

Unlocking the Power of Stock Donations: How You Can Make a Big Difference

Have you ever wondered how you can make a big impact on your favorite charity while saving money on taxes? Well, donating stocks you own to a charitable organization is a smart way to do just that! Let's explore why donating stocks is a great idea, and we'll break it down into easy-to-understand points.



What is Capital Gains? Let's start with the basics. When you buy stocks, their value can go up over time. If you sell them when they're worth more than what you paid, you make a profit, which is called a "capital gain." But here's the thing: when you sell those stocks, you usually have to pay taxes on that profit.

Why Donate Stocks? When you donate stocks to a qualified charity, you might be able to avoid paying those capital gains taxes. This means you can give more to the charity you love without spending extra money.

Reasons Why Donating Stocks is Smart:



1. **Tax-Savvy Giving:** Donating stocks is the smartest way to support your favorite charity because it helps you save money in two ways:

- **Avoiding Capital Gains Taxes:** If you sell stocks, you may have to pay up to 20% in taxes on your profits. But when you give those stocks to a charity, you and the charity don't have to pay any taxes on them. You save money and give more!

- **Income Tax Deductions:** Donating stocks can also lower your income taxes. When you file your taxes, you can deduct your donation from your taxable income. This means you pay less in taxes, which leaves more money for you to donate to your charity.
- *Bonus Tip:* You can even donate stocks and then buy new ones, so your investment portfolio stays the same. This can help you save even more on taxes in the future!

2. **Maximize Your Gift and Impact:** When you donate stocks instead of selling them and giving cash, you maximize your impact. The money you would have paid in taxes goes directly to the nonprofit, making your gift more valuable.

3. **Easy Donating Process:** Donating stocks might sound complicated, but it's actually quite simple. In less than ten minutes, you can fill out an online form with your investment company or broker, decide how you want to submit your gift, and your preferred charity will be notified of your generous donation.

And guess what? There's no fee to make a stock donation, so 100% of your gift goes directly to the charity you care about!

Stock donations are a powerful way to support Epiphany, while saving money on taxes. They make your gift go further, and the process is easy. So, consider making a stock donation today and create a lasting impact on the charity you care about the most!

