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Homebuyer tax credit is extended

If you signed a contract before May 1 to buy a home, but have been unable to close the deal, you still have time to apply for the homebuyer tax credit. The deadline for finalizing the paperwork on your new home has been extended through September 30, 2010.

Here's what you need to know:

- * The extension applies only if you already had a contract in place by April 30, 2010. The new deadline is available for first-time homebuyers and long-time residents.

- * The maximum credit remains unchanged (\$8,000 for first-time homebuyers and \$6,500 for long-time residents), as do other rules for qualifying.

- * You can claim the credit on your 2009 or 2010 federal income tax return. You'll have to complete Form 5405, First-Time Homebuyer Credit and Repayment of the Credit, and attach proof that you meet the requirements.

Not sure if you qualify? We can help. Please call for more information.

Working after retirement affects your benefits and taxes

People often work beyond the "normal" retirement age. Here's how extending your work life can affect your taxes and retirement benefits.