The Bridge Church

Year-End Giving Guide — Tax Year 2026

Critical Deadlines at a Glance

Deadline	Gift Type	Note
November 13, 2026	Larger Stock & Mutual Fund Gifts	Initiate transfer to our brokerage account — allow 6+ weeks for processing
December 1, 2026	Grant Recommendations	For Donor-Advised Fund initial grant setup
December 15, 2026	Qualified Charitable Distribution	You can use this to satisfy your Required Minimum Distribution from your IRA if you are over 70 ½ years old
December 20, 2026	Cryptocurrency	Transfer via Engiven/PushPay — allow time for blockchain confirmation
December 20, 2026	Donor-Advised Fund / Foundation	Submit grant to your DAF sponsor before their year-end cutoff
December 31, 2026	Cash, Check & Online	Online by midnight or check postmarked by Dec 31

The Bridge Church

Ways to Give Beyond Cash

1. Stocks & Mutual Funds

Donating appreciated securities avoids capital gains tax entirely. You deduct the full fair-market value on the transfer date — **do not sell the shares first**, as the direct transfer is what eliminates the capital gains tax.

How to give:

- Ask your broker for a **DTC transfer** to The Bridge Church's brokerage account
- Contact our finance office for account and DTC transfer details
- Notify our finance office so we can watch for the transfer and send your tax receipt

Deadline: Initiate by November 13, 2026

2. Grant Recommendations (Donor-Advised Funds)

If you have not given a grant to The Bridge yet, you may need to recommend a grant to The Bridge Church at Spring Hill.

Steps to take:

- Log into your DAF account through your online portal (Fidelity Charitable, Schwab Charitable, or Vanguard Charitable, etc)
- Navigate to grantmaking and select the option Grant to Charity or Recommend a Grant
- Search for The Bridge Church at Spring Hill - contact us for our EIN
- Enter the necessary details and review and submit

Deadline: Initiate by December 1, 2026

3. Qualified Charitable Distribution (QCD)

If you are over 70 ½ years old, you can use a Qualified Charitable Distribution to satisfy your Required Minimum Distribution for the year (RMD).

- Check with your financial institution on the steps to make a Qualified Charitable Distribution to satisfy your RMD and check with them on their cutoff date to initiate this
- Check your calculated RMD for this year
- For 2026, you can transfer up to $111,000 per individual (or $222,000 for married couples filing jointly) directly from an IRA to The Bridge Church at Spring Hill

Deadline: Initiate by December 14, 2026

4. Cryptocurrency

We accept crypto through **Engiven via PushPay**. Gifting crypto directly avoids capital gains tax and qualifies for a fair-market-value deduction. Bitcoin, Ethereum, and major tokens accepted.

How to give:

- Visit **bridge.tv/give** and select the cryptocurrency option
- Allow extra time — blockchain confirmation must clear before December 31
- Engiven will email a confirmation; we'll issue a formal gift acknowledgment letter

Deadline: Transfer by December 20, 2026

5. Donor-Advised Fund (DAF)

Contribute to your DAF now for this year's deduction, then grant to The Bridge on your own timeline — one of the most powerful generosity tools available. Free to open through Fidelity Charitable, Schwab Charitable, or the National Christian Foundation. Worth considering if you give $5,000+ annually.

How to give:

- Log in to your DAF (Fidelity Charitable, Schwab, NCF, etc.)
- Submit a grant to **The Bridge Church at Spring Hill** — contact us for our EIN
- Submit before your DAF sponsor's year-end cutoff (varies by institution)

Deadline: Grant submitted by December 20, 2026

6. Charitable Foundation

Private and family foundations can make qualifying distributions to meet annual payout requirements while investing in local gospel ministry. We'll provide a formal acknowledgment letter for your records.

How to give:

- Confirm our 501(c)(3) status with your foundation administrator
- Issue a grant check or wire — include your foundation name and purpose
- Contact us for our EIN and any documentation your foundation requires

Deadline: Grant issued by December 31, 2026

7. Cash, Check & Online

The simplest path. All online gifts or checks postmarked by December 31 count for the 2026 tax year — no special setup required.

How to give:

- Give online at **bridge.tv/give** or via the PushPay app
- Checks payable to **The Bridge Church**, postmarked by December 31
- Online gifts by midnight December 31 qualify regardless of when the charge settles

Deadline: December 31, 2026

Common Questions

Do I get a tax deduction for a non-cash gift?
Yes. For appreciated assets held more than one year, you deduct the full fair-market value on the gift date and pay zero capital gains tax — often making a non-cash gift worth significantly more than cash.

What does my broker need to transfer stock?
The Bridge Church's brokerage (Edward Jones), account number, and DTC number. Contact our finance office and we'll send the exact instructions right away.

Stock gifts can double your impact.
If you own appreciated stock held more than one year, gifting those shares directly instead of selling first eliminates capital gains tax — so more reaches ministry, not the IRS. A $10,000 position with $6,000 in gains could cost $900–1,400 in taxes if sold. Gifted directly: $0 in taxes, 100% to the mission.

What is a Donor-Advised Fund?
A DAF is like a charitable savings account. Contribute now, take the deduction this year, recommend grants on your own timeline. Free to open through Fidelity Charitable, Schwab Charitable, or the National Christian Foundation.

How do I know my crypto gift was received?
Engiven will email a confirmation once it clears the blockchain. We'll also issue a formal gift acknowledgment letter for your tax records.

What IRS forms are involved in non-cash gifts?
Gifts of non-cash property over $500 require IRS Form 8283 with your return. Gifts over $5,000 generally require a qualified appraisal. Your CPA prepares the form; we provide the acknowledgment letter.

The Bridge Church

Contact Us

Give Online	bridge.tv/give
Finance Office	finance@bridge.tv
Stock Transfers	Contact finance office for our brokerage account & DTC details
Crypto Giving	Engiven via PushPay — at bridge.tv/give
Church EIN	Contact finance office (required for DAF grants)

Tax Disclaimer: The Bridge Church is a 501(c)(3) nonprofit religious organization. No goods or services are provided in exchange for charitable contributions. This document is for informational purposes only and does not constitute tax or legal advice. Consult your tax advisor regarding the deductibility and timing of your specific gift. Non-cash gift deadlines are estimates — confirm exact timing with your broker, DAF sponsor, or our finance office. For non-cash gifts over $500, IRS Form 8283 is required; gifts over $5,000 generally require a qualified appraisal.

Still have questions? We are here to help! Email Brian at brian@bridge.tv