

YEAR-END GIVING TIPS

FIND YOUR REASON TO GIVE.
FIND YOUR Y.

MAKE AN IMPACT WITH US

As we enter the giving season, we would be honored to help you achieve maximum impact on your community and potentially save on your taxes with a year-end gift to YMCA Camp Ernst, part of the YMCA of Greater Cincinnati.

Itemized Deductions

For 2022, donors can elect to deduct **up to 60% of their** adjusted gross income (**AGI**) for **contributions of cash, 30% of their AGI** for contributions of **non-cash assets when itemizing** their deductions. Corporate donors can deduct up to 10% of their taxable income in 2022.

Qualified Charitable Distributions

If you are 70 ½ years old or older, you can give any amount (up to a maximum of \$100,000) per year from your Individual Retirement Account (IRA) directly to a qualified charity such as the YMCA of Greater Cincinnati (Camp Ernst) without having to pay income taxes on the money. Gifts of any value \$100,000 or less are eligible for this benefit and you can feel good knowing you are making a difference in your community through the YMCA of Greater Cincinnati. This popular gift option is **commonly called the IRA charitable rollover, but you may also see it referred to as a Qualified Charitable Distribution (QCD).** **If you are 72 years or older, you can use this gift to satisfy all or part of your Required Minimum Distribution (RMD).**

Donor Advised Funds

With the recent increase in the standard deduction, many donors are using donor advised funds to "bundle" charitable gifts for several years into one calendar year. This strategy allows you to exceed the standard deduction in one tax year, while using a donor advised fund to support the YMCA of Greater Cincinnati and your other favorite charitable causes in the coming years.

Planned Giving

Ask us how we can help you create your legacy at Camp Ernst while taking advantage of numerous tax and financial benefits. Contact Eli Cochran at ecochran@myy.org.

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Endowment

Endowment gifts generate support that lasts forever. Donors can establish a new endowment or give to our existing fund.

Gifts of Stock

Gifts of stock must be received before 3:00 p.m. on December 27, 2022 to qualify as a 2022 tax deduction. Please contact our Advancement Department for transfer instructions: give@myy.org.

Gifts of Cash

Checks delivered by mail must be postmarked by Saturday, December 31, 2022 to qualify as a 2022 tax deduction.

Online Giving

You can give online 24 hours a day at www.myYcamp.org/donors . Contact our Advancement Department to make special arrangements for your gift: give@myy.org.

Make a Tribute Gift

Any gift can be made in a loved one's name. This can be a thoughtful way to celebrate and honor someone important in your life or to remember someone.

In-Kind Donations

If you are interested in donating items to the YMCA of Greater Cincinnati, please contact us at give@myy.org or check out our Amazon wishlist on www.myYcamp.org/donors !

The YMCA of Greater Cincinnati is a registered 501 (c)(3) non-profit organization.

Address: 1105 Elm St. Cincinnati, OH 45202

Tax ID Number: 31-0537178