

## Thoughts on Year-End Giving

As the year draws to a close, it's a wonderful time to give back to the organizations that have made a difference in your life. Year-end donations not only support the causes you care about – they can also offer valuable tax benefits.

Pony Club is deeply grateful for the many donors who sustain our mission, our members, our equine partners, and our many volunteers. As you plan your year-end giving, consider a few options that might provide some added benefits. *Please consult with your financial advisor or CPA for details. This information is intended only as general guidance and should not be considered legal advice.*

To ensure your gift counts for the 2025 tax year, don't wait until the last minute. While credit card and check donations are always welcome, many non-profits, including Pony Club, operate with limited business hours over the holidays. We encourage you to plan ahead so your gift can be received and processed on time.

***The Pony Club office will close at 5pm on Tuesday December 23 and will re-open on Monday January 5, 2026. All donations will be processed as soon as the offices open on January 5 per the guidelines below:***

Here are some important reminders:

- **Credit Card Gifts:** Must be completed by **11:59 p.m. (your local time) on December 31, 2025**. The IRS recognizes the date and time the charge is made — not when it's posted or paid — as the gift date. To avoid processing delays or time-zone issues, make your gift earlier in the evening at **[donate.ponyclub.org](http://donate.ponyclub.org)**
- **Checks (U.S. Mail):** Must be **postmarked by December 31, 2025**. All gifts postmarked by December 31 will be processed as quickly as possible when the Pony Club offices open on January 5.
- **Checks (FedEx, UPS, DHL):** Must be **physically received by December 31, 2025** to qualify.

**In addition to cash gifts, here are some other options to consider.**

### **Appreciated Stock**

If you've held appreciated stock for longer than one year, using the stock to make a gift can provide useful tax advantages. Donating long-term appreciated securities allows you to claim a fair market value while potentially avoiding capital gains tax on the appreciation. It is recommended to start the transfer process prior to December 20 to ensure timely completion.

**If you are interested in making a stock gift**, we can supply stock transfer information, or work with you and your advisors.

## Giving from your IRA

If you are an IRA owner age 70½ or older and you don't need your required minimum distribution (RMD) for living expenses, you can transfer up to \$108,000 (2025 limit) as a qualified charitable distribution (QCD) directly from your IRA to a qualified charity like Pony Club, potentially tax-free. In addition, the QCD counts toward your RMD if one is due (usually, starting at age 73). This can be a highly satisfying way to make an impact and enjoy tax savings.

Note: To qualify as a year-end gift, the funds must leave your IRA and clear the account by December 31, not just be requested or mailed. If making a wire transfer, initiate no later than December 27 depending on processing schedules and holiday closings.

You will need to work directly with your IRA custodian to accomplish this gift.

## Donor-Advised Funds (DAFs):

If you have a donor-advised fund, you can make a contribution to it by **December 31** for a current-year tax deduction, even if the grant to a charity occurs later. However, **grants made from a DAF to other nonprofits do not qualify for an additional charitable deduction** — only the original contribution to the DAF does. This might also be a good time to consider establishing a Donor-Advised Fund. **Donor-Advised Fund (DAF)**

**Grants:** Processing times vary; submit recommendations early. Remember, **DAF grants themselves are not tax-deductible** — the deduction occurs when you contribute to the fund.

While there are no changes to the tax rules for charitable donations in 2025, there will be some changes coming in 2026. Taking advantage of the tax deduction limits for 2025 may be valuable for high income earners in the top tax bracket. One option to consider is bundling multiple years of contributions into 2025. Please discuss this with your tax advisor to see if this might be beneficial for your particular situation.

No matter how you make your gift to Pony Club, planning ahead can help you as you consider long-term goals, as well as making an impact today. There are ways to leave a legacy through a planned gift which will continue to impact Pony Club well into the future.

For more information about any of these gift options, please contact the USPC Development Office at [development@ponyclub.org](mailto:development@ponyclub.org) or call 859-559-0657.