Dictionary Of Personal Finance Terms

Thomas Herold

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(who receive exemption from income taxes and property taxes), multi-jurisdictional businesses or individuals, and even military veterans. The phrase tax exemption is commonly utilized to refer to specific scenarios where the law lowers the amount of income that would fall under the taxable label otherwise. With the American Internal Revenue Service, there are two kinds of exemptions which are available to individuals. One example of a tax exemption concerns the decrease in taxes the IRS gives for any dependent children who are under age 18 (who actually live with the head of household income tax filer). For the year 2015, the Internal Revenue Service permitted individuals who were filing taxes to receive a \$4,000 exemption on every one of their permitted tax exemptions. This simply means that any individuals paying taxes who count on three permissible exemptions are able to deduct fully \$12,000 off of their taxable income level. In the cases where they make a higher amount than an IRS pre-determined threshold, the amount in tax exemptions which they are able to utilize becomes phased out slowly and finally eliminated completely. For the tax year 2015, those individuals filing taxes who earned in excess of \$258,250, as well as those married filing jointly couples who earned more than \$309,900, received a lower amount for their exemptions. This complicated sliding scale with seemingly random numbers in place is all part of the reason why observers claim the American tax system is outdated and overly complex. There is an important caveat for individuals filing taxes. They can not claim their own personal exemption when someone else claims them as a dependent on their tax return. This is one of the elements that separate exemptions from deductions in the world of tax terminology. Each individual filing is permitted to claim his or her personal deduction. Looking at a real world example helps to clarify the complicated rules. Young college students who have a job while they go to school will typically be claimed by their parents like a dependent on the parents' income tax return. Note: This example description is shorted due to publish restrictions. Each term is explained with 600 words and more.

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Dictionary of Banking and Finance Bloomsbury Publishing,2009-01-01 This dictionary provides comprehensive coverage of the terms used in banking and finance, ranging from personal bank accounts to international money markets. It is aimed at professionals working in or involved with banking and finance, and for students, whether studying A-Levels, degree or professional qualifications in banking and finance. Fully revised and updated this dictionary contains over 9000 entries providing clear, up-to-date coverage of all aspects of banking and finance. The book also includes encyclopedic comments on banking and financial practice, expanding on complex terms such as poison pills and bills of exchange, and special supplements on money, currencies, international banks and stock exchanges.

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