

2025 Year-End Charitable Contribution Guidelines



Refer to the critical dates below to ensure that contributions to DAFgiving360™ are received and processed by December 31, the IRS deadline for yearly tax deduction eligibility.* For some assets, these dates fall in November.

Please consider contributing early as processing times may take longer due to end of year spikes in volume.

You must have your donor-advised fund (DAF) account with DAFgiving360 established and open prior to submitting contributions or recommending grants. **Please allow up to 14 business days to open the account prior to making your contribution. All forms must be received in good order.** We will be closed the following dates: Thursday, November 27 and Thursday, December 25.

Type of contribution	Action needed	Timing
Assets held at Charles Schwab & Co. Inc.	Log in to your DAF account, click on "Contribute to My Account" and follow instructions. or Download and fax the Contribution Form (PDF).	Contributions made online must be received by 11:59pm ET December 31. Faxes must be received by 11:59 p.m. ET December 31.
Checks	Download and mail the Contribution Form (PDF). Overnight or mail the check.	Contribution Form and check must be postmarked by December 31. <ul style="list-style-type: none"> • ALL checks must be made payable to DAFgiving360. Do NOT make checks payable to Charles Schwab & Co. • Government and Cashiers Checks are not accepted for deposit into donor-advised funds. • Do NOT deposit any retirement funds into a donor-advised fund, as it is a taxable event.
Wire transfer and Electronic Funds Transfer (EFT)	Submit a transfer request to the financial institution to wire the funds. For details see Delivery Instructions (PDF).	Wires and EFTs generally take two to three business days. Please check with your financial institution. All transfers must be received by DAFgiving360 no later than 4:00 p.m. ET December 31.
Mutual funds held at a firm other than Charles Schwab & Co. Inc.	Complete, print and mail the DAFgiving360 Transfer of Assets (PDF) form.	Processing times can vary but typically will take two to six weeks . To ensure proper processing, we suggest initiating this request by November 14. Assets must be received and posted by December 31.
Stock transfers from a non-Charles Schwab & Co., Inc., financial institution	Complete the DAFgiving360 Transfer of Assets form and instruct DAFgiving360 to initiate the transfer or Initiate a transfer request to the firm holding the securities, and include Schwab's DTC number: 0164 from our Delivery Instructions (PDF).	Processing times can vary but typically will take two to six weeks . Please check with your financial firm. Assets must be received by December 31.
Physical stock certificates for publicly traded companies	Download, complete and mail or fax the Contribution Form (PDF). Include an irrevocable stock or bond power form. Please note: This form is only needed if you can't endorse the certificate.	Must be received by November 7.
Control and restricted stock	Call DAFgiving360 at 800-746-6216.	Processing times vary. To ensure proper processing, we suggest initiating request as follows: Stock restricted by legend (Physical SKL) must be received by November 7. Control/Affiliate book entry must be received by December 12.
Cryptocurrency	Call DAFgiving360 at 800-746-6216.	Call by December 5.
Other illiquid assets including private company stock, hedge fund interests, private equity, real estate, etc.	Call DAFgiving360 at 800-746-6216.	Processing times may vary based on asset. To ensure proper processing, we suggest initiating the request by November 3 or at least 30 days prior to the proposed investment date. Assets must be approved by DAFgiving360 and transferred thereto by December 31.

2025 Year-End Granting Guidelines

In order for grants to be processed by year-end, grant recommendations should be **received by December 2**. For efficient grantmaking, consider scheduling grants online now as a one-time or recurring grant.

Because you received a tax deduction when you contributed to your DAF account, grants made from your account are not tax deductible.

In general, grants are processed in seven to 10 business days, however **processing may take longer toward the end of year**.

If grants are recommended to charities currently in eligible standing with DAFgiving360, recommendations made after the deadline may still be processed by year-end.

Action needed	Timing
Log in to your DAF account, select “grant” and follow instructions. Or Download, print, and fax or mail the Recommend a Grant form (PDF) .	To ensure processing by year-end, grant recommendations† must be submitted by December 2.

Grant recommendation tips

1. Increase granting efficiency by using the **grant again** feature for the charities you’ve given to previously.
2. You may also sustain support for your favorite charities by scheduling **recurring grants** over an extended period of time. You may skip or cancel a grant or edit the grant amount at any time.

How to submit

Online (recommended method):	Login to your account via dafgiving360.org
Fax:	877-535-3852
Mail:	DAFgiving360 PO Box 2430 Omaha, NE 68103
Overnight Delivery:	DAFgiving360 200 S 108th Ave Omaha, NE 68154

What you can do next

For questions or assistance with philanthropic planning or charitable giving, you and your advisors may:

Visit [dafgiving360.org](#)



Talk to a charitable specialist at 800-746-6216



Follow [DAFgiving360](#)

* To ensure complete processing by year-end given expected volume increases.

† Certain charities may take longer for review.

All forms MUST be received in good order

The type of securities and how quickly the securities are transferred by the financial institution currently holding the investments may impact DAFgiving360’s ability to receive contributions by year-end.

Contributions made to DAFgiving360 are considered an irrevocable gift and are not refundable. Once contributed, DAFgiving360 has exclusive legal control over the contributed assets.

A donor’s ability to claim itemized deductions is subject to a variety of limitations depending on the donor’s specific tax situation.

Contributions of certain real estate, private equity, or other illiquid assets may be accepted via a charitable intermediary, with proceeds transferred to a donor-advised fund (DAF) account upon liquidation. Call DAFgiving360 for more information at 800-746-6216.

DAFgiving360™ is the name used for the combined programs and services of Donor Advised Charitable Giving, Inc., an independent nonprofit organization which has entered into service agreements with certain subsidiaries of The Charles Schwab Corporation. DAFgiving360 is a tax-exempt public charity as described in Sections 501(c)(3), 509(a)(1), and 170(b)(1)(A)(vi) of the Internal Revenue Code.

DAFgiving360 does not provide legal or tax advice. Please consult a qualified legal or tax advisor where such advice is necessary or appropriate.