

LAST-MINUTE



TAX-FILING REMINDERS

If you have not yet finished filing your tax return before the April 15th deadline, here are a few simple, last-minute tips to remember that can make the filing process easier and more efficient.

GET ORGANIZED



Before you file, gather all receipts, invoices, and data relating to your taxes. Then, make sure you have all necessary Social Security numbers, bank account and routing numbers, notices from the IRS, W-2s, 1099s, and health insurance statements close at hand.

REPORT ALL TYPES OF INCOME



In the rush to file, it's easy to forget all the various ways you generated income last year. So, remember to report income from your investments, rental properties, foreign accounts and assets, and goods or items you've sold.

RETIREMENT CONTRIBUTIONS



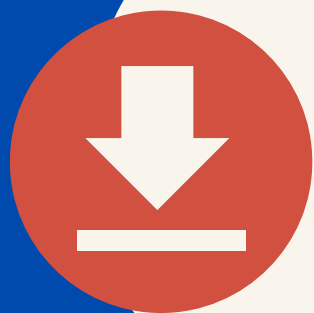
Contributing to retirement accounts like a 401(k) or traditional IRA may help lower your taxable income. These contributions potentially grow tax-deferred, helping you save for retirement!

MAXIMIZE AVAILABLE CREDITS



Maximize your tax credits, which directly reduce the amount of tax owed. Consider credits such as the Earned Income Tax Credit, Child Tax Credit, energy credits, and more.

USE DIRECT DEPOSIT



Instructing the IRS to send your refund — if available — via direct deposit is the fastest and most secure method available. You can also use this feature to allocate your refund into as many as three different accounts.

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