

Year-End Giving Guidelines: 2025 Tax Deduction Eligibility

Updated December 2025

Donors wishing to have their donation be eligible for a 2025 tax deduction should be aware of the following guidelines:

- Credit card and ACH donations must have a “transaction posting date” of December 31, 2025 or earlier.
- Donations via check must be postmarked by USPS on or before December 31, 2025*. For checks that are sent via UPS, FedEx or DHL, or hand delivered, they must be physically received by December 31st. A check with a December date but a January postmark date is considered a 2026 tax deduction. *If you wish to send a check via UPS, FedEx, or DHL or hand deliver a check to Pius XI please note that our offices will be closed December 24 - 26, 2025 and December 31 - January 1, 2026. If you wish to drop off a gift and there is no answer at the main reception, please call 414-708-8082.*

*Under IRS guidelines, the “mailbox rule” applies to contributions sent via USPS: **a gift is considered made on the date shown on the postmark.** If USPS doesn’t process an envelope until January 1 or later, the postmark could indicate the new tax year — even if a donor mailed it on or before December 31. This timing discrepancy could affect recognition for both donors and nonprofits. Recommended steps for donors include:

1. Request a hand-stamped postmark at the USPS counter to ensure the actual mailing date is recorded.
 2. Purchase postage at the counter, where printed labels include the correct acceptance date.
 3. Use certified or registered mail, which provides official evidence of the mailing date.
- Wire transfer donations must be received by December 31, 2025. It can take several days after a wire is initiated for the transfer to occur, so we ask that donors please plan ahead.
 - Qualified charitable donations (QCD) are not deductible as charitable contributions, but will be acknowledged as of the date that Pius XI received the gift.
 - Stock donations must be transferred (reflect change in ownership to Pius XI or received Pius XI’s brokerage account) by December 31, 2025 to be eligible for a 2025 tax deduction. We ask that donors please plan ahead.

If you have questions about these guidelines or any of the information outlined above, please reach out to Vice President of Advancement Michelle Pape at mpape@piusxi.org.