

Your guide TO THE 2026 *giving season*



Worth the wait

In Scripture, God’s promises often unfold over a long period of time. And the Advent season reminds us that, while we may not always understand his timing, we can trust that he is at work in ways we cannot yet see.

As another year draws to a close, we pray this guide helps you navigate your year-end giving with confidence, discover new opportunities to bless others, and celebrate Christ with greater joy.

May this Christmas renew your wonder, fill your heart with hope, and keep your eyes fixed on Jesus, the one worth waiting for.

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DEVOTIONAL

Waiting with expectancy

The weeks leading up to Christmas invite us to remember the generations of God's people who waited for God's promises to be fulfilled. For centuries, God's people carried the hope his promises held – of deliverance, blessing, and peace – each generation teaching their children to faithfully wait on the Lord. When the time finally came, Scripture highlights two faithful servants who were still waiting.

Simeon was righteous and devout, *waiting for the consolation of Israel* (Luke 2:25). He'd been promised he wouldn't die before he saw the Messiah. We don't know how long he waited – only that he was still there when the promise arrived.

Anna was there too. Widowed young and now 84 years old, she never left the temple, worshiping with fasting and prayer. She'd known grief and the ache of years passing. But she also knew God was faithful.

Then Mary and Joseph carried Jesus into the temple where Simeon and Anna were waiting. To almost everyone else, he probably looked like any other child. But Simeon and Anna recognized him the minute they saw him.

Simeon took the baby in his arms and blessed God: *"My eyes have seen your salvation"* (Luke 2:30). Anna gave thanks and spoke about Jesus to others who were waiting for God's redemption (Luke 2:38).

They didn't bring costly gifts to lay before Jesus. Instead, they gave what years of faithfulness had formed in them: blessing, gratitude, and witness.

This Christmas, may our own waiting make us attentive to God and to the longings of others. And when Christ comes near, may we recognize him and give generously from what he's formed in us.

**For our eyes have seen his salvation.
And he is worth the wait.**

QUESTIONS TO *ask yourself*

1. What parts of Simeon's and Anna's faithfulness feel familiar? What parts feel hard to imagine?
2. Who might God be inviting you to notice in their longing this Christmas?
3. Think of a season of waiting you've experienced. What did it reveal about your trust in God?
4. When do you need to be reminded that God's silence is not the same as his absence?
5. How does generosity change when it flows from patience, gratitude, or hope instead of abundance alone?
6. Grief and faithfulness coexist in Anna's story. How might faithfulness help carry you through seasons of grief or longing?

REFLECTION AND ACTION

The watchful heart

Simeon and Anna recognized Jesus because they'd spent years watching for God's promises to be fulfilled. Their attentiveness shaped the way they responded – with blessing, gratitude, and joyful witness. Here are 10 ideas to help you carry that same spirit into your Christmas celebrations:

1. Take inventory of God's goodness

Carry a small notebook or keep a note on your phone where you record moments of God's faithfulness throughout the season. An answered prayer. An unexpected provision. A chance encounter. On Christmas Day, read the list aloud with family and give thanks together.

2. Speak a blessing

Pray a specific blessing over a child. Write a letter affirming God's work in a friend's life. Or call a co-worker to encourage them. If you'd like to learn more about the biblical practice of blessing, consider reading *The Blessing* by John Trent and Gary Smalley.

3. Start a family giving conversation

Invite your children or grandchildren into a giving decision through your Giving Fund. Browse charities together, talk about the needs that matter most to your family, pray over the organizations you're considering, and decide where to give together.

4. Look for God in ordinary places

Ask God to help you notice him and find opportunities to serve him in the everyday places you'll already be this Christmas: the grocery store, the airport, a local restaurant, or a family gathering.

5. Walk with someone who's waiting

Is there someone you know who's walking through a season of uncertainty, grief, or unanswered prayer? Rather than trying to fix their situation, just come alongside them. Sometimes your presence is the best way to demonstrate that God hasn't forgotten them.

6. Create a family gratitude gathering

Before opening presents or sharing a holiday meal, invite everyone to answer one question: "Where did you see God's faithfulness this year?" If your family doesn't like surprises, tell them ahead of time. The conversation could become one of the greatest gifts you share with each other.

7. Practice noticing people

When you enter a room, set aside your own agenda and take a moment to ask yourself, "Who might need to be seen today?" Notice the person standing alone, the overwhelmed parent, the worker serving quietly, or the cashier who might not have heard a kind word all day. Let them know you see them.

8. Tell a God story

Before the season ends, share a story of God's faithfulness to you with someone outside your immediate family. It doesn't have to be dramatic, but let it be genuine. Tell how he answered a prayer, provided unexpectedly, or changed your heart.

However you choose to celebrate this season, we hope you'll embrace simple practices that help you notice the Lord's goodness a little more often and share it a little more freely. May the ways God has shaped you along the journey become gifts that encourage others this Christmas.

"I wait for the Lord,
my whole being waits, and
in his word I put my hope."

PSALM 130:5



“Give praise to the Lord,

proclaim his name;

make known among
the nations what
he has done.”

PSALM 105:1



GIVING FUND

Steward generosity with intention

A Giving Fund opens the door to strategic giving opportunities that can help you support the causes you love, connect with a community of generous givers, and pursue God's unique story for your generosity – with clearer purpose and more joy.

New investments for your Giving Fund balance

With NCF's redesigned investment pools, you can match your charitable investment allocations to your giving goals. Choose from a range of new options for charitable growth from low risk for near-term granting to higher-risk/higher-return investments to potentially grow your fund balance over time for long-term grantmaking.

Want to go beyond traditional investing? Put charitable capital to work in private markets with our Alternative Investments Pool, pursuing long-term growth and diversification to strengthen future grantmaking. Or pursue more impact by recommending a specific

investment opportunity not accessible through our investment pools with our giver-recommended alternatives.

You may also have the option of a Separately Managed Account – allowing a qualified independent investment advisor you recommend to manage assets in your Giving Fund.

Anonymous granting for keeping the focus on the cause

You can make grants anonymously, so money goes out without your name included. It's a great way to give when you want to keep the focus off yourself and on the projects and causes you care about most.

58 causes and thousands of approved charities

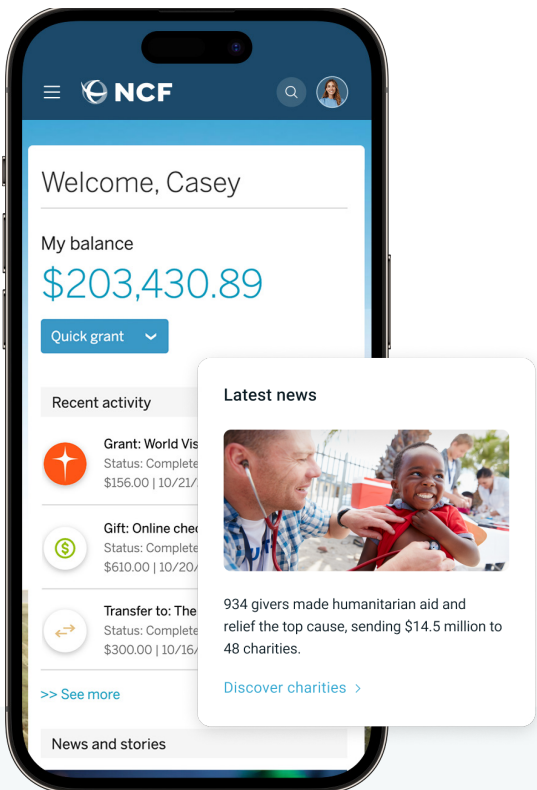
Log in to your Giving Fund to browse thousands of charity profile pages organized by 58 causes – like church, foster care and adoption, clean water, or humanitarian aid and development. Browse charities and causes to learn more, so you can give when you're ready.

Your generous legacy

Your Giving Fund can be a powerful tool for generosity even after your lifetime. Log in to your fund on any device, go to the Legacy page, and click the blue button to create a succession plan, so your kids, grandkids, or others can carry on your legacy of giving. And consider naming NCF as a beneficiary in your will, trust, or other estate documents to continue your generous legacy after your lifetime.

Automated giving

Instead of scheduling a reminder for yourself every time you want to add to your Giving Fund, you can set up regular, automatic withdrawals from your bank account or credit card to go to your fund. You can also create recurring schedules, so grants to your favorite charities are sent monthly, quarterly, or annually ... even when you're out of town or unable to log in.



Learn more at ncfgiving.com/givingfund →



Simplified giving and reporting



Potential growth for your fund



Values-aligned charity screening



Expanded giving – beyond cash



Resources to plan your giving

ASSET GIVING

The real impact of giving assets

Your appreciated assets – real estate, business interests, stock, and others – represent more than financial value. They hold the potential to do something more – support the churches, missions, or causes closest to your heart. And this approach offers a meaningful way to see your stewardship create lasting impact. You'll find:

Increased giving capacity – when you accelerate your generosity by giving from wealth tied up in your non-cash assets

More tax efficiency – with a potentially significant tax deduction, so you can give more to the causes you care about



Real estate

Whether you own commercial real estate or a vacation home, you may be able to turn your valuable property into funding for youth ministry, evangelism, disaster relief, homelessness, or whatever else God is calling you to support.

Considering selling?

By giving appreciated commercial, residential, or undeveloped property before you begin planning to sell it, you may have a once-in-a-lifetime opportunity to fund your giving into the future. Our in-house team of charitable professionals can work with you and your advisors to decide if an asset gift is right for you.

Managing property

With NCF, your income-producing real estate can become a powerful resource for generosity. You can give rental-income property, whether it's residential or commercial.



Learn more at ncfgiving.com/assetgiving →

Business interests

If you're considering selling your company in the future or just feeling overwhelmed by limited cash flow for giving, consider giving a portion of your business to make a bigger difference for your favorite charitable causes.

For many entrepreneurs who have a heart to give charitably, the opportunity arises to sell their company for a sizable gain. NCF can work with you and your advisors to help you give a portion of your business before you decide to sell.

Securities

When stock prices are up, or even in uncertain markets, many people have some appreciated stocks or mutual funds in their portfolio. These present a significant opportunity to give more and potentially bring a substantial tax deduction, so you can give more to support the causes you care about most.



Unlock more from your balance sheet



Maximize liquidity events for charity



Give more by leveraging tax efficiencies



Inspire generosity in others



2026 YEAR-END GIVING

Dates to remember

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NOVEMBER 27
Real estate gifts – Any real estate gifts requiring a Phase 1 Environmental Site Assessment must be initiated with NCF by this date.
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DECEMBER 1
Proprietary mutual funds and transfer agents – All proprietary mutual fund transfers and securities through a transfer agent must be initiated by this date.
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DECEMBER 4
New Separately Managed Accounts (SMAs) – Any new SMAs (NCF fund assets that are separately managed by an advisor) must be set up by this date.
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DECEMBER 11
Complex gifts – To ensure your complex gift can be completed by December 31, your asset donation form and all required documents must be received by December 11. Due to the high volume of complex gifts at the end of the year, we encourage you to submit your documents as soon as possible. We can accept your gift as early as today with an effective date of December 31, 2026. Contact your local NCF team for forms or more details.
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DECEMBER 14
Grants to charities – Grant requests to approved charities must be submitted by this date if you would like a check sent by the end of the year. Grants do not have to be issued by year end for tax purposes.
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DECEMBER 14
Publicly traded securities or E-checks – All stock and mutual fund transfers should be initiated with the transferring broker by this date. E-checks also need to be initiated by this date. A physical check or a wire transfer should be considered instead of an E-check beginning December 15 or later. (NCF must receive the gift by December 31 to count toward the 2026 tax year.)

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DECEMBER 31
Cash gifts – Physical checks must be postmarked by USPS no later than December 31. Cash and wire transfers must also be received in NCF's bank account by this date.
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DECEMBER 31
Charitable Gift Annuities (CGAs) – Applications for CGAs, along with physical checks, must be dated and postmarked by USPS no later than December 31, and you must have previously received a CGA illustration with the terms on which the CGA agreement will be based.
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DECEMBER 31
IRAs – If you'd like to make a qualified charitable distribution (QCD) from your IRA to a Designated Fund or Single-Charity Fund, submit a QCD request to your IRA custodian.* The check or electronic transfer should be made payable to National Christian Foundation and sent directly to NCF, allowing sufficient time for NCF to receive and acknowledge the distribution by December 31.
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DECEMBER 31
Physical stock certificates – If you hold physical stock certificates, please visit ncfgiving.com/forms for information on the most effective ways to gift these securities.

*Note, a distribution from your IRA to a Giving Fund will not qualify as a QCD but may qualify as a regular charitable gift.

NCF mailing address: 1150 Sanctuary Pkwy, Suite 350, Alpharetta, GA 30009

Special note: USPS is experiencing some temporary delays in regular mail delivery as it implements upgrades. If your gift is sent via USPS, the gift receipt will show the date the gift was postmarked. If you send your gift by FedEx or UPS, the date on your receipt is the day NCF receives the gift.

Recent USPS rule changes mean postmarks now indicate the date a mailpiece is first processed by an automated sorting facility, rather than the date it was deposited in a mailbox. Because mail is often routed to regional hubs, the post-marked date can be days later than the drop-off date. Please plan accordingly.



Download forms or contact an NCF team
ncfgiving.com/forms →

Saturday7

generosity

every Saturday morning

Spread the joy of generosity this Christmas with the new Saturday 7. Use the share buttons to invite friends, so they can join our online community – a group of 60,000 subscribers who get stories, ideas, events, and more in their inboxes every Saturday morning.



Sign up or share with a friend at
ncfgiving.com/Saturday7 →