

Tax planning is a **smart choice** that can help you reach your goals.

Here are some ideas to help you make **smart choices** about...

## PUTTING MORE TAKE-HOME PAY TO WORK FOR YOU

It's amazing what some people can do with an extra **\$25 a week!**

**\$240**

**“What I saved in late fees and credit card interest in one year by keeping up with my bills.”**

**\$1,096**

**“The extra interest I'll earn over 20 years by putting my money into savings all year round instead of waiting to get it back in my refund.”**

**\$3,900**

**“How much they gave me when I saved \$25 a week as part of an ‘IDA’ matched savings program.**

**\$15,951**

**“The amount I'll have saved for my kids' college education after 10 years.”**

**\$75,183**

**“What I'll have for my retirement by contributing \$25 a week to an IRA for 30 years.”**

**WHAT CAN YOU DO** with a little more take-home pay?

Check your withholding to see if you can afford to bring home more of your pay each week.

Ask about other resources available to help you at this **free tax site**, or contact:

[www.irs.gov](http://www.irs.gov)

[www.MassSaves.org](http://www.MassSaves.org)

[www.americasaves.org](http://www.americasaves.org)

All **Smart Choices** tips can be found at [www.Mass211.org](http://www.Mass211.org)

All figures are based on 2010 tables, and are subject to change.

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