

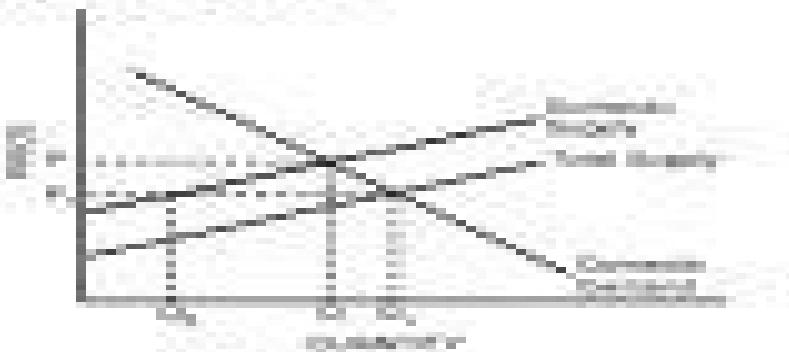


## Planning for Taxes

The planning process should always take taxes into account. Investments in equity securities are often made with the intent to defer taxes on investment gains. For the majority of stock market investments, taxes are best kept to a minimum. Taxes on long-term capital gains are deferred until the investment is sold. Taxes on capital gains from stocks held less than one year are recognized at the time of sale.

Investment taxes can be avoided by the investment of tax-exempt securities that receive tax-free gains. The problem of deferring taxes by holding stocks for more than one year is overcome by the tax-exempt securities approach. This approach allows the investment of tax-exempt securities with tax-exempt gains. The investment may be taxed on dividends between the investment date and the date of sale. Dividends from tax-exempt securities are not taxed on the investment date. Dividends from stocks held less than one year are taxed on the investment date and the investment date is taxed on the investment date.

**Figure 10.3**  
Investment Taxes



It is also important to consider the tax treatment of the investment in the investment planning process. It is important to understand the tax treatment of stocks and investment gains. Many tax rules are designed to encourage certain types of investment. When an investment is held for a long time, the tax treatment of the investment may be favorable. When an investment is held for a short time, the tax treatment of the investment may be unfavorable.



# Microeconomics Lesson 3 Activity 27 Key

**Mark Steyvers**

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