



2026 YEAR-END GIVING TIPS

For many of our fundholders and their families, the end of the calendar year is a season of charitable giving. Here are two common actions for people with Donor Advised Funds to consider before the end of 2026:

#1 Add to your fund.

Many fundholders add to their funds to take advantage of a tax deduction for charitable contributions, reducing their tax liability for the current year while retaining the flexibility to recommend grants at a later date. Your tax and financial advisors can help you with the calculation to maximize the tax benefits of your fund addition within the current tax parameters.

#2 Recommend grants from your fund.

Grants from your fund have no tax implications, as the tax deduction is earned when you add to your fund. However, many nonprofits appreciate contributions made within the calendar year. Grant recommendations are best made by early December. Please take note of the important dates on the next page.

Here are additional considerations that might support your year-end giving goals.



Responding to Emerging Needs Together

If you are interested in making an impact locally, consider recommending a year-end grant to the OneMPLS Fund. This collective impact fund is designed to respond nimbly to our community's most urgent needs. A gift to the OneMPLS Fund is a simple yet powerful way to help dozens of organizations doing critical work in greater Minneapolis. [Learn more.](#)



IRA Charitable Rollovers

Are you over the age of 70 and a half? Making a charitable rollover from your IRA can be a tax-smart way to make an impactful gift, especially since it can often be counted toward an IRA's annual required minimum distribution. (The IRS doesn't allow these charitable transfers to be made tax-free to Donor Advised Funds, but you may grant directly to a program of the Minneapolis Foundation, or we can assist you in other ways.) [Learn more.](#)

Year-End Giving Timeline

We encourage fundholders to add to their funds early and to give early, avoiding the holiday rush. For transactions made near the end of the year, follow these guidelines to ensure that your goals are accomplished.

Nov
27

Initiate Gifts of Mutual Funds

Mutual funds require extra handling time. Allow at least three weeks for processing of contributions from mutual funds.

Dec
11

Initiate Gifts of Cash

Gifts of cash include checks, electronic fund transfers, credit card payments, and payroll deductions. With a credit card, you can [make a convenient online gift](#). Checks must be made payable to the Minneapolis Foundation. If the gift is for a particular fund, please note that on the memo line.

Make Grant Recommendations

To ensure deliver of grant checks by Dec. 31, recommendations must be made by Dec. 11. Grant recommendations received after Dec. 11 will be processed as soon as possible, but due to the volume of grants we process in December (typically 2,500 grant distributions in one month!) payment before Dec. 31 cannot be guaranteed.

Initiate Gifts of Stock and Other Securities

To ensure correct fund accounting, it is important that you notify the Foundation of your gift. If you are gifting stock that you have held for more than a year, you may be able to take a charitable deduction and eliminate your capital gains liability. This can also be a good strategy to offset other capital gains taxes you've incurred. If you have stock with long-term capital losses, you may want to sell the stock first, donate the cash proceeds, and take deductions for both the capital loss and the charitable donation.**

*** We maintain stock gift transaction accounts at these four brokerage firms: Principal Custody Solutions, RBC Wealth Management, UBS, and Schwab. Contact your Philanthropic Advisor for assistance if you are planning a gift of stock.*

Reminder

For contributions to be counted in 2026, mailed checks must be postmarked by Dec. 31, credit card donations entered by Dec. 31, wire transfers completed (not just initiated) by Dec. 31, and stock transfers must be completed (not just initiated) by Dec. 31.