

I have reviewed your brochure on
Year-End Tax Savings and:

- ☐ I would like to speak with
someone who can provide
additional information.
- ☐ I would like to receive
information on other charitable
tax planning options.

Name: _____

Address: _____

City: _____

State/Zip: _____

Home Phone: _____

Work Phone: _____

e-mail: _____

*(Please complete and return to the PO Box
address listed below. All inquiries are treated with
complete confidentiality).*

Joy Junction, Inc.

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Visit Us Online

www.joyjunction.org

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facebook.com/jjabq

Joy Junction
New Mexico's Largest Homeless Shelter

MAKE YOUR LIST



**YOU CAN SAVE ON TAXES
AND GIVE TO YOUR FAMILY**

When you include Joy Junction in
your year-end tax planning, you can
provide significantly for yourself, your
family and your loved ones. Some
charitable plans feature payments
back to you or those you designate.

Charitable gift annuities and
certain trusts can provide you
with the tax savings you need
while helping family members with
regular, dependable payments.
Please contact us for a free
illustration.

Your gift to Joy Junction can allow
you to leave a legacy of hope, that
can change lives for many years to
come!



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Planned Giving Series

A YEAR-END
SECRET
TOO GOOD TO
KEEP



**Leaving a Legacy
That Can Change Lives!**

MANY WAYS TO SAVE ON TAXES THIS YEAR

There are many ways you can still save on taxes this year. Our end of year checklist covers the most common ways to plan and save money.

WE ARE HERE TO HELP

We work with professionals who can help you save taxes and leave a lasting legacy of hope. If you are interested in learning more, please contact us or visit our website, www.joyjunction.org.



YEAR-END TAX SAVINGS CHECKLIST



CHARITABLE CONTRIBUTIONS

Give before the end of the year and reduce your income taxes. Review your gifts to date to ensure you have given to the causes important to you and in the amounts you intend. Now is also a good time to make sure you have proper receipts and documentation.



FLEXIBLE SPENDING ACCOUNTS

If you have contributed to a Flexible Spending Account, make sure you have used all the money in the account. Now might be the time to get that eye exam or other medical procedure you have been delaying.



MORTGAGE INTEREST

You can pay your January mortgage payment early and add to your mortgage deduction this year. Just check with your accountant on how to do this, especially since the number you report might differ from what your lender sends on Form 1098.



STATE AND LOCAL TAXES

Call your accountant now to ask what state and local taxes may be paid that will reduce your federal income taxes for the same year. Alternatively, if delaying payment may help you, determine the best strategy.



INCOME TAX WITHHOLDING

After calculating your taxes, work with your accountant to see if you should adjust the withholding on your employer's W-2 Form.



STAY UP-TO-DATE

Check with your tax preparer to see if they will give you additional tips and ideas, especially if Congress passes new laws at the end of the year that will affect your taxes for the current year.



CHARITABLE GIFT ANNUITY

End the year with a tax deduction and start the next one with a check back to you every three months for life. Payments are fixed and offer capital gains and estate tax savings.