TAX PLANNING STRATEGIES™

THE MORE YOU KNOW, THE LESS YOU PAY

WHAT?

Classroom Instruction
On Professional Tax Minimizing
Strategies in 2025

WHERE?

DFW-Area Campuses: UT Arlington,
TCC, Willow Park Event Center,
and Tarleton State Fort Worth

WHEN?

Multiple Convenient
Dates All Semester:
See Inside for Details

REGISTER TODAY TO LEARN:

- How to **Minimize Your Tax Bill** in Retirement to Keep More of Your Hard-Earned Money
- Tax-Saving Tips to Maximize Returns on **Your Investment Portfolio**
- **Roth Conversions** and Timing for Tax-Free Growth
- **Estate and Gift Tax** Strategies to Reduce Taxes on Wealth Transfers
- How to Get the Most Tax Advantages from Your **Small Business or Self-Employment**

"This course gave me invaluable information to create my personal tax plan. I've already applied the strategies to reduce my taxable income and boost my savings. Great investment!"

LANCE R., HURST

TEXTBOOK INCLUDED

$69 PER PERSON

UTA Continuing Education
DIVISION FOR ENTERPRISE DEVELOPMENT

TARLETON STATE UNIVERSITY

Tarrant County College

WILLOW PARK EVENT CENTER

THE IMPORTANCE OF FINANCIAL EDUCATION

WHY ATTEND THIS CLASS?

Taxes can be one of the biggest expenses in your life, and understanding how to minimize them can significantly impact your financial future. This class will equip you with actionable strategies to reduce your tax burden, optimize your retirement withdrawals, and take advantage of deductions, credits, and other opportunities you might not even know exist. Whether you're planning for before retirement or during, managing investments, or thinking about leaving a legacy, you'll gain valuable insights to help you keep more of your wealth while staying on the right side of the tax laws.

WHO SHOULD ATTEND?

This course has valuable information for everyone. We discuss strategies to optimize withdrawals from taxable, tax-deferred, and tax-free accounts to keep more of your hard-earned money. You will learn how to create a personalized plan to minimize taxes both before and during retirement, maximize tax-efficient investments, and leverage deductions and credits to save more.

WHAT PAST STUDENTS SAY ABOUT THIS COURSE:

"I had no idea how much I was overpaying in taxes until I took this class. The instructor explained complex topics like Roth conversions and tax-loss harvesting in such an easy-to-understand way. Highly recommend!"

JOHN M., BENBROOK

"This course completely changed the way I look at my retirement plan! I now understand how to strategically withdraw from my accounts in order to save thousands in taxes. I couldn't believe it! This class is a must for anyone nearing retirement."

SARAH T., KELLER

LETTER FROM A SATISFIED STUDENT

Dear Josh,

I just wanted to take a moment to thank you for teaching such an informative tax-planning course. Your expertise and passion for the subject made a huge difference in my understanding of my finances, and I feel so much more confident about my financial future and retirement plan after taking the class.

Before this course, I was overwhelmed by all the tax strategies I'd heard about but never fully understood. You broke everything down in such a simple, practical way that it finally clicked for me. The lessons on tax-efficient withdrawals and Roth conversions were particularly eye-opening, and I've already started applying them to my retirement plan.

What I appreciated most was how approachable you made the learning process. Your patience and willingness to answer every question made the sessions so valuable, and I could tell you genuinely cared about helping each of us succeed. Thanks to your guidance, I now have a clear strategy to reduce my taxes and make my savings last longer.

Being able to take home the textbook has also helped me tremendously. I refer back to it anytime I need answers during tax season and beyond. The best part was the private consultation offered after the class. I was able to receive a customized plan for my unique situation. It's such a relief to feel in control of my finances and know that I'm making smarter decisions.

Thank you again for sharing your knowledge and for making such a positive impact on my financial future. I'm so grateful for all I've learned from you!

All the best,
Karen and Mike S., Fort Worth

DID YOU KNOW?
ACCORDING TO A 2023 POLL, ABOUT TWO-THIRDS OF U.S. TAXPAYERS FEEL THEY PAY "TOO MUCH" IN FEDERAL INCOME TAXES.*

*Associated Press News, 2024. Poll "UChicago Harris/AP-NORC"

THE COURSE PREVIEW

INTRODUCTION

This foundational chapter introduces the strategic mindset behind proactive tax planning. You'll learn how to align your financial goals with proven tax techniques and understand the basics of the U.S. tax system—empowering you to start your journey with clarity and confidence.

PERSONAL TAX STRATEGIES

Discover the often-overlooked personal tax strategies that can significantly reduce your tax bill. From maximizing deductions and credits to leveraging health accounts and business structures, this chapter arms you with tactics that deliver immediate and long-term savings.

INVESTMENT TAX STRATEGIES

Explore how savvy investors use tax-efficient strategies to grow wealth while minimizing taxes. Learn how to optimize investment timing, choose the right account types, and turn losses into powerful tax advantages.

RETIREMENT PLANNING TAX STRATEGIES

Retirement planning isn't just about saving—it's about saving smart. This chapter reveals how to strategically use retirement accounts, convert Roth IRAs, and leverage HSAs to create a tax-efficient income stream in later years.

ESTATE PLANNING TAX STRATEGIES

Estate planning goes far beyond writing a will. Learn how to reduce estate taxes, transfer wealth tax-efficiently, and use gifting strategies and trusts to protect your legacy and empower the next generation.

CHARITABLE GIVING TAX STRATEGIES

Giving to charity can be one of the most powerful tax-saving moves you can make. Learn how to structure your giving through advanced tools like Donor-Advised Funds, Qualified Charitable Distributions, and Charitable Trusts to maximize both your impact and tax benefits.

REAL ESTATE TAX STRATEGIES

Whether you own your home or a portfolio of rentals, real estate offers unique tax-saving opportunities. Discover how to sell, reinvest, and manage property in ways that defer or eliminate taxes and build generational wealth.

BUSINESS TAX STRATEGIES

Entrepreneurs have access to some of the most valuable tax strategies available. Learn how to optimize your business structure, maximize retirement plans, and reduce taxes on business income and future exits.

MISTAKES & TAX TRAPS

Even seasoned taxpayers make avoidable errors. This chapter highlights common mistakes and tax pitfalls—such as missed deadlines and misunderstood rules—and gives you the tools to steer clear of costly mistakes that could derail your entire strategy.

CONCLUSION & NEXT STEPS

Tie it all together with a step-by-step guide to implementing your personalized tax plan. You'll gather key documents, finalize your strategy, and leave with a clear, confident roadmap to maximize your tax savings year after year.

THE COURSE OUTLINE

I. STEP 1: INTRODUCTION

- The Reason for Strategic Tax Planning
- Defining Your Financial Objectives
- Income Taxes 101: Know the Game, Win the Game
- NEXT STEPS: Your Tax-Smart Journey Begins Here

II. STEP 2: PERSONAL TAX STRATEGIES

- Unlock Hidden Savings with a Personal Tax Strategy
- Deductions & Credits: The IRS's Legal Giveaways
- Itemize Like a Pro: The "Bunching" Technique Pays
- HSA vs. FSA: The Wealth-Building Healthcare Hack
- Turn Your Side Hustle into a Tax Shelter
- NEXT STEPS: Personal Strategy Recap & Action Plan

III. STEP 3: INVESTMENT TAX STRATEGIES

- How the Wealthy Cut Taxes with Investment Strategy
- Capital Gains Mastery: Timing is Everything
- Tax-Advantaged Investments: Grow Without the Bite
- Decoded: Pre-Tax, Post-Tax, Roth — What to Use When
- Harvesting Losses: Turning Loss into Opportunity
- NEXT STEPS: Investment Strategy Wrap-Up

IV. STEP 4: RETIREMENT PLANNING TAX STRATEGIES

- Plan Now, Save Later: Retirement Tax Strategy Essentials
- 401(k) Faceoff: Traditional vs. Roth—Who Wins?
- Use HSAs as a Stealth Retirement Account
- Roth Conversions: When It's Worth Paying Taxes Now
- NEXT STEPS: Retirement Strategy Summary

V. STEP 5: ESTATE PLANNING TAX STRATEGIES

- Estate Plan Strategies to Protect What You've Built
- Tax-Free Gifting: Maximize Annual Exemptions
- Shrink Your Estate with Irrevocable Trusts
- 529 Plans: A Smarter Way to Fund Generational Wealth
- NEXT STEPS: Estate Strategy Closeout & Next Steps

VI. STEP 6: CHARITABLE GIVING TAX STRATEGIES

- Charitable Strategies That Save Taxes AND Do Good
- Qualified Charitable Distributions: Give & Save Instantly
- Donor-Advised Funds: Philanthropy's Secret Weapon
- CRUTs & CRATs: Charitable Tools for Windfall Events
- NEXT STEPS: Charitable Planning Wrap-Up

VII. STEP 7: REAL ESTATE TAX STRATEGIES

- The Hidden Tax Benefits of Real Estate
- Tax-Free Home Sales: Know the Rules, Reap Rewards
- Rental Properties: The Ultimate Tax Shelter
- Opportunity Zones & 1031 Exchanges
- NEXT STEPS: Real Estate Strategy Recap

VIII. STEP 8: BUSINESS TAX STRATEGIES

- Big Breaks for Business Owners & Entrepreneurs
- Solo 401(k): The Self-Employed Retirement Loophole
- Unlock the 20% QBI Deduction
- Selling Your Business? Minimize the Tax Bite
- Rollover, Reinvest, Reduce: Exit Strategies That Work
- NEXT STEPS: Business Tax Strategy Wrap-Up

IX. STEP 9: MISTAKES AND TAX TRAPS

- Don't Let These Tax Mistakes Wreck Your Plan
- Unreported IRA Contributions = IRS Trouble
- Basis Errors: A Silent Killer of Investment Returns
- Missed RMDs: Penalties You Can Prevent
- The IRMAA Cliff: How to Dodge a Medicare Tax Spike
- Social Security Tax Torpedo: How to Avoid It
- NEXT STEPS: Tax Trap Takeaways

IX. STEP 10: CONCLUSION & NEXT STEPS

- Finish Strong: Review, Reflect, and Realign
- What You'll Need: The Docs That Drive Your Tax Plan
- NEXT STEPS: Create Your Tax Plan and Start Saving Today

THIS COURSE INCLUDES

CLASSROOM INSTRUCTION

Tax-Planning in Retirement™ is both enjoyable and educational. Classes are led by a CERTIFIED FINANCIAL PLANNER™ who fills the presentation with valuable information and real-life examples. This interactive format encourages participation and questions are welcomed.

COMPREHENSIVE LEARNING

Unlike financial seminars that focus on one topic, this course is designed to help you see the "big picture." You will have an opportunity to learn about the many aspects of tax-planning and how to keep more of your hard-earned money. This course is educational, and no financial products are discussed or sold.

COURSE TEXTBOOK

This course includes a tax-planning in retirement textbook with examples and interactive material that is yours to keep. The book is written in an easy-to-understand language and will help you follow along throughout the class.

PRIVATE CONSULTATION

If you have questions that are personal in nature or would like to learn more about tax planning, you are invited to arrange a meeting with your instructor after class. This private consultation is included for all students, but is not required.

MEET YOUR INSTRUCTORS

JOSH STRITTMATTER, CFP® CRC®

Josh has been teaching tax planning and several other financial subjects at many colleges and universities in the DFW area since 2010. His passion is education, and he believes knowledge and financial literacy are important for every person.

KELLY BUCHFINK, CFP®

Kelly has been in the financial industry since 2001 and enjoys applying her knowledge and experience to teaching. She enjoys educating others and hopes that they gain understanding and inspiration to assist them in meeting their next financial goal.

STUDENT TESTIMONIALS

WHAT PAST STUDENTS SAY ABOUT THIS COURSE:

"I was already retired when I took this course and I still came away with so much information on how to keep my retirement benefits and assets working for me. Also, I learned the risks I could afford to take and how to protect my investments against market volatility. I sleep better at night knowing I implemented the things I learned in this class."

JIMMY R.
FROM BENBROOK

"When my husband and I took this course, he was one year away from retirement. Everything we learned in the course we were able to apply immediately and made his retirement that much better. Some of our friends and family have taken this course as well, and have found it to be invaluable."

KERRY B.
FROM GRAND PRAIRIE

HOW TO REGISTER

Click the button below to view available class dates and to begin registration.

REGISTER NOW

Can't access the button above? Visit: **financialclass.org/tax-strategies-dates** to sign up.

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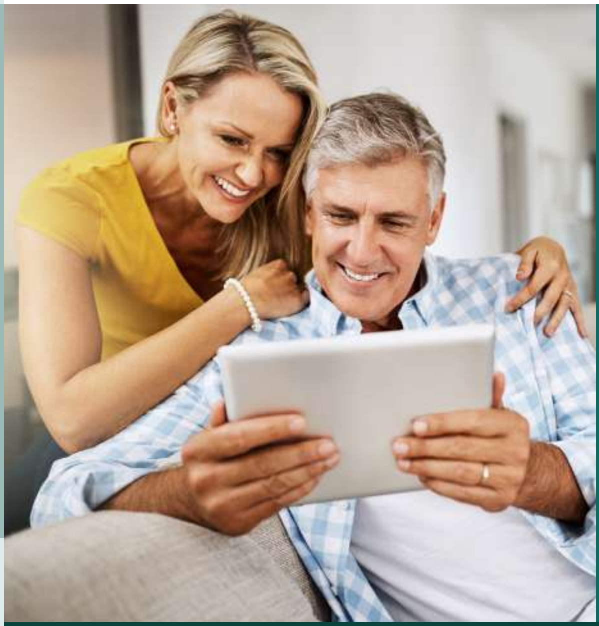

REGISTER TODAY TO:

- Create a **Personalized Tax Plan** to Maximize Savings
- Discover **Retirement Withdrawal Strategies** to Boost Income
- Learn How to Minimize Taxes on your **Investment Portfolio**
- Utilize **Real Estate** Investments to Create Massive Tax Savings
- Get Expert Insights on **Estate and Gift Tax Strategies**
- Use your **Small Business or Self-Employment** as the Ultimate Tax Saving Strategy

REGISTER NOW

Click button to register, or visit the web page
financialclass.org/tax-strategies-dates to sign up.