Title: Roth IRA Diet DRS Author: BoilerBarbs

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Not financial advice:

Just a friendly reminder to those in the US. You can withdraw contributions to a Roth IRA, at any time, without tax implications.

Those dollars have already been taxed. Any additional taxes or penalties are only on GAINS you withdraw, not on contributions.

Maybe you want more money available before you turn 59.5 years old or maybe you're still on the fence on ROTH IRA DRS. Either way, this may be an attractive trick.