# PCA'S GUIDE TO GIVING

POSITIVE COACHING ALLIANCE

Dear PCA Supporter,

You know better than most that what happens on the field or court can shape a child for life. Every day, Positive Coaching Alliance (PCA) helps coaches, parents, and leaders create environments where every child can thrive through sports. Our mission is simple: ensure all kids have access to a positive sports experience that builds confidence, resilience, and life skills like teamwork and leadership. Your generosity makes this vital work possible for thousands of young athletes each year.

As you plan your support for the years ahead, I want to share a few effective, often-overlooked ways to give. These strategies can deepen your impact for Positive Coaching Alliance while maximizing your tax benefits far more than a standard check.

Please keep this letter in a safe place. It's meant to be a handy reference you (and your advisors) can use any time you're planning your charitable giving.

## GRANTS FROM DONOR-ADVISED FUNDS (DAFS)

### WHAT IT IS

A donor-advised fund is a charitable account you set up with a sponsoring organization (such as a community foundation, financial institution, or charitable fund). You receive a tax deduction when you contribute to your DAF, and then you recommend grants to nonprofits like Positive Coaching Alliance over time.

### WHY IT'S OFTEN BETTER THAN CASH (ONCE YOUR DAF IS FUNDED)

- **You've already received a tax deduction**. Because you received the deduction when you contributed to your DAF, recommending a grant costs you no additional tax today.
- **Easy to manage and track.** Many donors appreciate the convenience of recommending grants online and seeing all their charitable giving in one place.
- **Great for strategic giving.** You can time your grants to PCA to align with our needs, your philanthropic goals, or special campaigns—without having to re-structure your finances year by year.

If you already have a donor-advised fund, you can recommend a grant to: Positive Coaching Alliance, tax ID: 77-0485946

You can also designate Positive Coaching Alliance as a recurring or legacy beneficiary of your donor-advised fund, providing support for future generations of kids, coaches, and parents.

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## GIFTS OF STOCK AND APPRECIATED ASSETS

### WHAT IT IS

Instead of selling investments and giving cash, you can donate appreciated securities directly to Positive Coaching Alliance—such as publicly traded stocks, mutual funds, or in some cases other appreciated assets you've held for more than one year.

### WHY IT'S OFTEN BETTER THAN CASH

- **Avoid capital gains tax.** When you donate long-term appreciated securities directly to PCA, you generally do not pay capital gains tax on the appreciation.
- **Potentially larger charitable deduction.** In many cases, you can deduct the fair market value of the securities (subject to IRS limits), even though you never paid tax on the gain.
- **Greater impact at the same cost to you.** Because taxes are avoided, PCA may receive more than we would if you sold the asset and gave the after-tax proceeds.

Many donors use gifts of appreciated securities to make annual gifts or to fulfill larger multi-year commitments to PCA.

## QUALIFIED CHARITABLE DISTRIBUTIONS (QCDS) FROM IRAS

### WHAT IT IS

If you are age 70½ or older, you can give directly from a traditional IRA to Positive Coaching Alliance through a Qualified Charitable Distribution (QCD). These gifts can count toward your Required Minimum Distribution (RMD), up to the IRS-allowed limit each year.

### WHY IT'S OFTEN BETTER THAN CASH

- **May lower your taxable income.** A QCD is excluded from your taxable income (unlike a normal IRA withdrawal). This can sometimes reduce the impact on your tax bracket, Social Security taxation, and Medicare premiums.
- **Counts toward your RMD.** For those required to take distributions, a QCD can satisfy part or all of your RMD in a tax-efficient way.
- **You give pre-tax dollars.** Instead of taking a distribution, paying income tax, and then giving cash, you can direct funds straight from your IRA to PCA.

Please note: For a transfer to qualify as a QCD, the distribution must go directly from your IRA custodian to Positive Coaching Alliance. You do not need to itemize deductions to benefit from a QCD.

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## WHY THESE OPTIONS MATTER FOR PCA'S MISSION

Every dollar we can invest into building a positive youth sports culture is a dollar that helps:

- Train, recruit and support more coaches to be role models for kids.
- Increase access to youth sports in under-resourced communities.
- Reach more youth athletes with the skills and confidence they need to thrive on and off the field.

Non-cash gifts like appreciated stock, QCDs, and DAF grants often stretch your impact and may allow you to give more than you thought possible while still being wise stewards of your own resources.

## PLEASE KEEP THIS LETTER

I encourage you to **keep this letter with your important documents** so you can refer back to it when you:

- Review your investments and consider a stock gift
- Plan your annual IRA Required Minimum Distribution
- Recommend grants from your donor-advised fund
- Meet with your financial or tax advisor

We know that each person's financial and tax situation is unique, and PCA cannot provide legal or tax advice. We strongly encourage you to consult your professional advisors to determine what is best for you.

## HAVE QUESTIONS ABOUT A GIFT?

Positive Coaching Alliance welcomes all gifts that advance our organization, mission, and purpose, and honor the donors who generously make these contributions. Many types of gifts can support PCA, including cash, securities, retirement assets, beneficiary designations, and certain planned gifts. Some non-cash or more complex gifts may require review before acceptance.

If you are considering a unique asset or planned gift, please contact us, we would be pleased to work with you and your advisors.

Thank you for all the ways you invest in kids through Positive Coaching Alliance. Together, we're ensuring that sports done right change lives.

With gratitude,

Jason Sacks, CEO