**Plan Your Year-End Giving and Maximize Impact**

*(See last page for more headlines)*

As the year 2024 comes to a close, it’s the perfect time to review your charitable giving. Your thoughtful contributions today can create a lasting legacy and help [Insert a line from your mission, e.g., “support students for generations to come”]. Explore these impactful options to make the most of your year-end giving.

**Smart Giving with Gifts of Stock**

1. **Appreciated Stock**: Maximize your tax benefits by donating appreciated stock directly to [NONPROFIT NAME].
	* Receive a charitable deduction based on the stock’s fair market value at the time of transfer.
	* Avoid capital gains tax entirely.
	* Tip: Don’t sell the stock first! Direct transfers provide the full tax advantage. We’ll help you or your broker handle the transfer smoothly.
2. **Depreciated Stock**: Turn a loss into a tax-saving opportunity by selling depreciated stock to realize a tax loss.
	* Donate the proceeds to support [NONPROFIT NAME], which may help offset capital gains or other taxable income.
	* Discuss this strategy with your financial advisor to maximize benefits.

**Make Your IRA Work for You and [NONPROFIT NAME]**

If you’re over 70½, consider a **Qualified Charitable Distribution (QCD)**:

* Direct up to **$105,000** (income tax-free!) from your IRA to support [NONPROFIT NAME], whether you itemize deductions or not.
* For donors aged 73 and older, QCDs can also satisfy your **Required Minimum Distribution (RMD)** while reducing taxable income in future years.

**Why a QCD?**

* It’s not taxed as income, so you won’t receive a charitable deduction, but it’s a powerful tax-efficient giving method.
* Even if you’re not yet required to take RMDs, a QCD is a meaningful way to invest in your legacy and ours.

**Leverage Your Donor-Advised Fund (DAF)**

Already using a DAF for charitable giving?

* Make a year-end recommendation to support [NONPROFIT NAME] today. Your generosity ensures we can continue our mission in 2024 and beyond. (Remember, DAFs do not provide additional tax deductions when grants are made.)

**Bunch Contributions for Increased Tax Savings**

If you’re close to exceeding the standard deduction threshold, consider “bunching” donations by:

* Making next year’s planned contributions this year, or
* Adding to your Donor-Advised Fund.
This strategy can help you **itemize deductions**, increasing your tax savings.

**Make the Gift That Pays You Back**

Establish a **Charitable Remainder Trust (CRT)** before December 31st to:

* Lock in a **current-year charitable deduction**.
* Remove assets from your estate to reduce estate taxes.
* Provide you or your beneficiaries with income over time while supporting our mission.

**Ask About Employer Matching Gifts**

Double or even triple the impact of your gift!

* Many employers match or exceed employee charitable contributions. Check with your HR department to see if there is paperwork to secure a matching grant to [NONPROFIT NAME] from your company or company foundation.

**Max Out Your Charitable Deduction**

Did you know?

* You can deduct up to **60% of your adjusted gross income** for cash gifts and **30% for gifts of property**.
* Consult your tax advisor or IRS guidelines for details and to determine how to make the most of your charitable contributions.

**Review Beneficiaries – Make Us Part of Your Legacy**

As the new year approaches, take time to review your financial accounts, retirement plans, and insurance policies. Consider naming [NONPROFIT NAME] as a beneficiary to ensure your legacy continues to make an impact.

**Important Deadlines for Year-End Giving**

To qualify for a 2024 tax deduction, ensure your gift is completed on time:

* **Appreciated Stock**: Complete transfers by **Dec. 26, 2024** to allow brokers enough time to process the transaction.
* **Credit Card Gifts**: Make online or phone donations by **11:59 PM on Dec. 31, 2024**.
* **Checks via USPS**: Postmark by **Dec. 31, 2024**.
* **Checks via UPS/FedEx/DHL**: Ensure delivery by **Dec. 31, 2024**.
* **QCDs**: Checks from self-directed IRAs must clear by **Dec. 31, 2024**.
* **Wire Transfers**: Initiate transfers no later than **Dec. 28, 2024** (check with your bank for processing times).
* **DAF Grants**: Initiate early to allow for processing before year-end.

**Next Steps**

Before making your gift:

1. Confirm with us which assets and donations we can accept.
2. Notify us of any transfers or donations so we can track and acknowledge your gift.
3. Confirm processing deadlines to meet your tax deduction goals.

We’re Here to Help!

Have questions or need assistance? Contact [NAME] at [EMAIL] or call [PHONE]. Together, we’ll find the best way to meet your charitable goals.

*Disclaimer*: This information is intended as a general guide. Please consult your financial advisor, CPA, or attorney to determine how these strategies apply to your situation.

**USEFUL LANGUAGE**

Here’s an improved version of your original paragraphs with added nonprofits, all written in the same format:

**Healthcare**

As the year comes to a close, we extend our heartfelt gratitude for your unwavering support of [Healthcare Network Name]. Your generosity has made a profound difference in the lives of our patients, enabling us to deliver compassionate care, invest in cutting-edge technology, and expand critical programs.

As we reflect on our achievements, we are reminded that this progress is only possible because of individuals like you. To continue meeting the growing healthcare needs of our community, we invite you to consider making a year-end gift. Your contribution will ensure that we can advance life-saving treatments and reach even more individuals in need.

**Soup Kitchen**

As the end of another year approaches, we wanted to say thank you for all you do for [Organization Name]. Your support has helped us to provide food, shelter, and hope for at-risk members of our community.

But as we reflect on our achievements, we also know there’s a lot more work to be done—and that’s why we’re asking for your continued generosity. By making a year-end gift, you’ll be helping to provide a brighter future for families and individuals facing food insecurity, struggling to find housing, or recovering from a disaster.

Your generosity is the key to a brighter future for our neighbors—will you help us unlock it?

**Animal Welfare**

As the end of another year approaches, we wanted to say thank you for all you do for [Organization Name]. Your support has been essential to ensuring that we can rescue, care for, and find forever homes for pets who deserve another chance.

But as we reflect on our achievements, we’re also looking ahead—and we’re hoping you will continue to stand with us by making a year-end gift. Your generosity is the key to helping us continue to protect, advocate for, and rehome animals who only want love and a safe home.

**Education**

As the year comes to a close, we want to express our heartfelt gratitude for your support of [School/Program Name]. Your generosity has been instrumental in providing scholarships, upgrading classroom technology, and creating innovative programs that inspire the next generation of leaders.

While we celebrate the accomplishments of our students and educators, we are also looking to the future. With your continued support through a year-end gift, we can expand opportunities for even more students, ensuring that quality education remains accessible to all.

Together, we can empower bright minds to shape a brighter tomorrow.

**Environmental Conservation**

As the year winds down, we want to take a moment to thank you for standing with [Organization Name] in protecting our planet. Your generosity has helped preserve endangered habitats, fund groundbreaking research, and educate communities about the importance of environmental stewardship.

As we reflect on the strides we’ve made, we’re also reminded of the challenges ahead. By making a year-end gift, you’ll play a vital role in combating climate change, protecting vulnerable species, and creating a sustainable future for generations to come.

Will you join us in continuing this critical work?

**Arts and Culture**

As the curtain closes on another year, we want to extend our gratitude for your support of [Organization Name]. Your generosity has helped us bring world-class performances, exhibitions, and workshops to our community, enriching lives through the power of the arts.

As we look forward, we’re asking for your continued support to keep the arts alive. A year-end gift from you will ensure that we can sustain our programs, nurture emerging talent, and create transformative cultural experiences for all.

Help us inspire creativity and connection in the year ahead.

**Homelessness Prevention**

As the year draws to a close, we want to express our heartfelt thanks for your support of [Organization Name]. Because of your generosity, we’ve been able to provide shelter, case management, and job training for individuals and families working to overcome homelessness.

As we reflect on what we’ve accomplished together, we also know that so many still need our help. Your year-end gift will provide a lifeline for those at risk of losing their homes, ensuring they receive the care and resources needed to rebuild their lives.

Will you join us in giving hope to those who need it most?

**Youth Development**

As the year comes to an end, we are deeply grateful for your support of [Organization Name]. Your generosity has helped us empower young people with mentorship, life skills, and the opportunities they need to reach their full potential.

As we look toward the future, your continued partnership is essential. A year-end gift will allow us to expand our programs, reach more youth, and create a generation of confident, capable leaders.

Together, we can inspire the leaders of tomorrow.

**Disaster Relief**

As the year draws to a close, we want to thank you for standing by [Organization Name] in times of crisis. Your generosity has allowed us to respond quickly to natural disasters, providing food, shelter, and medical aid to those in urgent need.

While we’ve achieved so much together this year, the need for disaster preparedness and relief remains critical. By making a year-end gift, you’ll help us ensure that we can continue to respond immediately when the next disaster strikes, bringing hope and support to those affected.

Your generosity today can save lives tomorrow.

**Nonprofit Retirement Center**

As the year comes to an end, we extend our heartfelt thanks for your support of [Retirement Center Name]. Your generosity has helped us create a vibrant, caring community where seniors can thrive with dignity, independence, and joy.

Reflecting on this year’s accomplishments, we’re reminded that none of this would be possible without friends like you. By making a year-end gift, you can help us enhance our programs, provide financial assistance to residents in need, and continue creating a home where seniors feel valued and supported.

Will you help us ensure that every senior in our care enjoys the comfort and connection they deserve?

**Disabilities Advocacy and Support**

As the year winds down, we want to thank you for supporting [Organization Name] and standing with individuals with disabilities. Your generosity has empowered us to provide essential services such as job training, assistive technology, and advocacy for inclusion and accessibility.

While we celebrate the strides we’ve made together, we know there’s still more work to be done. Your year-end gift will allow us to expand our impact, helping individuals with disabilities achieve greater independence and reach their full potential.

Together, we can build a world where everyone belongs.

**Veterans Support**

As the year draws to a close, we want to thank you for your commitment to supporting [Organization Name]. Your generosity has helped us provide housing, counseling, and job opportunities for veterans as they transition to civilian life.

While we’re proud of what we’ve accomplished together, many veterans are still struggling. By making a year-end gift, you’ll help us ensure that those who have served our country receive the support and opportunities they deserve.

Your generosity can honor their service by giving them the resources to succeed.

**Global Poverty Relief**

As we near the end of another year, we are deeply grateful for your support of [Organization Name]. Thanks to you, we’ve been able to provide clean water, education, and economic opportunities to families and communities around the world who face extreme poverty.

While we reflect on all we’ve accomplished together, we are also reminded of the ongoing challenges. Your year-end gift will help us continue transforming lives by providing the resources needed to break the cycle of poverty and create lasting change.

Will you join us in bringing hope to those who need it most?

**Community Arts Center**

As the year comes to a close, we want to thank you for supporting [Community Arts Center Name]. Your generosity has helped us provide affordable art classes, public performances, and creative spaces that bring people together and inspire creativity.

Looking ahead, we’re excited to grow our programs and reach even more people in our community. By making a year-end gift, you’ll help us sustain these opportunities and ensure that everyone—regardless of their background—has access to the transformative power of the arts.

Together, we can create a more vibrant, creative community for all.

**TWENTY (20) OPENING HEADLINES**

1. Make the Most of Your Year-End Giving Opportunities
2. Finish the Year Strong: Smart Strategies for Charitable Giving
3. Leave a Legacy: Maximize Your 2024 Charitable Impact
4. Optimize Your Taxes While Supporting [NONPROFIT NAME]
5. Year-End Giving That Makes a Difference
6. Give Smart, Save Big: Your Guide to Year-End Contributions
7. Invest in Change Before the Year Ends
8. End the Year with Generosity and Tax Savings
9. Your Ultimate Year-End Giving Checklist
10. Turn Your Generosity Into Tax Savings Before December 31
11. Close the Year with Purpose: Impactful Giving Made Easy
12. Year-End Giving: Help Us Make a Difference in 2024
13. Time’s Running Out! Make Your Year-End Gift Today
14. Support [MISSION/CAUSE] and Maximize Your Year-End Tax Benefits
15. Act Now: Transform Lives and Reduce Your Tax Bill Before 2024
16. Finish 2024 with Meaningful Giving
17. Your Year-End Gift Can Create a Lasting Legacy
18. Double Your Impact with Year-End Matching Opportunities
19. Last Chance to Give Back This Year – Here’s How
20. Year-End Giving Simplified: Save on Taxes, Support [MISSION]