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YOUR FINANCE

Give yourself an instant raise

(NAPSA)-Here's some good news if you like money: A handy Web site offers free tips for consumers-tips that could mean big savings on your annual taxes and help you stretch each paycheck.

"Understanding how to maximize your paycheck can be tricky for many people, not just those working for the first time," said Dan Maddux, executive director of the American Payroll Association (APA). "We want to provide easy-to-use tools that help people better understand their paycheck and payroll process."

The tools were created for consumers after the APA



With money-saving tips, you can practically give yourself a raise.

found that many people didn't understand how to use the deductions made from their paychecks to their best

advantage.

"Many workers rejoice when they receive a large tax refund in April. What they don't realize is they are only getting their own money back, months after they have earned it," explained Maddux. "By not claiming enough on your W-4 form, you essentially give the government an interestfree 'loan' with your money, when the same funds could be earning you interest."

Most Americans could use more money each paycheck. In fact, APA's 2006 national online survey, Getting Paid In America, found that nearly two-thirds, or 65 percent, of America's workers would experience financial difficulties if their paychecks were delayed for just one week.

To help consumers stretch their paycheck every month, the National Payroll Week Web site also offers tips on items such as how to take advantage of 401(k) accounts, using dependent care costs to lower your tax burden, ways to save money on medical costs, easing the cost of your commute with the Transportation Reimbursement Incentive Programs (TRIP) and using direct deposit and other payroll services to help put more money in your pocket.

Everyone can take advantage of this site year-round. Visit www.nationalpayroll-week.com and get tips to help give yourself an instant raise.



As early as 4000 BCE, citizens of Mohenjo-Daro in what is now Iraq had houses with private bathrooms and an underground sewage system.