

Little Changes, Big Results

By Amy Crews, QKA

Ah, a new year. This is a time when most of us take stock of a lot of things, including our eating habits, exercise habits, and even our spending habits. If you've ever made a New Year's Resolution—and then failed to achieve it—then you know it can be difficult to make *big* changes successfully. What if you could make small changes, and knock out all three at once? Here are some smaller ways to start changing the way you spend money that can have a huge impact not only on your finances, but also your health!

Grocery Shop on Wednesdays: This is the day most stores announce their new weekly sales. So visit and take advantage of new deals before they run out, and on what is typically a less crowded shopping day.

Do a food truck date night: You can get some delicious, gourmet meals from a food truck at half of what you would spend in a restaurant, and you get the added benefit of strolling around a park or exploring a neighborhood at the same time.

Drink more water: The health benefits of drinking a lot of water can't be understated. Plus, the more water you drink, the less likely you are to indulge in more expensive beverages like soda, juices, etc. Go a step further—be “green” and drink from a reusable water bottle to cut out the waste and expense of bottled water.

Download workout DVDs online: Download your favorite workout to your iPad or tablet, find a friend, and take your workout to the park. Not only will it save you monthly gym fees, but your friend will also make your workout more fun and hold you accountable.

Get addicted to popcorn: A \$12 bulk jar of popcorn kernels will make almost 175 cups of popcorn if you do it the old fashioned way vs. the four bags of chips you can buy for the same amount.

Take happy hour to the trails: Happy hours can get really expensive – and the calories can add up. Bring a change of clothes to the office and meet your friends for a walk or run instead.

And don't be afraid to be creative! There are always opportunities to substitute a costly (or unhealthy) habit with something better!

Taking Advantage of the Saver's Credit at Tax Time

By Rynne Tilley

The Saver's Credit (also referred to as the Retirement Savings Contributions Credit by the IRS) is a tax credit designed to be an incentive to help workers save for retirement. You can earn a credit equal to 50%, 20% or 10% of what you contribute to your 401(k) plan or IRA if you meet the requirements.

A tax *credit* is a substantially better benefit than a tax *deduction*, as a tax credit subtracts dollar for dollar off of the total taxes you owe, as opposed to a deduction, which subtracts dollars off of your total income before paying taxes on what's left.

How much credit can you get? The maximum credit available is \$1,000 each year as long as you have contributed at least \$2,000 to your 401(k) plan. A maximum credit of \$2,000 is available to married couples filing jointly who have contributed at least \$4,000. The level of credit you qualify for is determined by your adjusted gross income (AGI). Your AGI is the total gross income minus specific deductions such as education expenses and contributions to retirement accounts.

You may qualify for a credit if you are a:

- ◆ Single filer with AGI of \$30,500 or less
- ◆ Head of household with AGI of \$45,750 or less
- ◆ Married couple filing jointly with AGI of \$61,000 or less



If your income level falls within those listed, and you contributed to your 401(k) or IRA for 2015, you may qualify for a credit on your 2015 taxes. If you did not contribute for 2015, now is a great time to start contributing so you can take advantage of it for 2016! Income limits are slightly higher for 2016, so visit www.irs.gov and search for Retirement Savings Contributions Credit for more information on how to claim the credit on your taxes.

The tax credit is just the icing on the cake when you contribute to your 401(k) plan. Since you don't pay taxes on a traditional contribution to a 401(k), you get immediate tax savings at the time you contribute. And don't forget, if your employer matches even part of your contribution, you get that free money, too! If you have questions, feel free to call Acropolis for assistance!

IMPORTANT DISCLOSURE INFORMATION

Acropolis Investment Management, LLC 404(c) Participant Disclosure

It is the role of Acropolis Investment Management, LLC ("*Acropolis*") to assist the plan sponsor with the selection of investment alternatives for plan participants to consider and choose from, and to provide corresponding general informational materials and educational sessions to Plan participants, so as to enable each participant to direct the investment selection for his/her own Plan retirement account.

Upon request, *Acropolis* will provide individual Plan participants with a personal consultation and investment recommendation about the Plan options that are suitable for them. Accordingly, no Plan participant should assume that any general informational materials or educational sessions serve as the receipt of, or as a substitute for, personalized investment advice from *Acropolis*, or from any other investment professional.

Past performance may not be indicative of future results. Moreover, no current or prospective plan participant should assume that future performance of any specific investment, investment strategy, or product made reference to directly or indirectly in any general informational materials or educational sessions (including the plan investment alternatives and/or any corresponding general investment strategies devised and/or presented by *Acropolis*), will be profitable or equal any corresponding indicated historical performance level(s). Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a participant's retirement portfolio.

2016 Annual 401(k) Contribution Limits

\$18,000 for participants under age 50

\$24,000 for participants age 50 and over

*"For last year's words belong to last year's language and next year's words await another voice.
And to make an end is to make a beginning." ~ T. S. Eliot*

Acropolis was born
from a *simple* idea:

In an industry where high quality,
objective advice is hard to come by,
we can make a difference by putting
the client's interests above our own.

Notice to Clients

Please remember to contact ACROPOLIS® Investment Management, LLC if there are any material changes to your financial situation or investment objectives or if you wish to impose, add or modify any reasonable restrictions to our investment management services. A copy of our current written disclosure statement as set forth on Part II of Form ADV continues to remain available for your review upon request.

Legal Disclaimer

This publication is provided as a service to clients and friends of ACROPOLIS® Investment Management, LLC solely for their own use and information. The information in this publication is not intended to constitute individual investment advice and is not designed to meet your particular financial situation. You should contact an investment professional before deciding to buy, sell, hold or otherwise consider a particular security based on this publication. Information in this publication has been obtained from sources believed to be reliable, but the accuracy, completeness and interpretation are not guaranteed and have not been independently verified. The information in this publication may become outdated and we are not obligated to update any information or opinions contained in this publication.

© ACROPOLIS® Investment Management, LLC 2016. All rights reserved.

