YEAR-END GIVING OPPORTUNITIES

Joya
CHILD & FAMILY DEVELOPMENT

Do you know Joya?

Joya is a non-profit pediatric therapy provider and Neurodevelopmental Center of Excellence in Spokane County. We deliver high-quality occupational, physical, and speech therapies along with special education services to children ages 0-3. Beginning in 1960 as the Spokane Guilds' School, we have grown from a volunteer-led initiative into a comprehensive center staffed by teachers, therapists, medical professionals, and social workers serving over 1,000 kids annually.

At Joya, every child is limitless.

When you donate, you are giving hope and stability to hundreds of young children and their families. No family is ever turned away due to financial hardship. Your generosity fills the gap to ensure all kids receive high-quality early intervention services without financial barriers.

Give Wisely, Give Generously

As the year comes to a close, there are several ways to make your gift to Joya go further. Your generosity supports our kids while potentially offering tax benefits and helping you meet your financial goals.

IF YOU HOLD AN IRA:

- **If you are 70 ½,** you can make a Qualified Charitable Distribution from your IRA to a qualified charity like Joya Foundation. The distribution will be excluded from your income and is not taxable income to the charity.
- **If you are 73,** you may be required to take a Required Minimum Distribution. A Qualified Charitable Distribution may also satisfy all or part of this requirement.

ALL TAXPAYERS:

- A **new tax benefit for charitable giving in 2026**: you can **deduct up to $1,000** (or $2,000) as a married couple) in charitable gifts to Joya Foundation **even if you don't itemize**.



Your gift provides access to essential early intervention therapies and support, giving each child the opportunity to reach important milestones and build a strong foundation for the future.

CHARITABLE BENEFICIARY DESIGNATIONS

Have you updated your Beneficiary Designations recently?

By adding Joya Foundation as a beneficiary of your retirement account, you can make a meaningful impact on young lives while taking advantage of potential tax benefits. Unlike retirement assets left to individual beneficiaries, which may be subject to income taxes when distributed, eligible charitable gifts from retirement accounts can allow more of your hard-earned savings to go directly toward the causes you care about.

A Simple Step, A Meaningful Gift

Example

If all or part of your IRA is left to Joya:

Account Value: $100,000

100% to Joya - Joya receives full amount

No federal or state taxes taken, full account value will support Joya.



If all or part of your IRA is left to an individual:

Account Value: $100,000

$100,000 - Individual Receives approx. $70,000

- State & Federal Taxes approx. $30,000

**Actual amounts depend on the recipient's tax bracket.*

Retirement accounts are frequently among the least tax-efficient assets to leave to an individual. Consider leaving retirement assets to Joya and other assets to individuals to whom you wish to make gifts.

Turn your retirement savings into brighter beginnings and meaningful milestones for young children. Your gift becomes a part of every first step, every new word spoken, and every milestone reached.



Information

Joya Foundation
1016 N Superior St.
Spokane, WA 99202
Phone: 509-326-1651
www.joya.org
Tax ID: 91-1233711