



## SWAIN CONSULTING

Helping Federal Government Employees and others achieve financial security throughout their lifetime.

January 2026



## Helping You Achieve Your Financial Goals

Greetings!

### **The Dreaded Tax Season is Approaching**

Just when you think you've recovered from the joy of the holidays and have put all the decorations away, the next season is knocking at the door -- TAX SEASON. I don't know anything that causes more stress for at least half the population than this time of year. Every day, I work with numbers and understand all kinds of charts and graphs about retirement income, high-yield savings, required minimum distributions, and yet, when it comes to taxes, I panic. Thank goodness, I have found a wonderful **Professional Tax Preparer vs. a CPA** to guide me through the process.

I suggest you do the same.

And for goodness' sake, don't wait until October to get this done. Been there, done that, and I spent a year with this tax cloud hanging over my head. Horrible.

Get 'er done, people! You will sleep better, I promise.

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**Click the Book An Appointment button below.**

[Book An Appointment](#)

## Rethinking retirement...

**Stevie Swain**

*"Work 'with a purpose.' For many, retirement isn't about stopping work but about transitioning to work that is personally meaningful and rewarding. This can include starting a small business related to a passion, volunteering, or using expertise in a new, fulfilling context."*



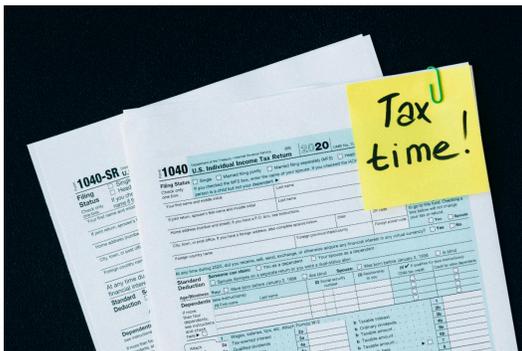
### Hot News!

#### Review your Exemptions

Every day as a Federal Government Benefits Specialist, I work with people who put themselves in danger with the IRS by not checking their exemptions on their pay stubs. What do I mean? If you file your taxes as "Married with 2 dependents," then your W-4 has to match that classification. If your pay stubs say "Single with no dependents," then you have just flagged your return for a possible audit. Your financial situation is also in jeopardy, as the government will eventually question whether you have misled them. In the end, you could owe them more money for years of misleading information. If you would like help with this, please contact me at [Stevie@Swainconsultingllc.com](mailto:Stevie@Swainconsultingllc.com).

[Learn More](#)

## Becoming Financially Smart



### Tax Season Approaching! Be Prepared

Are you ready for that important day this spring—TAX DAY! So many of us dread that moment! Help yourself by getting everything prepared as early as possible. Click the link below for practical tips.



### Social Security Benefits for an Unmarried Divorced Spouse

Did you know that if you were married for 10 years prior to your divorce, and you never remarried, you are eligible for 50% of your ex-spouse's Social Security benefit?

But here's a word of warning... I can't tell you how much better you will sleep if you hire a Professional Tax Preparer vs. a CPA.

Whether you're a sole proprietor, self-employed, or just have a complex life situation, a friendly tax professional can help you navigate all the changes and complexities of this tax season.

*Click the link below to learn more.*

[Read More](#)

There are several intricacies regarding this arrangement, so it's best to contact your legal advisors to understand your rights and obligations.

However, to get an idea of how this might work, click on the link below. Remember, if you remarry before 60, the rules change dramatically. So know your options before you walk down the aisle again.

*Click the link below to learn more*

[Read More](#)



## Soul Talk - Available Now!

“Let go and let God.” That’s the heartbeat of Soul Talk, Volume 4: Soul Stirring Stories of Women Who Let Go and Let God. Don’t miss this powerful collection that showcases the resilience, determination, and tenacity of 23 women who, through cultivating a deeply intimate relationship with God, overcame the drama and trauma of their lives.

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*Feel free to share this newsletter with your friends and colleagues.*





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