



## 1. Friday Footnotes

### Planning for 2024 Taxes

**1/15/2025:** Fourth estimated payment for 2024 due.  
**1/31/2025:** Deadline for employers to send W-2s/1099s to individuals.  
**2/15/2025:** Deadline for financial institutions to send Consolidated 1099s to individuals. *\*Raymond James will begin sending 1099's as early as 1/31/25. Amended or delayed 1099's can be as late as 3/15/25.*  
**4/15/2025:** Last day to contribute to traditional and Roth IRAs for 2023. Deadline to file individual income tax return or file for an extension with IRS.

**2024 TAX PLANNING CHECKLIST [\[click here\]](#)**

**\*Please be aware that tax documents include personal information!**

**Please DO NOT send these documents via email without encryption.**

Ask your tax preparer if they have a secure upload portal OR click [HERE](#) to request secure delivery of tax documents to tax preparer.

### 2025 Marginal Tax Brackets

Tax Rate	For Single Filers	For Married Individuals Filing Joint Returns	For Heads of Households
10%	\$0 to \$11,925	\$0 to \$23,850	\$0 to \$17,000
12%	\$11,925 to \$48,475	\$23,850 to \$96,950	\$17,000 to \$64,850
22%	\$48,475 to \$103,350	\$96,950 to \$206,700	\$64,850 to \$103,350
24%	\$103,350 to \$197,300	\$206,700 to \$394,600	\$103,350 to \$197,300
32%	\$197,300 to \$250,525	\$394,600 to \$501,050	\$197,300 to \$250,500
35%	\$250,525 to \$626,350	\$501,050 to \$751,600	\$250,500 to \$626,350
37%	\$626,350 or more	\$751,600 or more	\$626,350 or more

**In 2025, the first \$19,000 of gifts to any person are excluded from tax, up from \$18,000.**

## BOOKENDS

FINANCIAL PLANNING  
for every chapter of your life



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