MEET ADELANTE · ARIZONA CHARITABLE TAX CREDIT

The Adelante Guide to the Arizona Charitable Tax Credit

Small moments. Life-changing impact.

Updated for the 2026 tax year, with 2027 limits

QCO CODE	2026 LIMIT	DEADLINE
20050	**$506 / $1,009**	**April 15, 2027**
Enter on Arizona Form 321	Single · Married filing jointly	To claim on your 2026 return

Give online: secure.qgiv.com/for/atcf · Questions: donations@adelantehealthcare.org

Adelante Healthcare

A 501(c)(3) Qualifying Charitable Organization

Your Arizona taxes can stay close to home.

Arizona lets you send part of the state income tax you already owe to a certified local charity. When you give to Adelante Healthcare, you can claim a **dollar-for-dollar credit** on your Arizona return, and your gift helps bring essential care and community resources to Arizona families.

This guide walks through how the credit works, how much you can claim, the deadlines, and how to combine it with other Arizona credits. It is for general information only. Please talk with your tax advisor about your own situation.

Quick start in three steps

1. Give to Adelante. Any amount up to $506 (single, head of household, or married filing separately) or $1,009 (married filing jointly). Gifts through April 15, 2027 can count toward 2026.

2. Keep your receipt. You will receive one by email after your gift.

3. Claim it on Arizona Form 321. Enter Adelante's QCO code, **20050**, and subtract the credit from the Arizona tax you owe. No itemizing required.

CHAPTER 1

What the credit is

Arizona lets individual taxpayers send part of their state income tax to certified local charities instead of the state's general fund. The program is two separate, nonrefundable credits: one for gifts to **Qualifying Charitable Organizations (QCOs)** and one for gifts to **Qualifying Foster Care Charitable Organizations (QFCOs)**.

QCOs serve Arizonans who are low income, receive TANF benefits, or are children with a chronic illness or physical disability, and must spend at least half their budget on those services. Adelante Healthcare is certified by the Arizona Department of Revenue as a QCO. **Our QCO code is 20050.**

CHAPTER 2

How much you can claim

Filing status	QCO (Adelante) 2026	QCO 2027	QFCO 2026	QFCO 2027
Single, head of household, married filing separately	$506	$513	$632	$640
Married filing jointly	$1,009	$1,022	$1,262	$1,278

There is no minimum: a $25 gift earns a $25 credit. The QCO limit is a combined total, so if you give to more than one QCO, your credits together cannot exceed $506 or $1,009. The QCO and QFCO credits are separate, so you can claim both.

New for 2027: The higher 2027 amounts take effect January 1, 2027. You can give again at the beginning of the year and submit a new Form 321 with your 2027 Arizona return (filed in 2028).

CHAPTER 3

A credit is not a deduction

A **deduction** lowers the income you are taxed on, so you save only a fraction of your gift. A **credit** comes straight off the tax you owe, dollar for dollar.

Deduction: At Arizona's 2.5% flat rate, a $506 gift to a non-certified charity lowers your state tax by about $12.65.

Credit: The same $506 given to Adelante lowers your Arizona tax by the full $506.

CHAPTER 4

The rules

- **Individuals only.** Businesses, foundations, and partnerships do not qualify.
- **Cash gifts only.** Cash, check, credit card, and payroll deduction count; goods, property, and volunteer time do not.
- **Certified charities only.** The organization must be on the Arizona Department of Revenue's QCO or QFCO list, and you must use its five-digit code on your form.
- **No itemizing required.** You can take the credit with the standard deduction.
- **Value received reduces the credit.** If your gift buys something, like an event ticket, only the amount above its value counts.

CHAPTER 5

Deadlines

You do not have to give by December 31. For the **2026 tax year, you can give through April 15, 2027**.

- Gifts made Jan. 1 – Dec. 31, 2026 go in Part 1, Section A of Form 321.
- Gifts made Jan. 1 – Apr. 15, 2027 go in Part 1, Section B if you are applying them to 2026.
- A gift made between Jan. 1 and Apr. 15, 2027 can be claimed on your 2026 return *or* your 2027 return, not both. Claiming it on 2027 lets you use the higher 2027 limit ($513 single / $1,022 joint).
- For a federal deduction, the IRS generally requires the gift be made by December 31.

CHAPTER 6

Carry-forward and limits

The credit is **nonrefundable**: it can bring your Arizona tax down to $0, but it will not create a refund on its own. If your credit is larger than your tax this year, you can carry the unused portion forward for up to **five years**.

Only the credit-eligible amount carries forward. For example, if a single filer gives $1,000 to a QCO, only $506 can ever become a credit; the other $494 is a regular gift (thank you!).

CHAPTER 7

Stack your Arizona credits

Arizona's credits are independent, so you can use several on the same return, up to your total tax owed.

Credit (2026)	Form	Single	Joint
Qualifying Charitable Org. (Adelante)	**321**	**$506**	**$1,009**
Qualifying Foster Care Charitable Org.	352	$632	$1,262
Public School (extracurriculars)	322	$200	$400
Private School Tuition Org.	323	$787	$1,570
Certified School Tuition Org. ("switcher")	348	$784	$1,561

CHAPTER 8

What about federal taxes?

The IRS does not offer a charitable credit. Gifts to 501(c)(3) organizations like Adelante may be deductible on your federal return if you itemize, generally up to 60% of adjusted gross income for cash gifts. Starting in 2026, itemizers cannot deduct the first 0.5% of AGI in charitable gifts. Federal rules can interact with state credits, so ask your tax advisor how both apply to you.

CHAPTER 9

Help and contacts

- **Your tax advisor** is the best first call for your situation.
- **Arizona Department of Revenue:** 602-255-3381 (Phoenix area) · 800-352-4090 (520 and 928 area codes) · azdor.gov/tax-credits
- **Adelante Fund Development:** donations@adelantehealthcare.org

Ready to give?

Online: secure.qgiv.com/for/atcf

By check: Payable to Adelante Healthcare, memo "AZ Tax Credit," mailed to 3033 N. Central Ave., Suite 145, Phoenix, AZ 85012

Claim it: Arizona Form 321 · QCO code 20050

Adelante Healthcare is a 501(c)(3) nonprofit and a Qualifying Charitable Organization certified by the Arizona Department of Revenue (QCO code 20050; Tax ID 86-0377821). Adelante Healthcare is not a tax advisor. This guide is for general information only and is not tax, legal, or accounting advice. Please consult your tax professional about your situation. Credit amounts reflect the 2026 tax year unless noted.