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**FOR IMMEDIATE RELEASE**

**PaycheckCity.com Can Help You Plan For Your 2010 Financial Goals**  
**Get Ready For A New Year Of Healthy Finances With PaycheckCity.com Calculators**

Scottsdale, AZ (Dec. 15, 2009) As the year rapidly draws to a close, it's not only a time of reflection, but also a time of planning for the coming year. This is especially true when it comes to your personal finances. Was this past year a good one for you and your money? Do you know what you should consider for 2010 to assure a healthy financial future? Here are a few things to bear in mind:

- If possible, max out your contributions for your HSA and/or 401K. Find out if your plan allows you to defer a major amount - some allow up to 100% of your compensation - of your final 2009 paychecks. Talk to your HR department. The use of pre-tax money creates significant savings for you.
- Make sure your withholding is where it should be. More than 70% of Americans overpay their taxes each year. While a refund is nice, it's even nicer to earn interest on your money instead of giving the government a free loan. A general rule of thumb is that your tax liability should equal your withholding allowances. PaycheckCity.com has plenty of FREE calculators to help you determine what this balance is for you. You can play around with different scenarios and then make adjustments where needed.
- Are you planning a major life change in 2010? This would include a marriage or divorce, the birth of a child, buying or selling a house, or even picking up a second job. All these will effect what you will claim on your W-4.
- Did you move? Be sure to tell your HR department. Different locations can have different taxes, even on the local level. Plan for it now so you don't get any surprises later.

**About Symmetry Software**

Founded in 1984, Symmetry Software is a groundbreaking innovator in tax applications for the internet and corporate intranets. At its core, Symmetry is a software development firm with a high level of expertise in payroll withholding taxes. Our team of software engineers and taxation experts provide leading edge, regulatory compliant payroll software products. For more information please visit us at [www.symmetry.com](http://www.symmetry.com).

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