**Don’t need your stimulus check? Consider giving it to your hometown.**

BY AL STEUTER

Millions of Americans across the country are beginning to receive their Economic Impact Payments, just one element of Congress’ expansive Coronavirus Aid, Relief, and Economic Security Act, better known as the CARES Act.

This one-time direct cash payment will provide $1,200 to those making $75,000 a year or less. Married couples will receive up to $2,400, and those with children will receive an additional $500 per child (up to age 17).

For business owners struggling to stay afloat, those who have been furloughed or laid off, or have contracted or are caring for family members with coronavirus, these checks will help alleviate the many stresses compounding on American families as we navigate these uncharted waters.

But for the luckiest among us – those who are comfortably retired, still employed, still healthy (people like myself) – I urge you to consider reinvesting that money, or a portion of it, into the charitable causes and communities closest to you. My wife and I are electing to support a couple of local charitable causes with our stimulus check, among them the Brown County Community Foundation Fund unrestricted endowment.

In Nebraska, the past couple of years have been punctuated by crises and disasters we could not have anticipated. Last spring, it was catastrophic floods impacting dozens of communities, thousands of homes, small businesses, farms, ranches, schools, healthcare facilities, and more.

This year, the COVID-19 pandemic has us all feeling uncertain about the future.

But one certainty we can always count on? Change. And that’s precisely what community unrestricted endowments are designed to address.

Community unrestricted endowments are a critical development tool for Greater Nebraska hometowns like those in Brown County. Since 1995, local volunteers have been working to build our unrestricted endowment account, which now totals over $1 million. All contributions to the endowment are invested and every year, we use a portion of the payout to make grants that respond to opportunities and challenges as they arise. For instance, in Brown County, our unrestricted endowment allowed us to keep the Sandhills Care Center, a vital facility for our aging population, open and caring for residents. As I type this, many communities across the state are using unrestricted endowment payout to make grants to local food banks, nonprofits addressing domestic violence, resources for virtual learning, and other needs areas that have come to the forefront as a result of the COVID-19 pandemic.

Importantly, donating your stimulus check isn’t just beneficial to your community – it benefits you, the individual making the gift. Within the CARES Act, there are several charitable tax provisions that incentivize charitable giving. They include:

1. A new deduction for charitable donors who do not itemize when filing their tax returns. If you do not itemize but make a gift to charity, you will be allowed to take a special tax deduction, up to $300, to reduce your tax liability.
2. An increase in the deduction limit up to 100% of a donor’s annual income for cash gifts (previously the deduction was capped at 60% of annual income). If you make a gift you will be able to deduct more this year.

Even in the age of physical distancing, the power of community will get us through. If you need your stimulus check to make ends meet, by all means, that was the intended purpose. But for the fortunate ones among us, think of this as an opportunity to do your part in building a stronger, more resilient community, better prepared for the next unanticipated event the future inevitably holds.

*Al Steuter lives in rural Brown County, Neb. He is immediate past chair of the Nebraska Community Foundation statewide board of directors and a retired member of the Brown County Community Foundation Fund Advisory Committee, still serving in an ex-officio capacity.*