

**DONATE STOCK**  **LESS TAX OWED**  **MORE IMPACT**

Donating stock (appreciated securities) can be an effective tax-planning move that allows people to be more generous to the charities they hold dear.

A gift of stock makes sense when:

- People hold significant assets in investments instead of cash or when compensation comes as stock options instead of cash salary
- People held the security for at least 12 months
- The stock increased in value (meaning the sale would trigger capital gains taxes)
- Your taxable income is over \$40,000 (single) or \$80,000 (married filing jointly)
- You itemize your deductions

**Such a donor does not pay capital gains on stock donated to a charity (either 15% or 20% of the stock's capital gain) while also being able to claim their full market value.**

This allows more of the gift (the amount of tax that would have been paid) to go to a charity than if the donor sold the stock, paid taxes, and donated the remaining funds.

We encourage you to consult your own financial advisor to explore the implications of a gift of stock or property, given your specific circumstances.

To make a gift of appreciated securities to our church, please contact our church's Treasurer ([treasurer@mcfarlanducc.org](mailto:treasurer@mcfarlanducc.org))

McFarland UCC's policy is to sell such donations as soon as possible.

Your generosity will not only reduce your taxes but will allow our congregation to make a greater impact in our community.