

If you're like many Americans, letters from your favorite charities may be appearing in your mailbox acknowledging your 2023 donations. But what happens if you haven't received such a letter?

Can you still claim a deduction on your 2023 income tax return?

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.

Remember, 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. However, suppose you received something in return for the donation. In that case, you generally must reduce your deduction by its value — and the charity is required to provide you a written acknowledgment as described earlier.

## Itemized Deductions or Standard

You may remember that in recent tax years, 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 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 choose 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 from your 2023 return.

We can also guide you on the substantiation you'll need for charitable gifts you're planning to ensure you can enjoy the desired deductions when you file this year's return. [Reach out to us for assistance.](#)