

Make a 2025 Qualified Charitable Distribution (QCD) from your IRA (including your Required Minimum Distribution)

✓ Basic QCD Rules for 2025 (Unchanged)

- **Who can give:** IRA owners **age 70½ or older** ~~on the date of the distribution.~~
 - **Source of funds:** Traditional IRA, inherited IRA, inactive SEP or SIMPLE IRA (not 401(k) or 403(b))
 - **Direct transfer required:** The donation must be sent from the financial institution directly to the Education and Scholarship Program
 - **Tax benefit:** The amount is **excluded from taxable income** and can count toward your **Required Minimum Distribution (RMD)** if you are age 73 or older.
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✓ Reporting on your Tax Return

- **Make sure your accountant knows you have given a QCD, so it comes off your taxable income**
 - **If you do your own taxes** - You report the QCD on **Form 1040**, line for IRA distributions, showing the full amount distributed and the taxable amount as “Y” with “QCD” notation.
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⚠ Key Reminders

- Transfers must be **completed by December 31, 2025** to count for 2025.
- QCDs **cannot** be made to donor-advised funds, private foundations, or supporting organizations.

??? Questions? Contact

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