

Personal Finance: Turning Money into Wealth  
Chapter 4  
Tax Planning & Strategies

Learning Objectives

- Identify & understand the major federal income tax features that affect taxpayers.
- Describe other taxes that you must pay
- Understand what is taxable income & how taxes are determined
- Choose the tax form that's right for you, file, & survive an audit if necessary
- Calculate your income taxes
- Minimize your taxes

Introduction

- Most financial decisions are affected by taxes
- Need to understand how taxes are imposed
- What strategies are used to reduce taxes & what role does tax planning have in personal financial planning?

The federal income tax structure

- Progressive or graduated tax
- Tax rates & tax brackets
- Personal exemption
- Itemized or standard deductions
- Taxable income

The federal Income Tax Structure

- Taxable income is a function of adjusted gross income (AGI), deductions, and exemptions
- $AGI = \text{taxable income from all sources} - \text{specific adjustments}$  but before deducting standard or itemized deductions
- Assume you are in the 15 % tax bracket. Does that mean you pay 15 % of you taxable income in taxes?
- The last dollar earned is taxed at 15% Earlier income is taxed at the lower rate

Marginal Versus Average Taxes

- Average tax rate - the average amount of your total income taken away in taxes
- Marginal tax rate (or marginal tax bracket) - the percentage of the last dollar earned that goes to pay taxes
- Taxes is postponed

# Chapter 4 Personal Finance Answer Sheet

**AN Whitehead**



**Chapter 4 Personal Finance Answer Sheet:**

The Top Books of the Year Chapter 4 Personal Finance Answer Sheet The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous captivating novels captivating the hearts of readers worldwide. Lets delve into the realm of popular books, exploring the engaging narratives that have charmed audiences this year. Chapter 4 Personal Finance Answer Sheet : Colleen Hoover's "It Ends with Us" This poignant tale of love, loss, and resilience has gripped readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can prevail. Chapter 4 Personal Finance Answer Sheet : Taylor Jenkins Reid's "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reid's absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Chapter 4 Personal Finance Answer Sheet : Delia Owens' "Where the Crawdads Sing" This captivating coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens weaves a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These bestselling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of captivating stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is an exceptional and gripping novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

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