

QCD Donations

Let's Make an Impact Together

Your QCD to IDEAS supports critical programs that empower communities, create sustainable growth, and drive systemic change. By giving directly from your IRA, you can reduce your tax burden while making a difference in financial literacy, poverty alleviation, and more.

We're here to help! Contact us at donations@ideasnet.org to learn how to make a QCD to IDEAS. Thank you for joining us in transforming lives and building a brighter future for underserved communities in Mexico.

Consider a QCD if you:

- Are aged 73 1/2 or older.
- Want to lower your taxable income and satisfy your RMD.
- Prefer a simple, tax-efficient way to give.

Why Choose a QCD to Support IDEAS?

Your QCD can make a powerful impact by supporting:

Financial Literacy: Empower individuals to manage their resources effectively.

Improving Access to Critical Resources: Provide communities with tools like financial literacy, technical support in accessing loans and savings.

Funding Migrant and Returnee Micro-Enterprises: Help entrepreneurs launch and grow businesses that support their families and local economies.

Alleviating Poverty: Drive systemic change with programs designed to lift families out of poverty.

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Why Give Through a Qualified Charitable Distribution (QCD)?

A Qualified Charitable Distribution (QCD) is a tax-smart way to give directly from your IRA to charities like IDEAS. Here's why it might be the smart choice:

Reduce Your Taxable Income: Avoid paying taxes on IRA withdrawals by donating directly, which lowers your taxable income and potentially reduces Social Security taxes and Medicare premiums.

Satisfy Your Required Minimum Distribution (RMD): If you're 73 or older, a QCD counts toward your RMD without adding to your taxable income.

Tax-Free Giving: Make a bigger impact since your gift isn't reduced by taxes, ensuring every dollar goes directly to supporting IDEAS.

Simplify Your Giving: Direct transfers from your IRA custodian make the process seamless, with no need to manage deductions or sell assets.

Support Causes You Care About: Your QCD funds IDEAS' work in financial literacy, poverty alleviation, and sustainable development, creating lasting change in underserved communities.

How to Make a QCD to IDEAS

Contact Your IRA Custodian: Inform your custodian of your intention to make a QCD. Provide them with IDEAS' name, address, and Tax ID (EIN). Call us at 404-378-7544 or email to donations@ideasnet.org to obtain our Tax ID number.

Specify the Amount: Decide how much you would like to contribute (up to \$100,000 per year).

- Provide IDEAS' Information: IDEAS' Tax ID (EIN): Call us at 404-378-7544 or email to donations@ideasnet.org to obtain our Tax ID number.
- Mailing Address: 1702 Dancing Fox Road, Decatur, GA 30032 USA
- Request Confirmation: Ensure your custodian sends the funds directly to IDEAS and request confirmation of the transfer.

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Notify IDEAS: Let us know to expect your gift so we can ensure proper acknowledgment and allocate your support effectively.

IRS Requirements for QCDs

The IRS sets specific guidelines for QCDs to ensure compliance and maximize the tax benefits:

Age Requirement: Donors must be at least 70½ years old at the time of the distribution.

Annual Limit: Up to \$100,000 per individual per year (\$200,000 for couples, if each spouse qualifies).

Eligible Accounts: Only traditional IRAs and inherited IRAs are eligible. Other account types must be rolled over into an IRA first.

Direct Transfers: To qualify as a QCD, the donation must go directly from the IRA custodian to the charity.

Qualified Charities: Only 501(c)(3) organizations are eligible to receive QCDs. IDEAS is fully qualified.

No Personal Benefit: The QCD cannot be used to purchase event tickets, memberships, or any other item that provides a benefit to the donor.