2025 RETIREMENT PLANNING CHEAT SHEET



Social Security, Medicare, Retirement Plan Contributions, Taxes

2025 Social Security Formula

If you first become eligible for Social Security retirement benefits in 2025 through attaining age 62, becoming disabled, or dying before age 62 your PIA (full retirement age benefit) will be the sum of...

- (a) 90 percent of the first \$1,226 of your average indexed monthly earnings, plus
- (b) 32 percent of your average indexed monthly earnings over \$1,226 and through \$7,391, plus
- (c) 15 percent of your average indexed monthly earnings over \$7,391.

Have questions about your retirement benefits, Social Security, Medicare, taxes, income planning, investments, insurance, estate planning? Reach out, we can help you Get Her Done!

Monthly Reductions / Increases Individual benefits:						
(-) 5/12 of 1%	More than 36 months before full retirement age					
(+) 2/3 of 1%	Full Retirement Age to Age 70					
Spousal benefi	tsc					
(-) 25/36 of 1%	36 month period before full retirement age					
(-) 5/12 of 1%	More than 36 months before full retirement age					
(-) 5/12 of 1%	More than 36 months before full retirement a					

No increase beyond full retirement age

		Tax on	Social Securit	y	
Step 1	Calculate Combined Income		Apply Combined Income to Thresholds		
	Adjusted gross income		Single Return	Joint Return	% of Social Security subject to Tax
	+ Tax Exempt Income	Step 2	\$0 - \$24,999 \$25,000 - \$34,000 Over \$34,000	\$0 - \$31,999 \$32,000 - \$44,000 Over \$44,000	\$0 Up to 50% Up to 85%
	+50% of SS Benefit				
	= Combined Income				

Advanced Methods For How Do I Retirement Planning 2025

Prof. (Dr.) Deepak Bansal, Prof. (Dr.)
Bhupender Singh, Dr. Raj Maurya

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Fiscal Monitor, October 2025 International Monetary, 2025-10-15 This Fiscal Monitor explores how governments can improve economic growth prospects by enhancing the efficiency and composition of public spending Redirecting public spending toward infrastructure education health and research and development without increasing overall spending can deliver significant long term gains in output Closing gaps in efficiency can further magnify these gains with institution building being the most effective strategy. The analysis provides new global and time varying datasets of public spending Financial Modeling Techniques for Managers with Advanced Excel: A Practical Approach efficiency and rigidity Prof. (Dr.) Deepak Bansal, Prof. (Dr.) Bhupender Singh, Dr. Raj Maurya, 2025-03-18 J.K. Lasser's Your Income Tax **2026, Professional Edition** J.K. Lasser Institute, 2026-02-10 The leading desk reference for US personal income tax return preparation for professionals In J K Lasser's Your Income Tax 2025 Professional Edition a team of veteran tax preparers and educators delivers an intuitive and comprehensive roadmap to helping your clients prepare their 2025 US personal income tax returns In the book you ll learn how to maximize your clients deductions and credits legally shelter their personal income and minimize their tax bills The authors have included sample 2025 tax forms brand new tax law authorities with citations binding IRS rulings filing pointers and tax planning strategies you can implement immediately to better serve your clients Fully updated to reflect the changes to the 2025 tax code this book provides the step by step instructions worksheets and forms you need to prepare your clients taxes ethically and effectively You ll also find Discussions of what it s like to practice before the Internal Revenue Service as an Enrolled Agent Strategies for identifying the best approach to tax planning based on your client's financial situation Checklists and sample forms to make preparing your next return simple and straightforward Perfect for practicing and training Certified Public Accountants and Enrolled Agents J K Lasser's Your Income Tax 2026 is the gold standard desk reference for tax preparers serving individuals in the United States

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