

Top 5 Money Tips

Before year-end

2025



\$ Review Your 2025 Tax Outlook.

A quick tax check can help you confirm you're not missing deductions, credits, or opportunities to reduce taxable income.

\$ Max Out (or add to) Your Retirement Contributions.

If you're able to contribute more to your 401(k), IRA, or other accounts before year-end, it could boost long-term savings and potentially lower your tax bill.

\$ Be Intentional with Year-End Giving.

Charitable donations made before December 31st may come with tax benefits. Whether you're giving cash, appreciated assets, or through donor-advised funds, the right strategy might increase your impact.

\$ Check Your FSA Balance.

Some Flexible Spending Accounts have a "use it or lose it" rule. Review your balance so you don't leave money unused.

\$ A Quick Spending Check-In.

Look at your November - Anticipated December spending and make sure it aligns with your budget. A simple 5-minute scan of your bank or card account goes a long way.



If you'd like to talk through this:
208-665-5894

john@alpha3wealth.com | todd@alpha3wealth.com