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**Abstract:** To support a charitable deduction, taxpayers need to comply with IRS substantiation requirements. But what if the taxpayer never receives a letter from the charity substantiating a donation? This article explains the rules.

**Tracking down donation substantiation**

If you’re like many Americans, your mailbox may have been filling up in recent weeks with letters from your favorite charities acknowledging your 2023 donations. But what happens if you haven’t received such a letter for a contribution? Can you still claim a deduction on your 2023 income tax return for the gift? It depends.

**What’s required**

To support a charitable deduction, you need to comply with IRS substantiation requirements. This generally includes obtaining a contemporaneous written acknowledgment from the charity stating the amount of the donation if it’s cash. If the donation is property, the acknowledgment must describe the property, but the charity isn’t required to provide a value. The donor must determine the property’s value.

“Contemporaneous” means the earlier of the date you file your tax return or the extended due date of your return. So, if you donated in 2023 but haven’t yet received substantiation from the charity, it’s not too late — as long as you haven’t filed your 2023 return. Contact the charity and request a written acknowledgment.

Keep in mind that, if you made a cash gift of under $250 with a check or credit card, generally a canceled check, bank statement or credit card statement is sufficient to support your donation. However, if you received something in return for the donation, you generally must reduce your deduction by its value — and the charity is required to provide you a written acknowledgment as described earlier, listing the value of the item you received.

**Itemized Deductions or Standard?**

You may remember that in recent tax years – 2020 and 2021 – there was a special provision of tax law that allowed taxpayers who take the standard deduction on their tax returns to claim a limited deduction.

Many people don’t realize that this provision wasn’t reauthorized for subsequent years. Since the tax break has expired, it’s no longer available to non-itemizers. So, to deduct your charitable donations, you must opt to itemize deductions on your tax return, rather than taking the standard deduction.

**Ask questions**

If you aren’t sure about some of your donations, we can answer your questions and help you determine whether you have sufficient substantiation for the donations you hope to deduct on your 2023 return. We can also guide you on the substantiation you’ll need for charitable gifts you’re planning this year to ensure you can enjoy the desired deductions when you file this year’s return.

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