFL) provides you the tax benefits of a DAF, without the DAF annual admin fee (up to 1%) or DAF investment fee (up to 1%) and without the DAF transaction fee (up to $5000) for donations made to international charities. The savings and LFL matching helps increase your donation's impact dramatically.**

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✅ **D. Understand deduction limits for cash gifts**

Cash donation limits (to public charities):

- You can deduct up to 60% of your Adjusted Gross Income (AGI).
- Any excess can be carried forward for 5 years.

This allows large donors to make very sizable deductible gifts.

**Learn for Life Foundation (LFL) is a US registered 501 (c )3 public charity**

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✅ **E. Use Qualified Charitable Distributions (QCDs) if over age 70½**

If you are age 70½ or older, you may donate up to $111,000 per person per year (2026 limit adjusted annually) directly from an IRA to a charity.

Why QCDs are powerful:

- They satisfy all or part of your Required Minimum Distribution (RMD).
- Do NOT increase taxable income.
- Reduce AGI, which can lower:
    - Medicare IRMAA surcharges
    - Taxable Social Security
    - Phase-outs and stealth taxes

**Cash donations cannot do this — only QCDs can.**

**Donations to Learn for Life Foundation (LFL), a US registered 501 (c )3 public charity, are Qualified Charitable Distributions under US IRS guidelines.**

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LEARN FOR LIFE FOUNDATION
LearnForLifeFoundation.org

# About Learn for Life Foundation (LFL)

Learn for Life Foundation (https://learnforlifefoundation.org/) was founded in 2011 as a US-registered 501(c)(3) public charity, that makes direct grants to non-profit organizations in developing countries, with special focus on STEM education of less-privileged children in India.

India is currently facing one of the worst educational crises in the world. Over 20 million children are out of school. Drop-out rates are unusually high. After starting primary school, 33% of the children drop out before they reach 5th grade. According to education reports for rural India, after three years at school, over 60% of the children still cannot read.

We partner with trusted local volunteer organizations in rural communities who share our mission, values, and deep commitment to education. Each partner is carefully vetted and selected based on a model where 100% of our donation directly supports educational programs with no part allocated to partner administrative costs or overheads.

Our holistic education model goes beyond academics to nurture character, confidence, and communication skills, empowering students to become thoughtful leaders who uplift and inspire their communities.

Donations can be made to the LFL General Fund at Fidelity Investments, or you can establish your own LFL Named Endowment (e.g. LFL John Doe Endowment) at Fidelity Investments, which can be managed by you or your financial advisor.  There will be no fees or other charges compared to other brand-name non-profits, which spend between 15-20% on advertising, fund-raising, general and administrative overhead. This ensures that 100% of your donation goes directly to an existing LFL education program or a non-profit education program of your choice.

Please join us on this journey of maximizing your tax savings and uplifting the next generation of children in rural and disadvantaged communities.

Best Regards
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