

TouchPoints of Interest



News You Can Use

Maximizing Charitable Giving Under the One, Big Beautiful Bill Act

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This article is for information purposes only and is not intended as personalized financial or tax advice. Please consult with your advisor concerning your situation before taking action.

In this newsletter, we wanted to highlight some of the planning opportunities now that the One Big Beautiful Bill Act (OBBA) is signed, sealed, and delivered. In this article, we will focus on a few of the most actionable steps around charitable giving.

To supplement this article, you may also find these two articles from CNBC helpful which cover other aspects of the bill:

- **Tax changes under Trump's 'big beautiful bill' — in one chart**

- **The \$7,500 electric vehicle tax credit ends soon—but new rules give buyers extra time**

New Deduction for Cash Donations

In 2026, a new deduction will allow individuals to claim up to \$1,000 for single filers and \$2,000 for joint filers based on the amount of cash donations made to charities. If you normally donate less than these amounts per year, you may consider “lumping” your donations into January 2026 to maximize the value of your giving.

Note that only cash donations made directly to qualified charities count toward this deduction. This means contributions to a Donor Advised Fund (DAF) or donations made with stock or other assets will not count toward this deduction.

If you do have appreciated stock, this may be a good opportunity to...

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College Credit Plus: Earning College Credit Without the College Price Tag

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It may be hard to believe that summer is coming to an end and that yet another school year is beginning. For many parents, this serves as a reminder that college is one year closer for their children. While college planning can be overwhelming, College Credit Plus offers a way to get ahead in the process, save money, and advance your child's education.

College Credit Plus is a program that allows Ohio students to earn high school and college credits simultaneously. This means your child could accumulate college credits before even starting college, saving money on tuition and textbook costs. The program works by allowing students in grades 7-12 to enroll in college courses from community colleges and universities. These courses are held either at a high school, college campus, or online.

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Open Enrollment

Fall is here! With it comes the time for open enrollment for health insurance. If you get health insurance through the government **Marketplace** open enrollment is November 1st through January 15th. You will be able to renew or change health plans for the coming year. If you miss this window you must qualify for a Special Enrollment Period to enroll in or change plans. You can preview plans and prices **here** to get an idea of which plan you may want to enroll in. They've even created a **checklist** to help you prepare what you'll need to complete your application.

Don't forget - if your health insurance premium changes let us know so we can update our records!

What We Do for Our Clients

- Help you prioritize your financial opportunities.
 - Help you evaluate the difference in risk levels between various fixed-income investments such as government bonds and corporate bonds.
 - Show you how to access your statements and other information online.
 - Provide referrals to other professionals, such as accountants and attorneys.
 - Educate you on retirement issues.
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Team Spotlight



Diane Biehle

If you are a client of Marcus' you may know Diane as his Executive Coordinator. Everyone here at the office knows her as Cookie Lady! This is because she brings Sonya's dogs around to everyone in the office in the mornings so we can each give them treats (aka cookies)!

Diane is very crafty and creative. She decorates her cubicle for holidays and it always looks festive. She always helps decorate cubicles for birthdays and adds her special touch. She is also a great baker and often brings her delicious treats into the office.

When not at work Diane enjoys spending time with her three children and two dogs. She is an avid reader and always has a book on hand. She is also active at her church, St. John the Evangelist Church in West Chester.

To view Diane's bio on our website click [here](#).

What's Happening Around the Office

TouchPoint® is hosting a virtual food drive for Freestore Foodbank through September 22nd! We have currently raised \$4,925 of our \$6,000 goal.

Contributions will support programs such as Power Pack, Rural Summer Meals, Senior Boxes, School and Medical Pantries, and more! By partnering with Freestore Foodbank, we are taking a stand against hunger. Click the button to the right to donate!



[Donate](#)



We love our clients! It is our honor to be able to care for you, your family, and the people you refer. When you refer someone to your Advisor at TouchPoint®, we give them the care and dedication that you have come to appreciate.

We also love to throw parties! To celebrate, we host a referral party every January to combine these loves together. As a thank you for your referrals, we host a party for both the referrer and the person who was referred to us that became a client in the previous year. If you love your family and friends and would like to join in the “Celebration of Appreciation” hosted at Eddie Merlot’s, don’t keep us a secret.



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