

End-Of-Year Savvy Saving Tips

(NAPSA)—With a little planning, you may be able to maximize your tax return this year. Here are some end-of-year tips from Jackson Hewitt® to help you do it:

- **Pay your January mortgage** in December. You can deduct the interest against this year's income. If you have real estate taxes or personal property taxes due in January, pay those before December 31 and claim them against your current income, too.

- **Give to charity.** Clean out your closets and garage and donate your unwanted items to charity. The IRS allows you to deduct the "fair market value" of clothing, furniture and electronics to charity. Remember to keep your receipts and a detailed list with the fair market value of the items you donated.

- **Use up your flexible spending accounts** before you lose the money you've "banked." Flexible spending accounts often cover the cost of glasses, dental work, orthodonture and other types of health care. You may even be reimbursed for the cost of your over-the-counter medications. Check with your employer for the specifics of how long you have to claim your expenses.

- **Get money back for home repairs.** If you replaced an air conditioner, heat pump or hot-water heater or updated your windows, you may be eligible for a tax credit. If you're planning any energy-efficient upgrades, do them before January 1 and you may be able to get the tax credits on this year's tax return.

- **Prepare for your tax preparation experience.** Turn to Jackson Hewitt to learn more about what to bring to your tax preparation session, and for other helpful tax tips and information, visit www.jacksonhewitt.com.