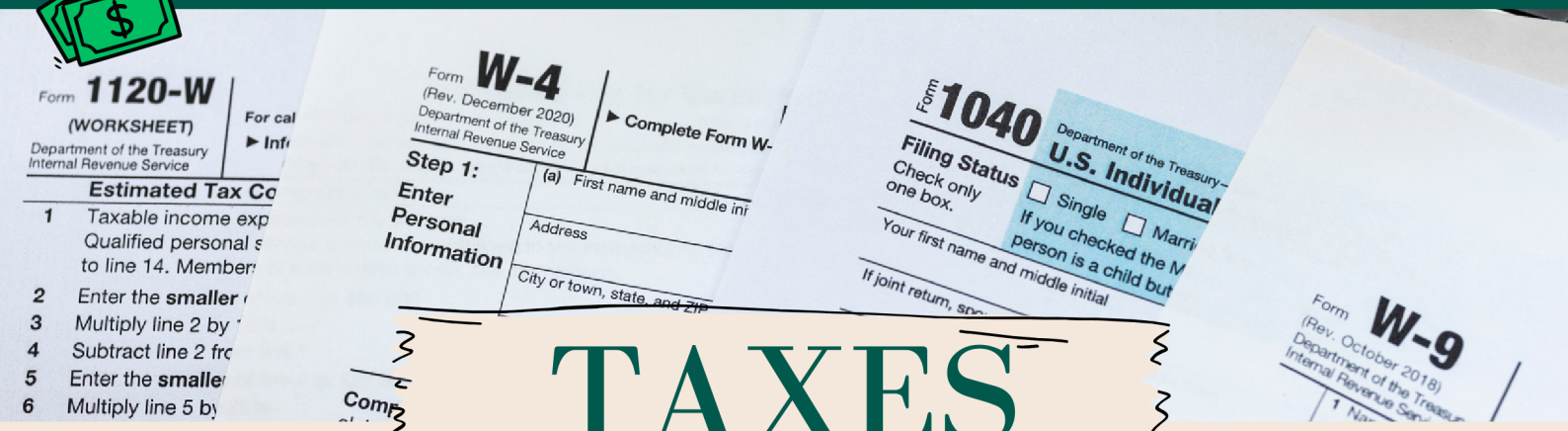
THE CA$H CLUB



TAXES

"There are three basic kinds of taxes we pay - taxes on earnings, taxes on property and taxes on purchases. In some sense, that makes all taxes voluntary - you must do something to incur them." Treasurer Briner.



TAKEAWAY

- A first paycheck can be surprising because the hourly wage is not the amount deposited.
- A refund returns money that was withheld beyond the final tax liability.
- A salary must support living costs after deductions.
- Tax planning begins before a return is prepared.



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