Money Matters

March 2025

Hello Joe,

This month, my newsletter explores the following topics:

- IRS audit red flags to watch for
- Tax breaks at risk of being eliminated
- Key differences between Roth IRAs and brokerage accounts
- Why retirees may not feel the 2025 increase

The year 2025 is starting to take on greater definition as we see changes occur here and abroad. Change can bring opportunities that were nonexistent even six months ago. Don't hesitate to call me if I can help you assess how those opportunities might factor into your financial plans.

Sincerely,
Nathaniel Banks Sr. and Barry Thomas, Licensed Financial Consultants - Nationwide
Independent Agents

ncbanks@verizon.net

(804) 358-2133

(443) 744-2316

Website

These Red Flags That Can Trigger An IRS Tax Audit Are ‘Low Hanging Fruit,’ Expert Says

The IRS has ramped up audits for high earners, but certain mistakes—like rounding numbers or estimating expenses—can put anyone on their radar. Could your tax return contain red flags that make it an easy target for extra scrutiny?

See More ...

Popular Tax Breaks Are In Danger

The future of key tax breaks remains uncertain, with proposals on the table that could limit deductions for state taxes, mortgage interest, and even employer benefits. Learn which changes are being discussed and what they could mean for your next tax return.

See More ...

Roth IRA Vs. Brokerage Account: What’s The Difference?

Both Roth IRAs and brokerage accounts offer ways to grow your money but come with very different tax rules, withdrawal restrictions, and long-term benefits. Which one aligns best with your financial goals?

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Social Security Benefits Increased By 2.5% In 2025. Why Retirees May Feel It’s Not Enough

Even with an annual cost-of-living adjustment, Social Security checks often struggle to keep pace with real-world expenses, leaving many retirees feeling financially stretched. With inflation still creeping up, how much of a difference will this year’s increase actually make?

See More ...

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