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TAX OPTIMIZATION STRATEGIES FOR INDIVIDUALS



UNDERSTANDING TAX BASICS

This chapter introduces the basics of how taxes work for individuals. It explains the main types of taxes you may owe and how different income levels are taxed in brackets. It also highlights how your filing status (such as single or married) affects your overall tax rate.



USING TAX-ADVANTAGED ACCOUNTS

Tax-advantaged accounts allow you to save for specific goals while reducing your tax burden. These include retirement accounts that grow tax-deferred or allow for tax-free withdrawals, health accounts that provide tax relief for medical expenses, and education savings plans that grow tax-free when used for educational costs.





INCOME SHIFTING TECHNIQUES

Income shifting helps reduce your total tax by legally directing some of your earnings to others in lower tax brackets, such as family members. This chapter outlines simple strategies like paying a child for legitimate work or using a basic trust structure to split income.



MAKING USE OF DEDUCTIONS AND CREDITS

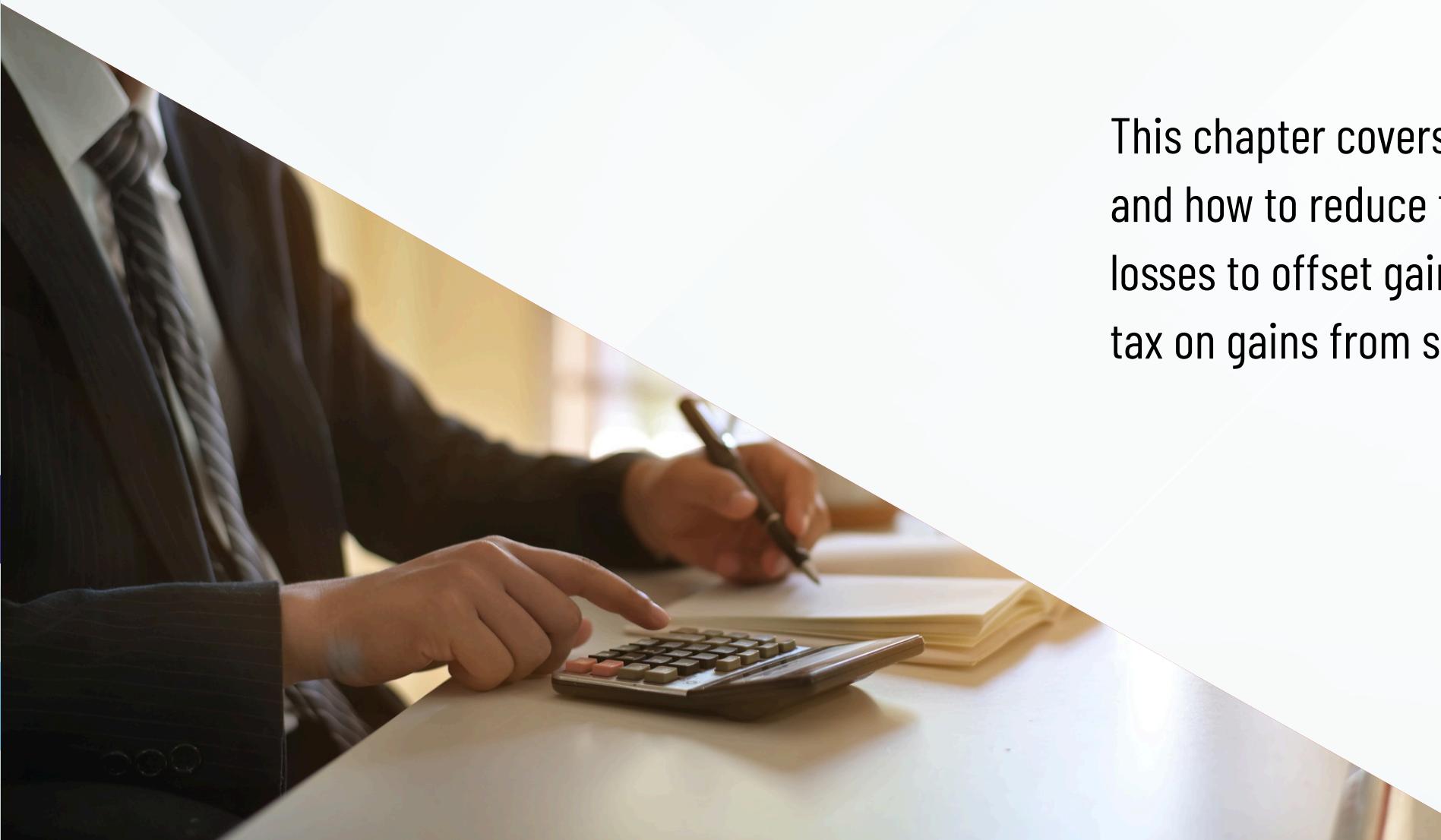
Deductions reduce the amount of your income that's taxable, while credits reduce the actual tax you owe. This chapter reviews common ways to claim deductions and how credits can offer direct savings, sometimes even resulting in a refund.





MANAGING CAPITAL GAINS AND LOSSES

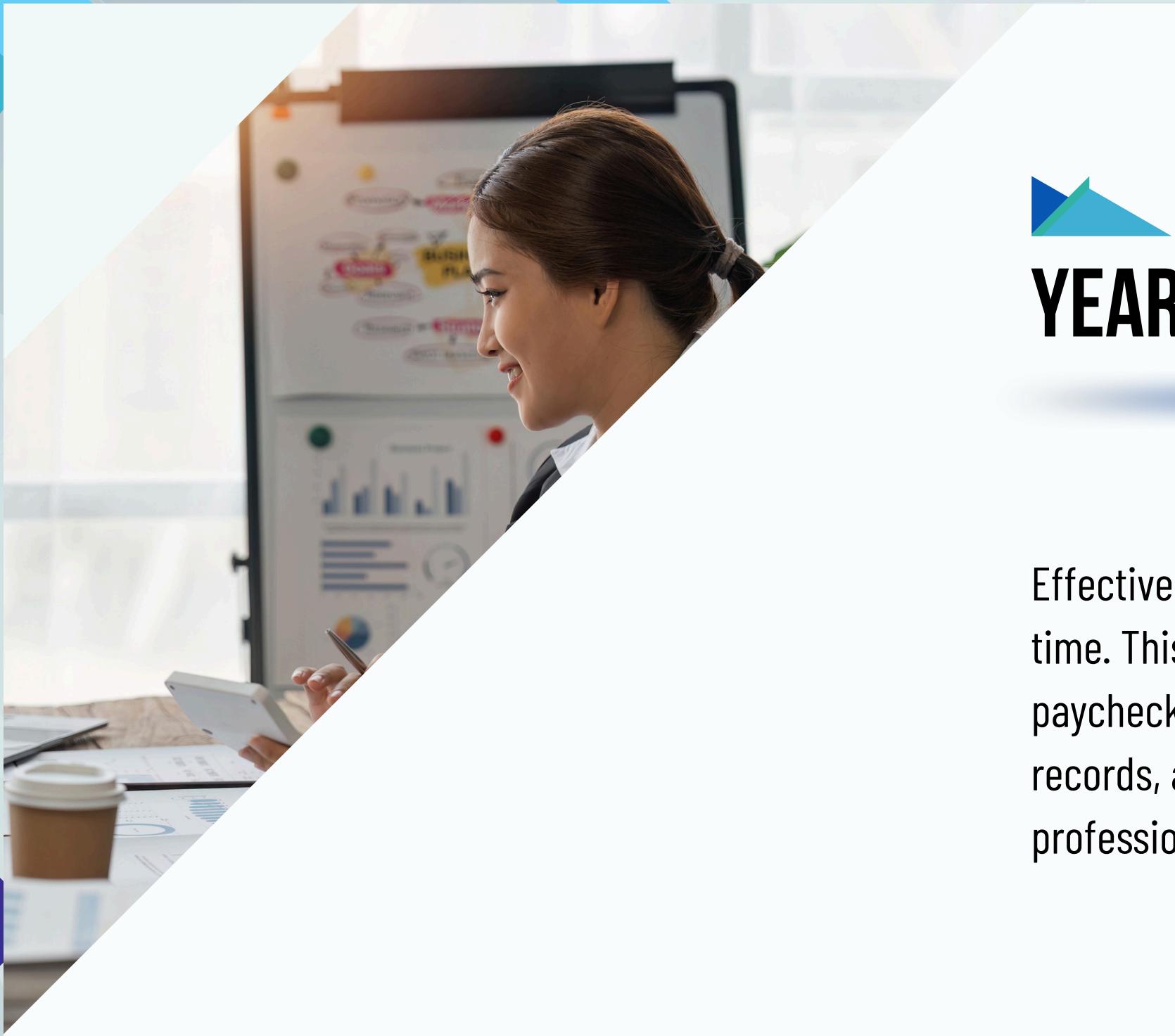
This chapter covers how profits from selling investments are taxed and how to reduce these taxes by holding investments longer or using losses to offset gains. It also explains when you might not have to pay tax on gains from selling your home.



RETIREMENT PLANNING AND TAX EFFICIENCY

Planning your retirement withdrawals carefully can minimize taxes. This chapter discusses when you must take money out, how it's taxed, and how converting accounts early can help lock in lower tax rates.





YEAR-ROUND TAX PLANNING

Effective tax planning happens all year, not just at tax time. This chapter explains how to manage your paycheck withholding, organize your financial records, and when it's useful to consult a tax professional for advice.



AVOIDING COMMON TAX ERRORS

This chapter highlights common tax mistakes to avoid. It includes reminders to double-check your return, report all sources of income (including from part-time work or digital assets), and file on time to prevent penalties or interest.





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