



August 2025

Hello Joe,

This month, my newsletter explores the following topics:

- [What the Big Beautiful Bill means financially](#)
- [Tips and overtime may be tax-exempt](#)
- [What income makes Americans feel financially secure?](#)
- [How divorce impacts your Social Security benefits](#)

Half the year is behind us, and the end of the year will be here faster than we think. It's the perfect time to assess if earlier financial decisions were good ones – and to decide either to stay the course or to course correct. Don't hesitate to call me if I can assist you with that assessment.

Sincerely,

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

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What The 'Big, Beautiful Bill' Means For Your Finances

Tax cuts for some, higher costs for others, and a ballooning national debt. What does this massive spending plan mean for your household budget?

[See More ...](#)

No Tax On Tips And Overtime: Here's How Your Taxes May Shrink

New deductions for tips and overtime could mean lower tax bills for workers. Payroll taxes still apply, but withheld income tax could be refunded later. Check where your income lands before banking on big savings.

[See More ...](#)

How Much Do You Need To Earn To Feel Financially Secure? At Least Six Figures, Many Americans Say.

To feel "comfortable," many now peg the number at \$100,000 or more. Take a look at how income expectations vary by generation, gender, and economic pressure.

[See More ...](#)

What Divorced People Need To Know About Social Security

Millions of divorced Americans qualify for spousal or survivor benefits they've never heard of. Are you one of them, and what could it mean for your retirement income?

[See More ...](#)



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