



*There's a time for taxes. There's a time to be smart.
And there's a time to bring them both together.*

If your boss walked up to you and asked if you would accept a \$50 gift, would you take it? *(You might have been born at night, but not last night!)*

☺ OF COURSE you would take his sincere gift. Well, what if he wanted to give it to you every month? Would you still take it? Again, probably YES!

SO here's my question....are you taking advantage of the tax efficient opportunities offered by your employer? If not, you may be leaving hundreds of dollars of FREE MONEY on the table!!

I can't begin to tell you how many times I saw families leaving 'money on the table' because they were not aware of the tax-efficient planning and benefits provided to them through their employers. They may not have been taking advantage of FSA plans, HSA plans, or 401k employer matches, just to name a few.

Here's an idea for you...

Take your paystub and benefits information and call your benefits provider and/or your Human Resources department. Ask them what employer funded or pre-tax benefits are available to you? Then also ask if there are any current benefits you are using that you could structure in a more tax efficient way? After you determine that any benefit revisions will fit your needs, your plan and your budget, ask for their help to implement them.

You may find you are doing all you can do, or, you may find some FREE MONEY on the table – don't you think that's worth a couple of phone calls?

*Look carefully then how you walk, not as unwise, but of wise...
Ephesians 5:15 ESV*