# ROTH 401(K) ROTH IRA





#### #1 WHAT IS IT?



An employer-sponsored plan where contributions are with after-tax dollars.



A type of retirement account that you set up on your own. After-tax dollars are added to the account directly by the account owner.

#### #2 INCOME LIMITS?



No income limits to contribute.



Cannot contribute if Modified Adjusted Gross Income is equal to or above \$144,000 for single filers and \$214,000 for Married Filing Jointly (for 2022).

#### #3 2023 CONTRIBUTIONS?



\$22,500 if you are under 50, and \$30,000 if you are 50 or older (for 2023).



\$6,500 with an additional \$1,000 catch-up contribution (\$7,500 total) if you're over 50 or older (for 2023).

#### #4 REQUIRED MINIMUM DISTRIBUTIONS?



Subject to required minimum distribution rules. However, starting in 2024, RMDs will no longer be required.



RMDs are not required.

#### **#5 EARLY WITHDRAWALS?**



If the plan allows, you can access your contributions tax and penalty-free. Withdrawals are pro-rated, a portion will be treated as an early withdrawal of earnings and may be subject to income tax and 10% tax penalty.



Allowed to take out only your contributions anytime with no penalty and no tax. Early withdrawal of earnings may be subject to taxes and a 10% penalty.

## **Managing Your 401k Its Just What You Need To Know**

**Liz Weston** 

#### Managing Your 401k Its Just What You Need To Know:

Guide to Managing Your 401(k) Virginia B. Morris, Kenneth M. Morris, 2004 Managing Your Money All-in-One For <u>Dummies</u> The Experts at Dummies, 2008-11-24 Want to take control of your finances once and for all Managing Your Money All in One For Dummies combines expert money management with personal finance tips From credit cards and insurance to taxes investing retirement and more seven mini books show you how to improve your relationship with money no matter your age or stage of life This easy to understand guide shows you how to assess your financial situation calculate debt prepare a budget trim spending boost your income and improve your credit score You ll find ways to run a money smart household reduce waste and cut medical and transportation expenses as you tackle your debt head on and develop good saving habits You ll even get help choosing the right mortgage and avoiding foreclosure saving for college or retirement and determining your home car and life insurance needs Discover how to Take charge of your finances Manage home and personal finances Lower your taxes and avoid tax audits Plan a budget and scale back on expenses Deal with debt and negotiate with creditors Save and invest safely for college or retirement Protect your money and assets from fraud and identity theft Ensure a comfortable retirement Plan your estate and safeguard a will or trust Managing Your Money All in One For Dummies brings you seven great books for the price of one Can you think of a better way to start managing your money wisely Everything Accounting Book Michele Cagan, 2006-12-11 If you re a home based or small business owner you need to learn how to balance your books as you start and grow your business The Everything Accounting Book is a great beginner s guide for the basics of accounting This easy to use reference is loaded with expert tips and advice on The differences between accounting and bookkeeping Preparing financial statements Recording and recognizing revenues and expenses Tax planning strategies Real world examples show accounting procedures for a retail business a manufacturer a home based business and a small high tech company So no matter what your business you have the information you need to make a go of it with The The Complete Idiot's Guide To Managing Your Money, 4th Edition Christy Everything Accounting Book Heady, Robert Heady, 2012-09-14 Expert financial columnist Robert K Heady and financial writer Christy Heady take readers step by step through the process of getting their finances under control With new updated content for today s post boom cautious climate this author team gives readers the knowledge they need to succeed New content includes expanded and updated coverage on debt and expense management updated and additional information on financial law and up to date data based on forecasts trends and projected economic recovery 3 million people have lost their jobs and Americans are in personal debt to a record total of 2 trillion All new and updated content on the latest developments in investing the economy and the markets The Complete Idiot's Guide to Protecting Your 401(k) and IRA Bill Lane, Jennifer Lane, CFP, 2009-03-03 No need to panic Written by financial experts this essential guide tells investors how to keep their investments safe in this difficult economy Readers will discover how economic upswings and downturns affect investment plans and what can be

done to anticipate these trends changes in investment rules and guidelines and their impact on 401 k s and IRAs and how to identify the proper investment decisions for their needs On NPR s March 7 2008 broadcast of All Things Considered discussion centered on new weaknesses in the economy and quite a bit of time was devoted to a story on how to protect your 401 k In 2000 40 million 401 k participants had an average account balance of about 50 000 and total assets of 2 trillion

The Complete Idiot's Guide to Managing Your Money Robert Heady, Christy Heady, Hugo Ottolenghi, 2004-12-06 Offers advice on creating a long term financial plan shopping for insurance and mortgages managing credit card debt and establishing a good credit rating Jim Cramer's Stay Mad for Life James J. Cramer, 2017-10-24 Jim Cramer bestselling author and host of CNBC s Mad Money has written the ultimate guide to lifetime investing for readers of any age Whether you re a recent college grad trying to figure out how to start investing a young parent struggling to decide where and how to put away money or someone well into middle age and worried about whether you ve saved enough for retirement Jim Cramer s Stay Mad for Life has the answers Cramer covers all the essentials how to save where to invest which pitfalls to avoid He offers valuable advice on everything from mortgages to college tuition He explains what professional money managers do right that amateur investors do wrong Because there is always a bull market somewhere Cramer tells readers where to find the bull markets of the future and for those willing to do the homework he chooses twenty stocks that could be long term moneymakers For those who don't have the time or the temperament to invest in stocks he identifies the mutual funds that are proven winners He s investigated these funds by using his own twenty five years experience managing money for himself and dozens of America's wealthiest families Throughout in addition to his own enormously successful experience Cramer draws on rigorous research to back up his advice Jim Cramer is America s 1 financial guru Every day he advises investors on how to get ahead of the markets and stay ahead on his daily television show Mad Money in his online columns and commentary at TheStreet com in his popular Bottom Line column in New York magazine and on television programs from early morning to late night His books have all been national bestsellers and have helped educate hundreds of thousands of investors about the perils and promises of the financial markets USA TODAY called him the media s most electrifying market pundit and his legions of fans agree Jim Cramer's Stay Mad for Life is the definitive money book a practical concrete insightful book of invaluable financial advice that is a joy to read The Complete Idiot's Guide to Personal Finance in Your 20s & 30s Sarah Young Fisher, Susan Shelly, 2009 Revised and updated this new edition clearly explains all the basic information everyone in this age group needs to begin planning their personal finances or enhance their current financial plan to yield better returns on their investments including completely new material on Topics Covered Internet banking Budget for spiraling food and fuel costs College loans management Effective 401 k and retirement planning Debit and prepaid credit cards Tips about online car shopping Online college degrees and what they can get you Investment strategies for the next decade Home based employment opportunities Financial effects of changing job Financial impact of marriage

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