Smart Ways to Give: How to Support South Haven Pickleball Club and Maximize Your Tax Benefits

South Haven Pickleball Club, Inc.
A 501(c)(3) Nonprofit Organization
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Our Campaign

South Haven Pickleball Club, Inc., a 501(c)(3) nonprofit, is launching a community campaign to build new outdoor pickleball courts to serve players of all ages and abilities. Your generous support will help us expand access, promote active lifestyles, and strengthen our community through the sport we love.

Ways to Give and Maximize Your Tax Benefits

1. Cash Gifts

Simple and direct. Gifts made by check, credit card, or electronic transfer are tax-deductible for those who itemize. Donors may deduct up to 60 % of adjusted gross income (AGI). Starting in 2026, taxpayers who take the standard deduction can also claim an above-the-line deduction of up to $1,000 (single) or $2,000 (joint).

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2. Appreciated Securities (Stocks, Mutual Funds)

Donating long-term appreciated securities lets you avoid capital-gains tax and still deduct the full fair-market value of the shares (held more than one year). Deductions are limited to 30 % of AGI. Coordinate with your broker for direct transfer to the Club’s account.

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3. Qualified Charitable Distributions (QCDs) from IRAs

If you are age 70½ or older, you can direct up to $100,000 per year from your IRA to South Haven Pickleball Club. The amount counts toward your required minimum distribution (RMD) but is excluded from taxable income — a great strategy if you take the standard deduction.

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4. Donor-Advised Funds (DAFs)

A DAF allows you to contribute cash or appreciated assets now, take an immediate deduction, and recommend grants to South Haven Pickleball Club over time. Ideal for "bunching" several years' worth of giving into one.

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5. Gifts of Real Estate or Other Non-Cash Assets

Gifts of long-term appreciated real estate, art, or other assets may qualify for a fair-market-value deduction and avoid capital-gains tax. These gifts usually require appraisal and prior acceptance by the Club.

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6. Beneficiary Designations and Planned Gifts

Name South Haven Pickleball Club as a beneficiary of a retirement plan, IRA, life-insurance policy, or through your will or trust. Retirement assets left to charity avoid income tax and may reduce estate taxes.

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7. Matching Gifts and Sponsorships

Many companies match employee gifts, doubling your impact. Challenge grants or naming opportunities for our new courts can inspire community participation. Ensure the Club provides a receipt showing the deductible portion of your gift.

Upcoming Tax Law Changes (Effective 2026)

- Taxpayers who **don't itemize** may claim an *above-the-line* charitable deduction of up to $1,000 (single) or $2,000 (joint).
- Itemizers will face a **0.5 % of AGI floor**: only giving above that threshold is deductible.
- The top effective deduction rate for high-income taxpayers will be capped at **35 %**.
- The **60 % of AGI** limit for cash gifts remains permanent.

Donor Documentation Tips

- Keep written acknowledgment for all gifts ≥ $250.
- For stock or non-cash gifts, keep transfer records and file IRS Form 8283 if required.
- IRA QCDs must transfer **directly** from custodian to charity.
- Consult your tax advisor to decide when and how to itemize.

Thank You!

Your generosity helps South Haven Pickleball Club expand access to pickleball, build new courts, and strengthen our community. We deeply appreciate your support!