**Qualified Charitable Distributions (QCDs) Fact Sheet**

**A simple way for parishioners 70½ and older to support the church**

**What Is a QCD?**

A Qualified Charitable Distribution (QCD) allows IRA owners age 70½ or older to make tax-free charitable gifts directly from a Traditional IRA to a qualified charity—like your church.

* 2024 maximum: $105,000 per person; 2025 maximum: $108,000 per person
* Important: The gift must go directly from your IRA custodian to the church. If the money is withdrawn first, it becomes taxable income and does not qualify as a QCD.

**Why Consider a QCD?**

* Keep the distribution tax-free while supporting your parish.
* Make a meaningful gift to help your church’s mission.
* For those 73 or older, a QCD can count toward your Required Minimum Distribution (RMD).

**Who Qualifies?**

* IRA owners age 70½ or older
* Eligible accounts: Traditional IRAs, inherited IRAs, some inactive SEP or SIMPLE IRAs
* Not eligible: Roth IRAs, 401(k)s, 403(b)s, donor-advised funds, private foundations, or gifts where the donor receives goods/services

**Important Notes for Donors**

* Distribution must go directly from the IRA custodian/trustee to the church
* Donors will need a written acknowledgement from the church showing the gift amount and that no goods or services were received
* QCDs do not require itemizing deductions

**How to Give**

* Contact your IRA custodian to request a QCD. (Remember: The gift must go directly from your IRA custodian to the church).
* Provide your church’s legal name and mailing address.
* Complete the gift by December 31 for it to count for the current tax year.
* Keep the acknowledgement for your records.

**Final Note**

**This fact sheet is educational only and not tax advice. Please consult your financial or tax advisor before making a QCD.**