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How the 0% Rate Works. For tax years 2018-2025, the 0% tax rate on capital gains applies to married tax filers with taxable income up to \$78,750, and single tax filers with taxable income up to \$39,375. 3 4. Even if your taxable income is normally quite a bit higher, there are often many years where lower income tax years occur, and sometimes you can make a low-tax year occur on purpose in retirement by choosing which accounts to take withdrawals from each year.

Jeff A. Schnepfer is the author of How to Pay Zero Taxes, a best-seller now in its seventeenth annual edition, as well as several other books on finance and taxation. He is the financial, tax, and legal advisor to the Transamerica sales force and runs a full-time accounting and legal practice in Cherry Hill, New Jersey. Mr.

In the case of a single person, you could pay no taxes so long as you earned no more than \$38,600 from dividend income and no

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The Smiths will owe zero tax and receive a refundable tax credit. Even though the Smiths enjoy a six-figure gross income, they still manage to bring their federal income tax bill down to zero by taking advantage of several tax credits and deductions. Mr. and Mrs. Smith's Tax Bill: \$0, and total tax refund of \$1,941

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Presented in language anyone can understand, *How to Pay Zero Taxes 2020-2021* delivers everything you need to take full advantage of the newest tax laws—and pay the IRS less than ever before. Schnepfer uncovers hundreds of sanctioned deductions, shelters, credits, and exemptions and provides invaluable tax tips you'll only find here.

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