

## Playing the Long Game: Encouraging Your Clients to Plan Ahead in 2025



Your clients (and you!) may still be recovering from a hectic end to 2024, but don't let that stop you from helping families get a jump on their charitable planning for 2025.

As compelling as year-end giving may be, perhaps even more compelling are the reasons for planning and launching a charitable giving strategy early in the year—even in January. Benefits of a year-long giving strategy include:

- Helping nonprofit organizations meet their budgets all year long, which can save them from worrying as much about whether constituents' ongoing needs can be addressed.
- Leveraging [employer matching gifts programs](#) early in the year when dollars are available and there is plenty of time to process the paperwork.
- Increasing predictability of cash flow and therefore being proactive, not reactive, in supporting the causes your clients love. Your clients might even consider setting up automatic contributions to their donor-advised or other types of funds at the Community Foundation to formalize this component as part of an ongoing plan.
- Taking advantage of plenty of time to learn more about the charities a client plans to support so that a client can be an even more informed and impactful donor, including fully utilizing the Community Foundation's expertise and resources.
- Giving the client (and you) time to include children and grandchildren in the charitable giving conversation and tax-planning structures as a learning experience for the whole family.
- If your client is over 70 ½, being able to avoid the year-end scramble to process a Qualified Charitable Distribution (QCD) from an IRA directly to an eligible charity, such as an unrestricted or field-of-interest fund at the Community Foundation, by executing a QCD in the first quarter.
- Leaving enough time to explore options for more complex giving techniques, such as gifts of closely-held business interests or charitable remainder trusts, that might provide tax benefits as well as meet a client's charitable goals, rather than waiting until the last minute when it may be hard for everyone to coordinate calendars.

As always, the Chester County Community Foundation is here to help. Please reach out to our team to learn more about how your clients can make the biggest difference with their charitable dollars, and how the Community Foundation team can help you ensure that your clients are able to fully carry out their charitable wishes for 2025. You and your clients will *both* be glad you planned ahead to help favorite organizations fulfill their missions throughout the entire year, as well as maximizing tax benefits and avoiding December's crunch time.

For more information, contact the Chester County Community Foundation:

Jason Arbacheski, CAP – Gift Planning & Stewardship Director – [jason@chescofc.org](mailto:jason@chescofc.org)

Karen Simmons – President/CEO – [karen@chescofc.org](mailto:karen@chescofc.org)

*The team at the Chester County Community Foundation is a resource and sounding board as you serve your philanthropic clients. We understand the charitable side of the equation and are happy to serve as a secondary source as you manage the primary relationship with your clients. This newsletter is provided for informational purposes only. It is not intended as legal, accounting, or financial planning advice.*