

April 2023

This month, our newsletter explores the following topics:

- [How to determine your new 2023 tax brackets](#)
- [When a 401\(k\) loan actually makes sense](#)
- [What to know about FDIC's Deposit Insurance Fund](#)
- [How to pay for college without loans](#)

Events in the economy call our attention to our finances nearly every day. If you would like to discuss your finances, please contact us.

Sincerely,

Jeff Howard, ChFC®, RICP®, CExP



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Here Are The New 2023 Tax Brackets – And How To Determine Yours

Americans could save on taxes this year because of historically large inflation adjustments set by the IRS. Tax bracket changes could result in a slight decrease in the tax rates for some individuals, but not for others.

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Here's When Taking Out A 401(k) Loan Actually 'Makes Sense,' Says Advisor

Taking a loan against your 401(k) savings is generally a bad idea – but using the money as a short-term “bridge loan” may be an exception.

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What To Know About Bank Deposits And The FDIC Deposit Insurance Fund

Financial institutions pay quarterly into the Deposit Insurance Fund or “DIF,” and the size of their fees is based on an assessment of the institution’s size and risk profile. The account exists to repay insured depositors when a financial institution fails, explained Greg McBride, chief financial analyst at Bankrate.com. How will it work this time?

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How To Pay For College Without Loans

It may be challenging to graduate college without any loans, but there are ways to at least decrease your debt burden.

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