

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

**Jack R. Kapoor, Les R. Dlabay, Robert  
James Hughes**

## Chapter 4 Personal Finance Answer Sheet:

*Personal Finance, Grades 5 - 8* Biedenweg, 2010-08-06 Encourage students to become financially responsible with Personal Finance for grades 5 and up This 80 page workbook features eight chapters of valuable financial information It includes reproducible and activities that focus on setting income goals different types of bank accounts insurance investments and taxes For students learning personal finance is an investment in the future

**Personal Finance** Jack R. Kapoor, Les R. Dlabay, Robert James Hughes, 1991 Financial planning for life from career strategies and consumer credit to investments and taxes to retirement and estate planning this handbook covers everything for making those all important decisions

**Personal Financial Planning** Lewis Altfest, 2016-01-22 Telecourse Student Guide for Dollar\$ and Sense Rod Davis, 2000-08 The Mathematics of Personal Finance E. Thomas Garman, Bruce H. Brunson, 2002-08 The Mathematics of Personal Financial Planning 3e creates a solid foundation for the skills and applications that foster success of professional certification examinations in personal financial planning insurance credit counseling and financial counseling With a unique step by step learning format and algebraic expressions the text clearly presents mathematical computations and examples that will assist the student in mastering financial concepts and formulas

**Student Resource Manual to Accompany Personal Finance** Jack Kapoor, Les Dlabay, Robert J. Hughes, 2003-03 Written by the authors include Readings and Cases allows students to review and apply text concepts Each chapter includes a chapter overview a pre test self guided study questions a post test problems applications cases and recent articles from BusinessWeek Together these exercises reinforce important concepts and offer students additional opportunities to use their critical thinking and writing skills

**Personal Financial Management** Louis E. Boone, David L. Kurtz, 1989 *Fundamentals of Corporate Finance* Jonathon Berk, Peter DeMarzo, Jarrod Harford, Guy Ford, Vito Mollica, Nigel Finch, 2013-12-02 Core concepts Contemporary ideas Outstanding innovative resources To succeed in your business studies you will need to master core finance concepts and learn to identify and solve many business problems Learning to apply financial metrics and value creation as inputs to decision making is a critical skill in any kind of organisation Fundamentals of Corporate Finance shows you how to do just that Berk presents the fundamentals of business finance using the Valuation Principle as a clear unifying framework Throughout the text its many applications use familiar Australian examples and makes consistent use of real world data This Australian adaptation of the highly successful US text Fundamentals of Corporate Finance features a high calibre author team of respected academics The second edition builds on the strengths of the first edition and incorporates updated figures tables and facts to reflect key developments in the field of finance For corporate finance or financial management students at undergraduate or post graduate level

**Personal Finance** Ike Mathur, Iqbal Mathur, 1989 *Personal Finance* Bernard J. Winger, Ralph R. Frasca, 1993 **Business for Communicators** Sandra Duhé, 2021-08-30 Business for Communicators provides future and current professional communicators with a hands on working knowledge of how businesses profit grow and adapt in their

competitive environments Corporate communicators aspire to sit at the decision making table but too often fall short because of an inability to speak the language of business or effectively apply a business mindset to communication strategy Business for Communicators provides the in depth business literacy these professionals need beyond just building the case for business intelligence or explaining business basics The text delves into the details of corporate finance accounting marketing strategy operations and economics to provide a theoretical grounding and a working knowledge that business communicators can apply to every decision they make Real world applications illustrate concepts covered focus on the communication implications of business outcomes and provide opportunities for extended learning and discussion This book is an essential resource for advanced undergraduate and graduate students as well as professional corporate communicators ready to enhance their influence and advance their careers with business acumen An accompanying website blog email and social media platforms provide additional resources interaction commentary and responses to questions from educators and practitioners as well as teaching materials for educators at [www.thecomunicatorsmba.com](http://www.thecomunicatorsmba.com) **Instructor's Manual to Accompany Personal Finance, 6th Edition** Harold Arthur Wolf,1981 *Teacher S Contem* William A. McEachern,2004-03 The Instructor s Wraparound Edition provides comprehensive instructional support for Contemporary Economics The lesson plan format is incorporated right in the margins providing the tools you need to lead students from learning to applying to owning the economic material All solutions are included in the margins as well as additional ideas background and projects for different learning styles and ability levels Unit Overviews contain pacing guides and identify coverage of NCEE standards in the upcoming chapters *Personal Finance Study Guide Sixth Edition* E. Thomas Garman,1999-10-25 *Personal Finance* Arthur J. Keown,2001 New edition of a text that introduces the concepts tools and applications of personal finance and investments Keown Virginia Polytechnic Institute and State U ties topics together through the use of basic principles or axioms in order to educate the student in the discipline of personal finance not just the procedures The 18 chapters cover financial planning managing money insurance protection managing investments and retirement and estate planning Includes a workbook Annotation copyrighted by Book News Inc Portland OR **Accounting** Paul D. Kimmel,Jerry J. Weygandt,Donald E. Kieso,2010-12-01 With this fourth edition accountants will acquire a practical set of tools and the confidence they need to use them effectively in making business decisions It better reflects a more conceptual and decision making approach to the material The authors follow a macro to micro strategy by starting with a discussion of real financial statements first rather than starting with the Accounting Cycle The objective is to establish how a financial statement communicates the financing investing and operating activities of a business to users of accounting information This motivates accountants by grounding the discussion in the real world showing them the relevance of the topics covered to their careers [The Complete Idiot's Guide to Personal Finance for Canadians](#) Bruce McDougall,Michael Reardon,1994 [The Quartermaster Review](#) ,1927 *Personal Finance* E. Thomas Garman,1997 **The Individual**

**Investor's Guide to Computerized Investing** American Association of Individual Investors, 1998-11

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