

Hey! You!

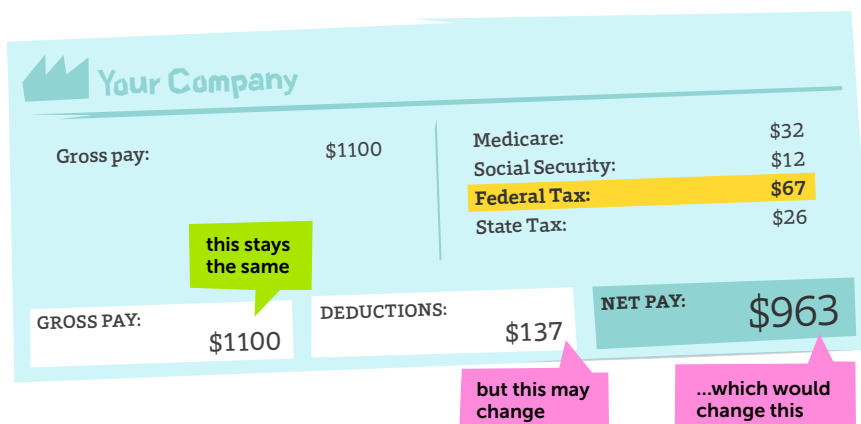
Your paycheck may be changing!

Congress passed a tax bill last December that could affect your take-home pay (aka the final number on your paycheck, aka the amount that gets direct-deposited to your bank account).

You may see an **increase or a decrease**, depending on:

- ◆ how much you make
- ◆ what you entered on your W-4 (an IRS form you filled out when you got hired)

If your paycheck is changing, you'll see it sometime in February.



The amount your company pays you is not changing.

The amount the Federal Government deducts, usually listed on your paycheck as "federal" or "federal withholding," may be changing, and that would affect your take-home pay.

One last thing:

If your paycheck is a little bigger than it was before, get a leg up on your financial goals by putting that new-found money towards your retirement savings!