

THANK YOU for choosing our **free tax site** to have your taxes done this year. We're proud of the **smart choices** our clients are making as they work toward their financial goals. Here are some **smart choices** clients have made about:

4. CHOOSING THE RIGHT WITHHOLDING AND TAKE-HOME PAY



“It costs me money and stress to fall behind on bills. Lowering my withholding gives me more take-home pay so I can keep up.”



“I was giving up \$1,000 a year by not paying into my 401(k) retirement plan. Now I’m grabbing that money with just \$25 a week.”

TO GET HELP MAKING YOUR OWN *SMART CHOICES*,

ask at your **free tax site** for information about resources to help you reach your goals, or contact:

www.irs.gov

www.MassSaves.org

www.masscap.org

All *Smart Choices* tips can be found at www.Mass211.org

All figures are based on 2009 tables, and are subject to change.

GIVE. ADVOCATE. VOLUNTEER. LIVE UNITED.

