

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

www.MassSaves.org

www.americasaves.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.

