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Year-End Strategies to Reduce AGI



Adjusted gross income (AGI) is used as a threshold for phaseout provisions that can cut back or eliminate certain tax breaks. Here are AGI-reduction strategies — five short-term and five long-term — that are worth considering. In addition to lowering your federal income tax bill, these ideas might reduce state income taxes, self-employment taxes and exposure to the 3.8% net investment income tax.
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Building Wealth through Investing

Mistake to Avoid: Holding Savings Bonds after Interest Stops

Do you have Savings Bonds tucked away somewhere? Holding onto them may seem like a good idea. However, if it has been awhile since you've looked at them, you should locate the bonds and check their status. If they have stopped earning interest, you could be doing yourself a disservice. Read on to learn more.

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Pay More Than the Monthly Minimum on Credit Cards

Paying the full balance on your credit cards each month is the best way to manage that debt. But if you cannot do that, at least pay as much as you can. You may even consider not using one or two cards for awhile so the balances do not increase as you pay them down. Here is how credit card interest and charges work. Without being prudent, it could take almost 25 years pay off a \$5,000 balance!

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8250 West Belmont Avenue Chicago, IL 60634