**Subject:** A Thoughtful Way to Give—and Save on Taxes

**Dear Fellow Parishioner,**

As faithful stewards of God's blessings, many of us look for meaningful ways to give back to the Church that has given so much to us. If you're 73 or older, you may have recently learned from your bank or financial advisor that you are required to take *Required Minimum Distributions (RMDs)* from your IRA. For many, this can create an unexpected tax burden.

But there's good news—your generosity can also be a blessing to you.

Did you know you can donate some or all of your RMD directly to St. Stanislaus Parish (or another qualified charity) and *avoid paying income tax* on the amount donated? This type of contribution is known as a **Qualified Charitable Distribution (QCD)**, and it offers several important benefits:

- The donation is made **directly from your IRA** to the charity (not to you), keeping the amount **out of your taxable income**.
- It often provides a **greater tax advantage** than simply listing your donations as itemized deductions.
- Most importantly, your gift directly supports the mission and ministries of our parish—helping us continue to grow in faith and service.

If you currently give through weekly envelopes, automatic debit, or other means, you might consider making your contributions through a QCD instead. St. Stanislaus Church qualifies as a **501(c)(3)** organization and can accept these direct gifts from your IRA.

We encourage you to speak with your financial advisor or tax preparer to see how this giving option can benefit you.

On behalf of the Stewardship Committee, thank you for your continued generosity and for the vital role you play in keeping our parish strong and faith-filled. Together, we make a lasting impact—both in our community and in God's kingdom.

With gratitude,

**Stewardship Committee**
*St. Stanislaus Parish*

*WEBSITE*

# Give Through Your IRA: A Simple Way to Support St. Stanislaus Parish

As people of faith, we understand that everything we have is a gift from God. Many parishioners have asked how they can continue to support St. Stanislaus in ways that are both **spiritually meaningful and financially wise**. One special opportunity available to individuals age **73 or older** is giving directly from an **Individual Retirement Account (IRA)** through what's called a **Qualified Charitable Distribution (QCD)**.

## What Is a Qualified Charitable Distribution (QCD)?

A Qualified Charitable Distribution allows individuals who are 73 or older to give directly from their IRA to a qualified charity, such as St. Stanislaus Parish. This gift counts toward your **Required Minimum Distribution (RMD)**—the amount the IRS requires you to withdraw from your IRA each year—but it is **not counted as taxable income**.

In other words, it's a way to give that helps both **you and your parish**!

## Example

If you are required to take a $10,000 distribution from your IRA this year and you donate $5,000 directly to St. Stanislaus Parish, you will only pay income tax on the remaining $5,000. The $5,000 gifted to the parish will not count toward your taxable income—allowing you to **give generously while reducing your tax burden.**

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## Important Details

- You must be **at least 70½ years old** at the time of the donation, even though RMDs now begin at age 73.
- The **maximum annual amount** you can give through a QCD is **$100,000 per person**.
- Gifts must be made **directly from your IRA custodian** to St. Stanislaus Parish to qualify.
- Consult your **financial advisor or tax preparer** before making a QCD to ensure it aligns with your personal financial situation.

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## A Gift that Blesses Both You and Your Parish

Your generosity makes it possible for St. Stanislaus Parish to continue its mission of faith, service, and community. Through a Qualified Charitable Distribution, you can make a lasting difference—helping our parish thrive while being a good steward of the blessings God has entrusted to you.

If you have any questions or would like assistance, please contact the **Parish Office** at [insert parish phone number] or email [insert parish email address].

## Benefits of a Qualified Charitable Distribution

- **Avoid income taxes** on the amount donated.
- **Satisfy your Required Minimum Distribution (RMD)** for the year.
- **Support your parish** in a tax-efficient way.
- **Maximize your impact** without affecting your regular cash flow.

Even if you don't itemize your deductions, a QCD still provides a tax advantage since the donation is excluded from your taxable income.

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## How It Works

1. **Contact your IRA administrator or financial advisor.**
   Let them know you would like to make a Qualified Charitable Distribution (QCD) to *St. Stanislaus Parish*.

2. **Request that the donation be sent directly to the parish.**

   - The check must be made **payable directly to "St. Stanislaus Parish."**
   - Do **not** have the check made payable to you personally; otherwise, it will become taxable income.

3. **Mailing information:**
   **St. Stanislaus Parish**
   Attn: Stewardship Committee
   6418 Route W
   Wardsville, MO 65101

4. **Notify the parish office.**
   Please contact the parish office or the Stewardship Committee to let us know a QCD gift is being made so we can properly acknowledge your donation and ensure it's credited correctly.

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**SHORT SUMMARY ON WEBSITE (WITH LEARN MORE CLICKABLE)**

**Give Through Your IRA and Make a Lasting Impact**

**If you're 73 or older, you can make a difference at St. Stanislaus Parish while reducing your taxes through a Qualified Charitable Distribution (QCD) from your IRA. By giving directly from your IRA, you can satisfy your *Required Minimum Distribution (RMD)* and exclude the donated amount from your taxable income. It's a simple, smart, and faith-filled way to support our parish mission.**

Learn how this process works and how your generosity can bless both you and our parish family.
[Click here to learn more →]