

# Stocks and Securities

## Support IDEAS with Stock or Securities Donations: A Smart and Impactful Way to Give

Donating appreciated stocks or securities is a tax-savvy and powerful way to support IDEAS. By giving securities directly, you can avoid capital gains taxes, claim a charitable deduction, and make a significant impact on financial literacy, poverty alleviation, and sustainable development in underserved communities.=

### Why Choose a Stock or Securities to Support IDEAS?

**Maximize Your Tax Savings:** Avoid paying capital gains taxes on appreciated stocks, which can save you up to 20% in taxes. Claim a charitable deduction for the full fair market value of the securities.

**Make a Bigger Impact:** By avoiding taxes, you can donate more, enabling IDEAS to fund programs that empower communities and create sustainable change.

**Simplify the Process:** Transferring securities directly is straightforward and eliminates the need to sell assets or manage proceeds.

**Support Causes You Care About:** Your donation fuels IDEAS' work in financial literacy, poverty reduction, and sustainable development, helping underserved communities achieve long-term success.

### Why Give Through a Stock or Securities Donation?

**Tax Efficiency:** Donating appreciated securities lets you bypass capital gains taxes and maximize your gift's impact. For example, giving \$10,000 in stocks directly is more tax-efficient than selling and donating the cash.

**Greater Charitable Deduction:** You can deduct the full fair market value of the securities, provided you've held them for more than one year.

**Reduce Your Taxable Income:** Lower your overall tax liability while aligning your finances with your philanthropic goals.

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**Simplicity:** Transferring securities to IDEAS is quick and easy, with support available to guide you through the process.

## How to Make a Stock or Securities Donation to IDEAS

**Contact Your Financial Institution:** Inform your broker or custodian of your intent to donate securities. They will handle the transfer.

**Provide IDEAS' Information:** IDEAS' brokerage account details will be shared upon request to facilitate the transfer. Call us at 404-378-7544 or email to [donations@ideasnet.org](mailto:donations@ideasnet.org) to obtain our brokerage account details

**Complete the Transfer:** Your financial institution will transfer the stocks or securities directly to IDEAS' account.

**Notify IDEAS:** Let us know about your donation so we can ensure it's processed correctly and provide a tax acknowledgment letter.

**Claim Your Tax Benefits:** Work with your tax advisor to ensure you claim the charitable deduction for the full fair market value.

## IRS Requirements for Stock or Securities Donations

**Eligible Securities:** Publicly traded stocks, bonds, or mutual funds are the most common types of securities eligible for donation. Privately held securities may also be donated but require additional steps for valuation.

**Long-Term Holding Requirement:** To claim the full fair market value deduction, you must have held the securities for more than one year. Short-term holdings are deductible only at their cost basis.

**Charitable Deduction Limits:** Deduction is generally limited to 30% of your adjusted gross income (AGI) for appreciated securities. Excess amounts can be carried forward for up to five years.

**Direct Transfer Required:** To maximize tax benefits, the securities must be transferred directly to IDEAS, not sold and donated as cash.