

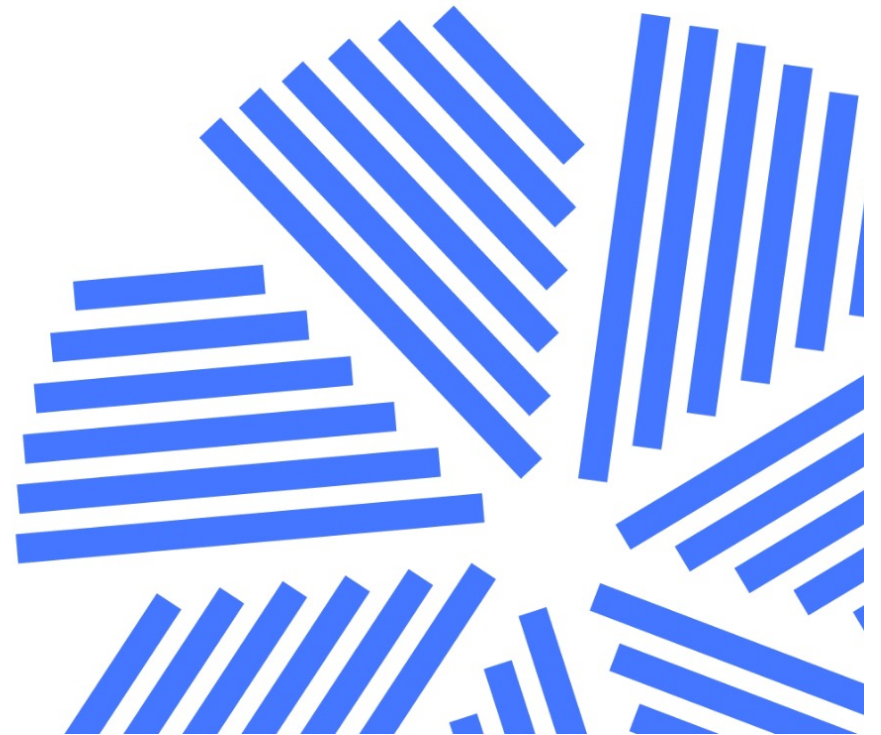


Understanding Your Income Taxes

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- Champions ethical behavior in investment markets
- Respected source of knowledge in the global financial community



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Photo
(Optional) [First, Last], CFA ...

Speaker
Photo
(Optional) [First, Last], CFA ...

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Photo
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Session Goal – Broad Understanding of Taxes

AGENDA



Understand your Taxes
and Tax Returns



Quick tips for checking on
your Tax Returns

U.S. Tax System - Overview

"In this world, nothing is certain except death and taxes"
attrib. to Benjamin Franklin in 1789

Taxes are required payments of money to the government.

- 3 levels of government: Federal, State & Local – each uses taxes to pay for public goods & services that benefit the community.

Some Types of Taxes (yes, there are more!):

- **Income (earned & unearned)** – Most federal government revenue comes from income taxes on individuals & companies. Not all states have income taxes.
- **Payroll** – funds Social Security and Medicare.
- **Sales** – funds state and local public programs
- **Property** – funds state and local public programs
- **Tariffs** – Taxes on imports



2025 Federal Income Tax Brackets *for returns due April 2026

Marginal Rate	Single Filers	Married Filing Jointly	Head of Household
10%	\$0 – \$11,925	\$0 – \$23,850	\$0 – \$17,000
12%	\$11,926 – \$48,475	\$23,851 – \$96,950	\$17,001 – \$64,850
22%	\$48,476 – \$103,350	\$96,951 – \$206,700	\$64,851 – \$103,350
24%	\$103,351 – \$197,300	\$206,701 – \$394,600	\$103,351 – \$197,300
32%	\$197,301 – \$250,525	\$394,601 – \$501,050	\$197,301 – \$250,500
35%	\$250,526 – \$626,350	\$501,051 – \$751,600	\$250,501 – \$626,350
37%	\$626,351+	\$751,601+	\$626,351+

Taxable Income

Note: Only the income within each bracket is taxed at that rate (marginal taxation).



2025 Federal Income Marginal Payment Calculations *Single Filers

Marginal Rate	Single Filers	Marginal Payment Calculation
10%	\$0 – \$11,925	10% of taxable income
12%	\$11,926 – \$48,475	\$1,192.50 + 12% of amount over \$11,925
22%	\$48,476 – \$103,350	\$5,578.50 + 22% of amount over \$48,475
24%	\$103,351 – \$197,300	\$17,651 + 24% of amount over \$103,350
32%	\$197,301 – \$250,525	\$40,199 + 32% of amount over \$197,300
35%	\$250,526 – \$626,350	\$57,231 + 35% of amount over \$250,525
37%	\$626,351+	\$188,769.75 + 37% of amount over \$626,350

Note: Only the income within each bracket is taxed at that rate (marginal taxation).



Single Filer Marginal Payment Calculation Example

Taxable Income = \$50,000

Marginal Payment Calculation:

- 10% Bracket: $(\$11,925 \times 0.1) = \$1,192.50$
- 12% Bracket: $(\$48,475 - \$11,925) \times 0.12 = \$4,386.00$
- 22% Bracket: $(\$50,000 - \$48,475) \times 0.22 = \$335.50$

Total: $(\$1,192.50 + \$4,386.00) = \$5,578.50 + \$335.50 = \$5,914$

Marginal Tax Rate: 22%

Effective Tax Rate: $\$5,914 / \$50,000 = 11.8\%$

Note: Only the income within each bracket is taxed at that rate (marginal taxation).



Key Words

- **Adjusted Gross Income (AGI)**
 - Total income **minus specific “above-the-line” adjustments** (e.g., retirement contributions, HSA contributions).
 - The level of AGI is important because it impacts some of the deductions and credits for which you’re eligible – which reduces your taxable income.
- **Taxable Income**
 - AGI minus exemptions and deductions.
 - Taxable income is the amount on which your taxes are calculated.
- **Deductions**
 - An amount you subtract from your income, thereby reducing your tax.
 - **Standard vs Itemized deductions** – Most people take the standard deduction. If your deductible expenses and losses are more than the standard deduction, you can save money by itemizing.
 - Itemized deductions might include home mortgage interest, capital losses, donations to charity, property taxes, etc.
- **Tax Credit**
 - A dollar-for-dollar amount taxpayers can claim to reduce income taxes owed.



2025 Standard Deduction Amounts

Filing Status	2025 Standard Deduction
Single / Married Filing Separately	\$15,750
Head of Household	\$23,625
Married Filing Jointly / Surviving Spouse	\$31,500

Note: Additional \$1,950 standard deduction for each taxpayer age 65+ or blind (\$1,550 if married). Based on IRS Rev. Proc. 2024-40.



Deduction: Standardized or Itemized?

Itemize if your total deductions exceed your standard deduction

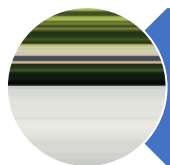
Most common itemized deductions

- Mortgage Interest paid (Up to the first \$750,000 of debt can be deducted)
 - You'll receive Form 1098 from your lender
- SALT – State and local Tax Deductions
 - State & Local taxes paid
 - Real estate taxes paid
 - Deduction cap recently went from \$10,000 limit to \$40,000
- Charitable contributions
- Medical & dental expenses

And there are numerous other credits & deductions

Recent Tax Law Changes (OBBBA)

Primarily Affecting Low- and Middle-Income Taxpayers



Seniors (Age 65+)

- New senior deduction
- Phases out at higher income levels
- Available with standard or itemized deductions



Service & Tipped Workers and Overtime

- Certain reported tips excluded from federal income tax
- Income limits apply
- Payroll taxes still apply



Workers with Car Loans

- Deduction for interest paid on qualifying auto loans
- Income and vehicle limits apply

⚠ Eligibility rules apply, and benefits phase out as income rises.
These changes may not be reflected in paycheck withholding

Key Words

- **Tax liability**
 - Taxes due on your Taxable Income
- **Tax withheld**
 - How much you paid throughout the year.
 - Usually what's withheld from your paycheck.
- **Tax Refund or Owed**
 - The difference in the liability and amount withheld.
 - That is, how much you are due or how much is due to the IRS.



AUDIENCE POLL

How can you
lower your tax
liability?

- A. Max out your 401k contribution
- B. Max out your Health Savings Account (HSA) contribution
- C. Take out a mortgage (if you itemize and qualify)
- D. Move out of Massachusetts !
- E. All of the Above

AUDIENCE POLL

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- D. Move out of Massachusetts !
- E. **All of the Above**

AUDIENCE POLL

What types of Interest Expense are tax deductible?

- A. Credit card interest
- B. Car loan interest
- C. Mortgage and home equity interest
- D. Student loan interest
- E. B, C, and D
- F. All of the above
- G. None of the above

AUDIENCE POLL

What types of Interest Expense are tax deductible?

- A. Credit card interest
- B. Car loan interest
- C. Mortgage and home equity interest
- D. Student loan interest
- E. B, C, and D
- F. All of the above
- G. None of the above

Quick Federal Tax Tips

Some interest is not taxed, see tax exempt interest

Some dividends are taxed less than others – see “qualified dividends”

Long-term capital gains are taxed less than short term capital gains. Use correct dates if you sell something.

Look at credits and other deductions that may apply when filing your taxes.

Quick MA Tax Specific Tips

Up to \$200 of earned bank interest is exempt on your MA return.
(See MA form's line 5 to ensure you've exempted this interest)

Be sure to enter
1099 – Healthcare information

MA Rent Paid to a
Landlord

Unreimbursed
Commuter (MBTA and EZ
Pass) Expenses

Main Federal & State Tax Forms

Form 1040

- Your Main Federal Income Tax Form

Schedule A

- Use this form if you have "itemized" deductions such as mortgage interest.

Mass Form 1

- Your Mass Income Tax Form

Mass Form 1a

- Overtime and Tips

IRS Form 1040 Example

Assumptions

- Single person
- Does not itemize
- Lives in MA
- Withholds federal and MA taxes through paycheck

After filling in basic information like Name, Address, and Social Security number, you complete Filing Status and Dependents

Form 1040 Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return **2025** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2025, or other tax year beginning _____, 2025, ending _____, 2025. See separate instructions.

Filed pursuant to section 301.9100-2 Combat zone Deceased MM / DD / YYYY Spouse MM / DD / YYYY
 Other

Your first name and middle initial _____ Last name _____ Your social security number _____
 If joint return, spouse's first name and middle initial _____ Last name _____ Spouse's social security number _____

Home address (number and street). If you have a P.O. box, see instructions. _____ Apt. no. _____
 City, town, or post office. If you have a foreign address, also complete spaces below. _____ State _____ ZIP code _____
 Foreign country name _____ Foreign province/state/country _____ Foreign postal code _____

Filing Status Single Head of household (HOH)
 Married filing jointly (even if only one had income) Qualifying surviving spouse (QSS)
 Married filing separately (MFS). Enter spouse's SSN above and full name here: _____
 If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): _____

Digital Assets At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? Yes No

Dependents	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(1) First name				
(2) Last name				
(3) SSN				
(4) Relationship				
(5) Check if lived with you more than half of 2025	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.	(a) <input type="checkbox"/> Yes (b) <input type="checkbox"/> And in the U.S.
(6) Check if	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled	<input type="checkbox"/> Full-time student <input type="checkbox"/> Permanently and totally disabled
(7) Credits	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents	<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents

Section to complete filing status

In this example, the person is Single and claims no dependents. If you are married or have children (dependents), you list them all here.



IRS Form 1040 Example (cont'd)

Income From All Sources

Income		1a Total amount from Form(s) W-2, box 1 (see instructions)	1a
Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.		b Household employee wages not reported on Form(s) W-2	1b
		c Tip income not reported on line 1a (see instructions)	1c
		d Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d
		e Taxable dependent care benefits from Form 2441, line 26	1e
		f Employer-provided adoption benefits from Form 8839, line 31	1f
		g Wages from Form 8919, line 6	1g
		h Other earned income (see instructions). Enter type and amount	1h
		i Nontaxable combat pay election (see instructions)	1i
		z Add lines 1a through 1h	1z
Attach Sch. B if required.	2a Tax-exempt interest	b Taxable interest	2b
	3a Qualified dividends	b Ordinary dividends	3b
	c Check if your child's dividends are included in 1 <input type="checkbox"/> Line 3a	2 <input type="checkbox"/> Line 3b	4b
	4a IRA distributions	b Taxable amount	4b
	c Check if (see instructions) 1 <input type="checkbox"/> Rollover	2 <input type="checkbox"/> QCD 3 <input type="checkbox"/>	5b
	5a Pensions and annuities	b Taxable amount	5b
	c Check if (see instructions) 1 <input type="checkbox"/> Rollover	2 <input type="checkbox"/> SO 3 <input type="checkbox"/>	6b
	6a Social security benefits	b Taxable amount	6b
	c If you elect to use the lump-sum election method, check here (see instructions)		
	d If you are married filing separately and lived apart from your spouse the entire year, check here (see instructions)		
	7a Capital gain or (loss). Attach Schedule D if required		7a
	b Check if: <input type="checkbox"/> Schedule D not required <input type="checkbox"/> Includes child's capital gain or (loss)		8
	8 Additional income from Schedule 1, line 10		8
	9 Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your total income		9
	10 Adjustments to income from Schedule 1, line 26		10
	11a Subtract line 10 from line 9. This is your adjusted gross income		11a

If you have tax-exempt interest, be sure it appears here.

If you have qualified dividends, enter them here. They are taxed at a lower rate.



IRS Form 1040 Example (cont'd)

Tax and Credits

Form 1040 (2025) Page 2

Tax and Credits	<p>11b Amount from line 11a (adjusted gross income) 11b</p> <p>12a Someone can claim <input type="checkbox"/> You as a dependent <input type="checkbox"/> Your spouse as a dependent</p> <p>b <input type="checkbox"/> Spouse itemizes on a separate return c <input type="checkbox"/> You were a dual-status alien</p> <p>d You: <input type="checkbox"/> Were born before January 2, 1961 <input type="checkbox"/> Are blind</p> <p>Spouse: <input type="checkbox"/> Was born before January 2, 1961 <input type="checkbox"/> Is blind</p> <p>e Standard deduction or itemized deductions (from Schedule A) 12e</p> <p>13a Qualified business income deduction from Form 8995 or Form 8995-A 13a</p> <p>b Additional deductions from Schedule 1-A, line 38 13b</p> <p>14 Add lines 12e, 13a, and 13b 14</p> <p>15 Subtract line 14 from line 11b. If zero or less, enter -0-. This is your taxable income 15</p> <p>16 Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/> 16</p> <p>17 Amount from Schedule 2, line 3 17</p> <p>18 Add lines 16 and 17 18</p> <p>19 Child tax credit or credit for other dependents from Schedule 8812 19</p> <p>20 Amount from Schedule 3, line 8 20</p> <p>21 Add lines 19 and 20 21</p> <p>22 Subtract line 21 from line 18. If zero or less, enter -0- 22</p> <p>23 Other taxes, including self-employment tax, from Schedule 2, line 21 23</p> <p>24 Add lines 22 and 23. This is your total tax 24</p>
------------------------	--

Standard deduction for—

- Single or Married filing separately, \$15,750
- Married filing jointly or Qualifying surviving spouse, \$31,500
- Head of household, \$23,625
- If you checked a box on line 12a, 12b, 12c, or 12d, see inst.



IRS Form 1040 Example (cont'd)

Taxable Income, Total Tax, Payments

Payments and Refundable Credits	25	Federal income tax withheld from:			
	a	Form(s) W-2	25a		
	b	Form(s) 1099	25b		
	c	Other forms (see instructions)	25c		
	d	Add lines 25a through 25c		25d	
	26	2025 estimated tax payments and amount applied from 2024 return		26	
		If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions):			
If you have a qualifying child, you may need to attach Sch. EIC.	27a	Earned income credit (EIC)	27a		
	b	Clergy filing Schedule SE (see instructions)		<input type="checkbox"/>	
	c	If you do not want to claim the EIC, check here		<input type="checkbox"/>	
	28	Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here	28		<input type="checkbox"/>
	29	American opportunity credit from Form 8863, line 8	29		
	30	Refundable adoption credit from Form 8839, line 13	30		
	31	Amount from Schedule 3, line 15	31		
	32	Add lines 27a, 28, 29, 30, and 31. These are your total other payments and refundable credits		32	
	33	Add lines 25d, 26, and 32. These are your total payments		33	
Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid		34	
	35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here		35a	<input type="checkbox"/>
	b	Routing number		c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
	d	Account number			
	36	Amount of line 34 you want applied to your 2026 estimated tax	36		
Amount You Owe	37	Subtract line 33 from line 24. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions		37	
	38	Estimated tax penalty (see instructions)	38		

Effectively an interest-free loan to the U.S. Treasury.



IRS Form W-4 Withholding

Form **W-4** **Employee's Withholding Certificate** OMB No. 1545-0074
 Department of the Treasury Internal Revenue Service **2025**
 Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Give Form W-4 to your employer. Your withholding is subject to review by the IRS.

Step 1: Enter Personal Information

(a) First name and middle initial _____ Last name _____
 Address _____
 City or town, state, and ZIP code _____

(b) Social security number _____
 Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to www.ssa.gov.

(c) Single or Married filing separately
 Married filing jointly or Qualifying surviving spouse
 Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)

TIP: Consider using the estimator at www.irs.gov/W4App to determine the most accurate withholding for the rest of the year if you are completing this form after the beginning of the year; expect to work only part of the year; or have changes during the year in your marital status, number of jobs for you (and/or your spouse if married filing jointly), dependents, other income (not from jobs), deductions, or credits. Have your most recent pay stub(s) from this year available when using the estimator. At the beginning of next year, use the estimator again to recheck your withholding.

Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5. See page 2 for more information on each step, who can claim exemption from withholding, and when to use the estimator at www.irs.gov/W4App.

Step 2: Multiple Jobs or Spouse Works
 Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs. Do **only one** of the following.
 (a) Use the estimator at www.irs.gov/W4App for the most accurate withholding for this step (and Steps 3-4). If you or your spouse have self-employment income, use this option; **or**
 (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; **or**
 (c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is generally more accurate than (b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, (b) is more accurate

Complete Steps 3-4(b) on Form W-4 for only ONE of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3-4(b) on the Form W-4 for the highest paying job.)

Step 3: Claim Dependent and Other Credits
 If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly):
 Multiply the number of qualifying children under age 17 by \$2,000 \$ _____
 Multiply the number of other dependents by \$500 \$ _____
 Add the amounts above for qualifying children and other dependents. You may add to this the amount of any other credits. Enter the total here **3** \$ _____

Step 4 (optional): Other Adjustments
 (a) **Other income (not from jobs).** If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income **4(a)** \$ _____
 (b) **Deductions.** If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here **4(b)** \$ _____
 (c) **Extra withholding.** Enter any additional tax you want withheld each pay period . . . **4(c)** \$ _____

Used to adjust tax withholding during the year (increase or decrease)



Tax Resources at www.IRS.gov

IRS Free File

Guided Tax Software

for Adjusted Gross Income (AGI) ~\$85,000 or less (TBD for 2025)

Let the software do the work

- Answer simple questions
- Choose between trusted IRS partners; review each offer to make sure you qualify.
- Accurate math calculations guaranteed
- Free state tax preparation and filing with some trusted partners
- Prepare and file your federal return in Spanish
- Beware upselling

IRS Direct File – Closed by Trump administration recently.



Quick Tips for Checking on your Tax Return

Federal Tax Return Information (i.e., the Internal Revenue Service (IRS))

Check on your **Federal Tax Return** status online

- Check on your refund at <https://www.irs.gov/wheres-my-refund>
- Access individual account information including balance, payments, tax records and more at <https://www.irs.gov/payments/online-account-for-individuals>



Quick Tips for Checking on your Tax Return

Federal Tax Return Information (i.e., the Internal Revenue Service (IRS))

Other ways to check on your **Federal Taxes**

- **Call the IRS** (<https://www.irs.gov/help/let-us-help-you>)
 - Wait times to speak to a representative may be long. When you call, be ready to give your:
 - Social Security number and birthdate
 - Filing status: Are you single, married, or head of household?
 - Any prior communications from the IRS
- Look for email or status updates from your e-filing website or software.
- If you used **USPS Certified Mail** (<https://faq.usps.com/s/article/Certified-Mail-The-Basics>) or another mail service with tracking, check with them to see if your return was delivered.



Quick Tips for Checking on your Tax Return

State Tax Return Information

Check your **State Tax Return** status online

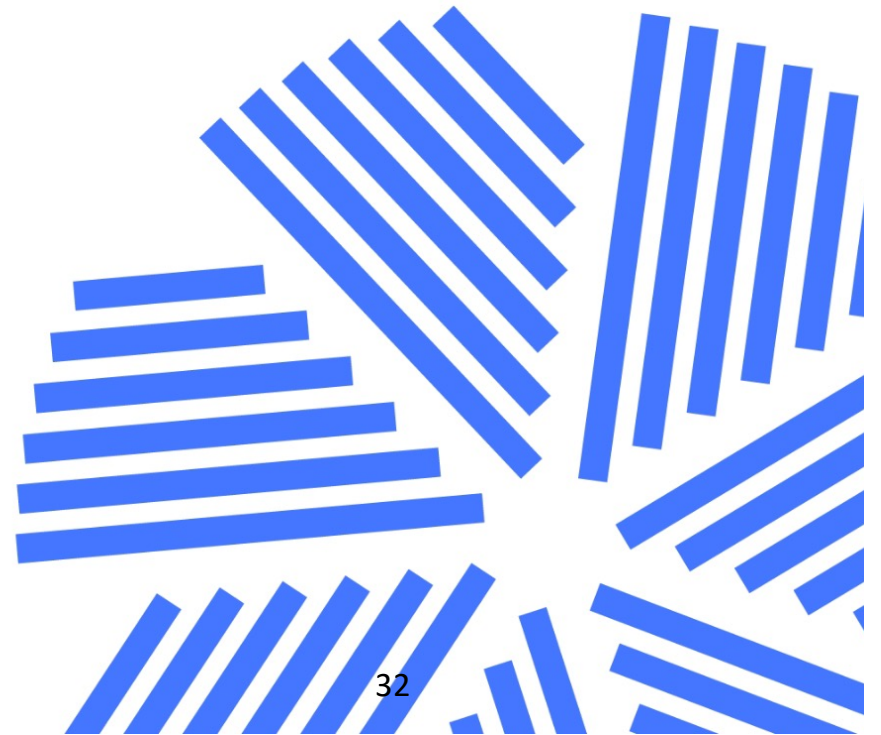
- Find State Tax authority websites at <https://taxadmin.org/fta-members/>
- Massachusetts Tax authority website is at <https://www.mass.gov/orgs/massachusetts-department-of-revenue>
 - Check on MA Refund status at <https://www.mass.gov/how-to/check-the-status-of-your-ma-income-tax-refund>





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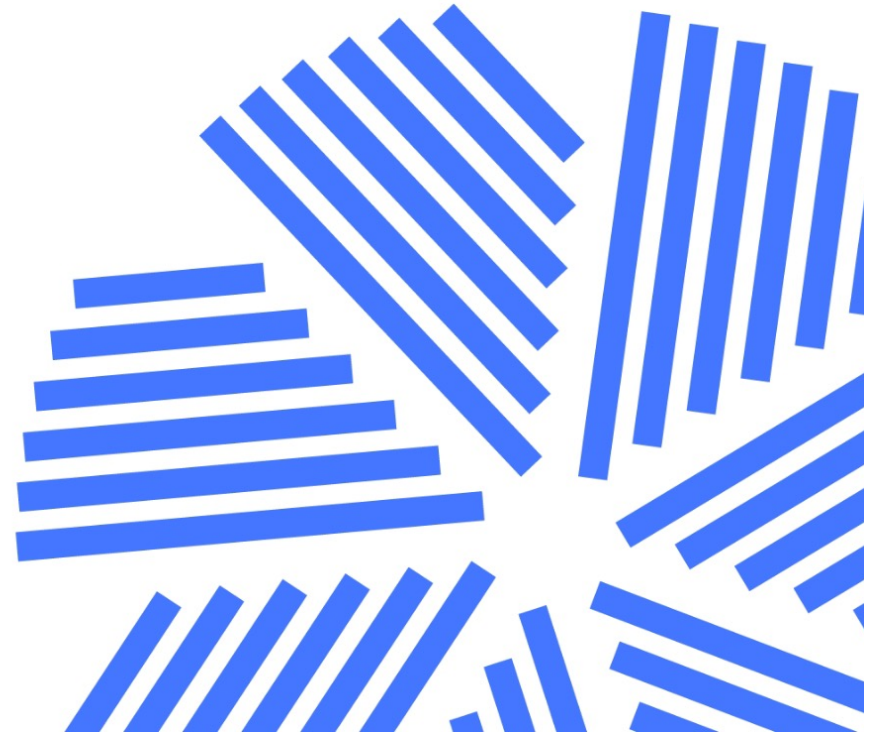
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Thank You



Appendix



Retirement Accounts Overview

Feature	401(k)	Traditional IRA	Roth IRA
Who can contribute	Employees (some employers match)	Anyone with earned income under limits	Anyone with earned income under income limits
Tax treatment	Contributions are pre-tax; withdrawals taxed as income	Contributions can be deductible; withdrawals taxed as income. (Better with higher income)	Contributions after-tax; withdrawals <u>tax-free</u> if qualified
Contribution limit (2025)	\$23,000 (+\$7,500 catch-up 50+)	\$7,000 (+\$1,000 catch-up 50+)	\$7,000 (+\$1,000 catch-up 50+)

Traditional accounts grow tax-deferred; Roth accounts grow tax-free with qualified withdrawals. Penalties may apply for early withdrawals.



Retirement Savings Contributions Credit *Saver's Credit

You may be able to take a Tax Credit for making eligible contributions to your IRA or employer-sponsored retirement plan

Who's eligible for the Credit?

- Age 18 or older
- Not claimed as a dependent on another person's return, and
- Not a student (i.e., enrolled full-time for any 5 months during tax year)

Credit Amount

- Depending on your AGI, the amount of the credit is 50%, 20% or 10% of your retirement plan contributions.
- The maximum credit is \$1,000 (\$2,000 if married filing jointly).

2025 Saver's Credit Phase-Outs *AGI Thresholds

Credit Rate	Married Filing Jointly	Head of Household	Other Filers (Single / MFS)
50%	AGI up to \$47,500	AGI up to \$35,625	AGI up to \$23,750
20%	\$47,501 – \$51,000	\$35,626 – \$38,250	\$23,751 – \$25,500
10%	\$51,001 – \$79,000	\$38,251 – \$59,250	\$25,501 – \$39,500
0%	AGI over \$79,000	AGI over \$59,250	AGI over \$39,500

Maximum credit = \$1,000 per individual / \$2,000 joint. Amounts are inflation-adjusted and published by the IRS (Source: IRS Rev. Proc. 2024-40)
 AGI = Adjusted Gross Income



2025 Saver's Credit - Example

- Jill, who works at a retail store, is married and earned \$41,000 in 2025.
- Jill's spouse was unemployed in 2025 and didn't have any earnings.
- Jill contributed \$2,000 to her IRA for 2025.
- After deducting her IRA contribution, the adjusted gross income shown on her joint return is \$39,000.
- Jill may claim a 50% credit of \$1,000 for her \$2,000 IRA contribution on her 2025 tax return.



Tax Identity Theft — Quick Protect & Recover

What it is

Someone files a fraudulent tax return using your SSN to claim refunds.

How common

- IRS flags ~2 million returns yearly for identity concerns.
- Victims can wait a year or more to resolve refunds.

Quick prevention

- File early to reduce risk.
- Obtain an IRS Identity Protection PIN (IP PIN).

Get your IP PIN — irs.gov/getanippin

Verify identity online or file Form 15227

If you're a victim

- File Form 14039 (Identity Theft Affidavit) with the IRS.
- Monitor IRS account, credit reports, and consider credit freeze.



About CFA Society Boston Financial Literacy Program

Who We Are

CFA Society Boston is dedicated to putting investors first and raising ethical standards within the investment profession. We unite Boston's investment community and provide a forum for collaboration, education, and innovation. Originally called the Boston Security Analysts Society, Inc., we are a non-profit professional society founded in 1946. In 2017, we became CFA Society Boston. More than 6,000 investment professionals locally and globally are members of CFA Boston, representing over 650 investment firms. 96 percent of CFA Boston members hold the Chartered Financial Analyst designation from CFA Institute.

Our Financial Literacy Mission

This community outreach program aligns with non-profit groups to reach a wide variety of audiences, from late high school onward. Since its inception in 2014, the initiative has touched thousands of people, partnered with over 30 organizations, and currently has over 30 active volunteers. This community outreach program makes valuable financial literacy content available to the general investing public through collaboration with our alliance partners. The initiative addresses issues such as Personal Finance, Basics of Investing, Retirement, Bonds vs. Equities, Choosing a Bank, and more.

How it Works

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How to Partner with the CFA Society Boston Financial Literacy Program

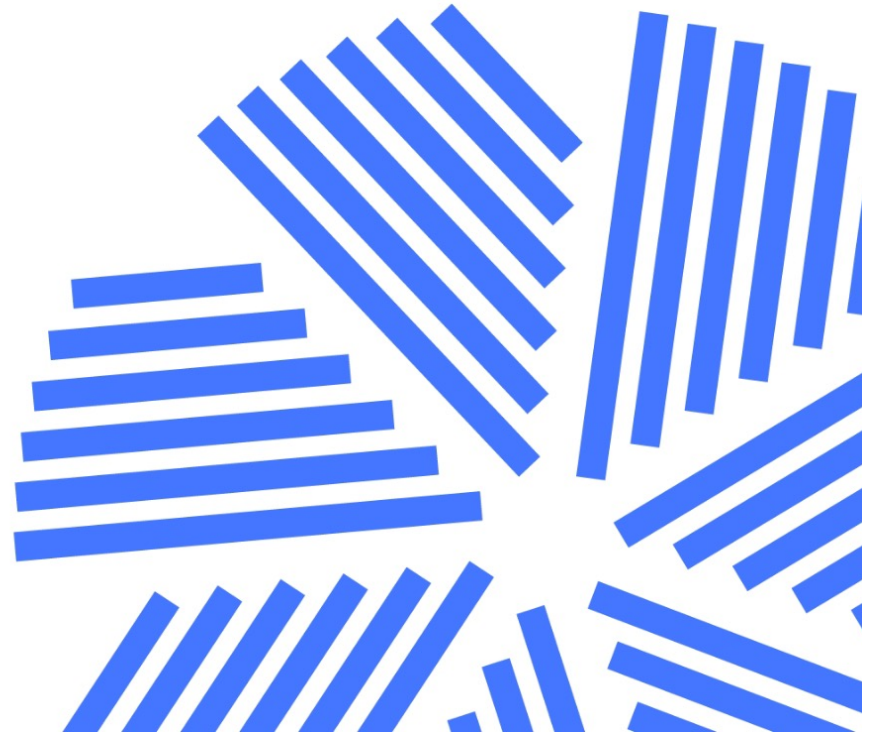
What CFA Society Boston Commits To

- Provide neutral, expert presenters
- Set up and present topics
- Supply the presentation / activity
- Bring a laptop and materials
- Be experienced in presenting in-person and in a virtual setting

What Your Organization Commits To

- Provide the audience and venue, either in-person or virtual
- Promote the event onsite, local newspapers and website
- Make a projector or USB connection available
- Briefly introduce presenter(s) Complete a post offering survey

For more information on how CFA Society Boston can partner with you visit www.cfaboston.org/financialliteracy or email finlit@cfaboston.org.





PRESENTATION INFORMATION

Alliance Leader(s):

Date of Offering:

