

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.*

**PO Box 20550  
Albuquerque, NM 87154  
Phone: (505) 217-9586  
[www.joyjunction.org](http://www.joyjunction.org)**

**Homeless Shelter:  
4500 2nd St. SW  
Albuquerque, NM 87105**

**Visit Us Online**  
[www.joyjunction.org](http://www.joyjunction.org)  
[twitter.com/joyjunction](https://twitter.com/joyjunction)  
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*Joy Junction*  
**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](http://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 our website for any additional information.

### 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.