

**THANK YOU** for choosing our **free tax site** to have your taxes done this year. We're proud of the **smart choices** our clients are making as they work toward their financial goals. Here are some **smart choices** clients have made about:

## 4. CHOOSING THE RIGHT WITHHOLDING AND TAKE-HOME PAY



**“It costs me money and stress to fall behind on bills. Lowering my withholding gives me more take-home pay so I can keep up.”**



**“I was giving up \$1,000 a year by not paying into my 401(k) retirement plan. Now I’m grabbing that money with just \$25 a week.”**

### **TO GET HELP MAKING YOUR OWN *SMART CHOICES*,**

ask at your **free tax site** for information about resources to help you reach your goals, or contact:

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

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

[www.masscap.org](http://www.masscap.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.

**GIVE. ADVOCATE. VOLUNTEER. LIVE UNITED.**

