Module 7: Make Your Money More Tax-Aware

Recognize that the account holding an investment can change its tax treatment and flexibility.

NAME _____ DATE _____

1. Account map

Account type	
What this account is for	
Basic tax treatment I understand	
What I still need to verify	

2. Bucket prompts

Workplace plan: contribution type and employer benefits	
Traditional or Roth IRA: purpose and withdrawal rules	
Taxable brokerage: flexibility and potential taxable gains or income	
Other accounts relevant to my situation	

3. Questions before moving money

What account am I using?	
What rules or taxes could apply now or later?	
Would a qualified tax professional help with this decision?	

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THE GOAL	Progress, not perfection
Use the best information you have today. You can refine your numbers as your life changes.	One clear next step is enough.

Turn the lesson into your next action

One account whose tax treatment I will verify is:

The person or source I will consult is:

One decision I will avoid making on taxes alone is:

[ ] I completed the lesson, reviewed this worksheet, and chose my next action.

This worksheet is educational and does not replace personalized financial, investment, tax, or legal advice.