

Warm Wishes for a Very Happy Holiday Season

December 21, 2022

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The year-end is fast approaching. Although your tax and financial planning picture is unique to you, we want to draw your attention to both year-end and year-round tasks that you might want to consider, discuss with us, and/or with your tax advisor.

My staff and I send warm wishes for a happy and healthy holiday season to you and your loved ones.

Guide to Year-End Financial Planning

Let's take another look at the questions in our "Guide to Year-End Financial Planning for 2022". We hope these questions are a helpful guide when reviewing and possibly reassessing your financial goals, savings, spending and tax strategies.

- 1. Can I Contribute More to Retirement Funds?
- 2. Do I Have FSA Dollars to Spend or Carry Over?
- 3. Should I Consider Roth Conversions?
- 4. What Is Tax-Loss Harvesting?
- 5. Do My Charitable Donations Qualify for a Tax Deduction?
- 6. What Should My Strategy for Stock Options Be?
- 7. Do I Need to Think About RMDs?
- 8. When Do I Need to Resume Repaying Student Loans, and Do I Qualify for Student Debt Relief?
- 9. Should I Update My Estate Plans?

A full Guide to Year-end Financial Planning for 2022 can be viewed on our website at www.financialsecurityplanning.com, click on *Resources*, then *Newsletters*.

Please contact <u>Norine@FinancialSecurityPlanning.com</u> if you have any questions or would like to schedule an appointment. Thank you.

My staff and I deeply appreciate the continuing opportunity to work with you. Please let me know if you have any questions or requests. Thank you.

Sincerely,

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