As we approach the end of the year, it's an opportune time to review and optimize your financial and tax strategies. Here are some key considerations:

1. **Tax-Advantaged Accounts**: Contribute fully to retirement accounts, including any plans offered by your employer. If you're self-employed, there are options for you, too.

2. **Gifting**: Take advantage of the $19,000 annual gift tax exclusion per individual and consider the pros and cons of educational gifting.

3. **Charitable Contributions**: A large chunk of charitable giving occurs in December. Do you have a charitable giving strategy?

4. **Estate Management:** Explore strategies that can put you in better control of your estate.

5. **Investments**: Review your money decisions to see if your investments are working hard for you.

6. **Income Timing**: Don't forget to evaluate the timing of income, such as bonuses.

These strategies may help as you review your financial position. For more insights, please reach out with specific concerns.

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