

Capital Gains Timing Tool

Understand how holding period affects your tax bill

Your Investment Scenario

Purchase Price (\$)

10000

Current Value (\$)

15000

Days Held

300

Your Tax Bracket (%)

22%

▼

Holding Period Status: 300 days - Short-term (need 66 more days)

Sell Now (Short-Term)

Capital Gain	\$5,000
Tax Rate	22%
Tax Owed	\$1,100

Net Proceeds

\$13,900

Wait for Long-Term

Capital Gain	\$5,000
Tax Rate	15%
Tax Owed	\$750

Net Proceeds

\$14,250

Tax Savings by Waiting

\$350

Wait 66 more days to save this amount



Timing Strategies

- **Hold at least 366 days** to qualify for long-term rates (0%, 15%, or 20%)
- **Harvest losses strategically** to offset gains (see Tax-Loss Harvesting)
- **Consider your income year** - realize gains in lower-income years
- **Bunch gains with losses** - sell winners and losers in the same year
- **Gift appreciated stock** - charity gets full value, you avoid the tax