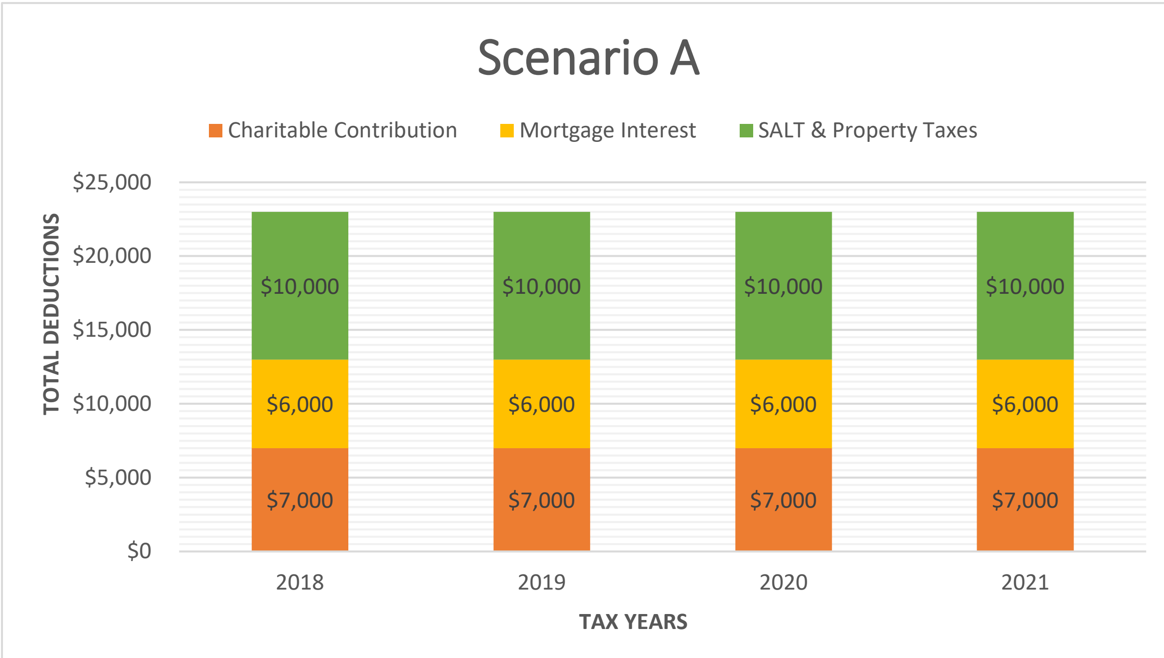
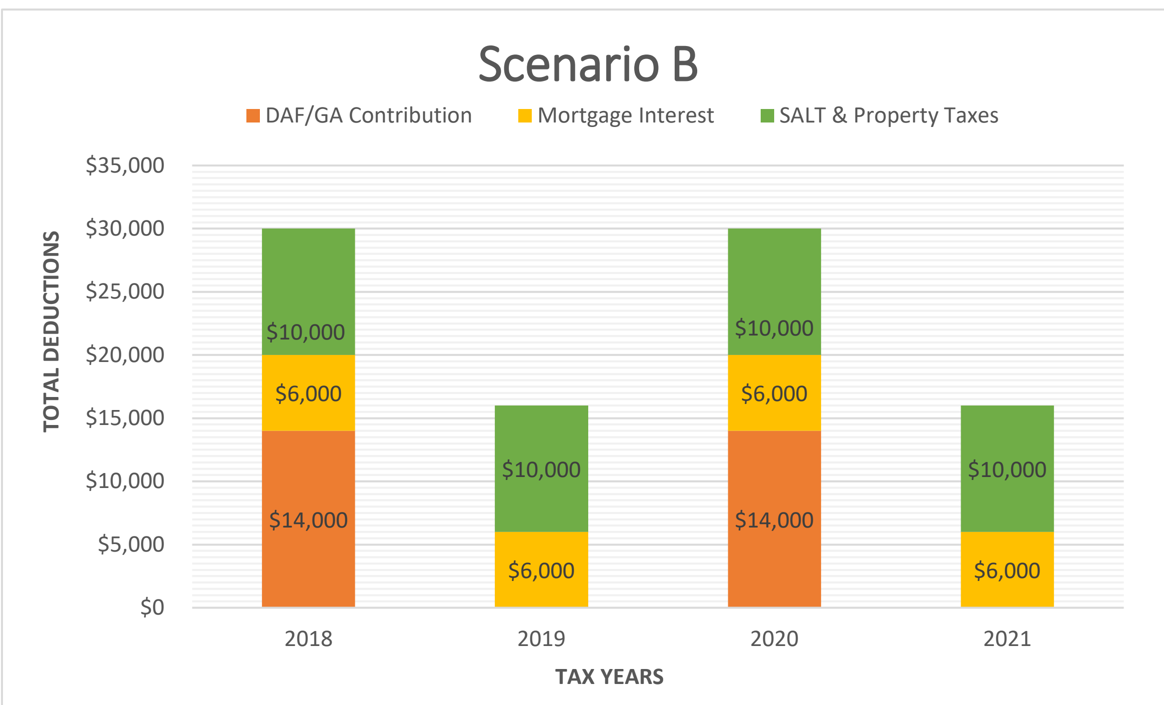
The scenarios below uses the following assumptions:

- Filing Joint
- Makes $250,000
- Still have a mortgage
- Utilizes common deductions (State and Local Taxes [SALT])

The Community Foundation of Shelby County




**Scenario A**, represents the couple taking the standard deduction of $24,000. If they followed this example for the next 4 years, it would total **$96,000** in deductions.




**Scenario B**, represents using the "bunching" strategy using a Donor Advised Fund (DAF) or a Gift Account (GA) for their charitable contributions. In 2018 and 2020 they were able to itemize $30,000 worth of deductions. In 2019 and 2021, they will take the standard deduction of $24,000 instead of itemizing. Their total deductions over the 4 years total **$108,000, an increase of $12,000 of deductions, even though the charitable giving amounts were the same over that period of time.**