

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

Ike Mathur, Iqbal Mathur



Chapter 4 Personal Finance Answer Sheet:

Unveiling the Power of Verbal Artistry: An Psychological Sojourn through **Chapter 4 Personal Finance Answer Sheet**

In some sort of inundated with displays and the cacophony of quick transmission, the profound energy and mental resonance of verbal beauty usually fade in to obscurity, eclipsed by the constant onslaught of sound and distractions. However, set within the musical pages of **Chapter 4 Personal Finance Answer Sheet**, a charming function of fictional elegance that impulses with natural thoughts, lies an unique trip waiting to be embarked upon. Penned by way of a virtuoso wordsmith, this magical opus courses visitors on a psychological odyssey, softly revealing the latent possible and profound influence embedded within the elaborate web of language. Within the heart-wrenching expanse of this evocative examination, we can embark upon an introspective exploration of the book is main styles, dissect its captivating publishing model, and immerse ourselves in the indelible effect it leaves upon the depths of readers souls.

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