

**The Actual Cost of a Gift**  
**\$10,000 - \$100,000**

**Married Filing Jointly**

Federal Taxable Income	\$0 to \$14,660	\$14,600 to \$59,400	\$59,400 to \$119,950	\$119,950 to \$182,800	\$182,800 to \$326,450	\$326,450 and up
Federal Tax Bracket	10%	15%	25%	28%	33%	35%
<b>A Cash Gift of:</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>
Colorado Tax Credit:	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Colorado Tax Savings (4.63%)	\$463	\$463	\$463	\$463	\$463	\$463
Federal Tax Savings	\$1,000	\$1,500	\$2,500	\$2,800	\$3,300	\$3,500
<b>Actual Cost of Gift*:</b>	<b>\$6,037</b>	<b>\$5,537</b>	<b>\$4,537</b>	<b>\$4,237</b>	<b>\$3,737</b>	<b>\$3,537</b>
<b>A Cash Gift of:</b>	<b>\$25,000</b>	<b>\$25,000</b>	<b>\$25,000</b>	<b>\$25,000</b>	<b>\$25,000</b>	<b>\$25,000</b>
Colorado Tax Credit:	\$6,250	\$6,250	\$6,250	\$6,250	\$6,250	\$6,250
Colorado Tax Savings (4.63%)	\$1,158	\$1,158	\$1,158	\$1,158	\$1,158	\$1,158
Federal Tax Savings	\$2,500	\$3,750	\$6,250	\$7,000	\$8,250	\$8,750
<b>Actual Cost of Gift*:</b>	<b>\$15,093</b>	<b>\$13,843</b>	<b>\$11,343</b>	<b>\$10,593</b>	<b>\$9,343</b>	<b>\$8,843</b>
<b>A Cash Gift of:</b>	<b>\$75,000</b>	<b>\$75,000</b>	<b>\$75,000</b>	<b>\$75,000</b>	<b>\$75,000</b>	<b>\$75,000</b>
Colorado Tax Credit:	\$18,750	\$18,750	\$18,750	\$18,750	\$18,750	\$18,750
Colorado Tax Savings (4.63%)	\$3,473	\$3,473	\$3,473	\$3,473	\$3,473	\$3,473
Federal Tax Savings	\$7,500	\$11,250	\$18,750	\$21,000	\$24,750	\$26,250
<b>Actual Cost of Gift*:</b>	<b>\$45,278</b>	<b>\$41,528</b>	<b>\$34,028</b>	<b>\$31,778</b>	<b>\$28,028</b>	<b>\$26,528</b>
<b>A Cash Gift of:</b>	<b>\$100,000</b>	<b>\$100,000</b>	<b>\$100,000</b>	<b>\$100,000</b>	<b>\$100,000</b>	<b>\$100,000</b>
Colorado Tax Credit:	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Colorado Tax Savings (4.63%)	\$4,630	\$4,630	\$4,630	\$4,630	\$4,630	\$4,630
Federal Tax Savings	\$10,000	\$15,000	\$25,000	\$28,000	\$33,000	\$35,000
<b>Actual Cost of Gift*:</b>	<b>\$60,370</b>	<b>\$55,370</b>	<b>\$45,370</b>	<b>\$42,370</b>	<b>\$37,370</b>	<b>\$35,370</b>

\*The Colorado State Tax Credit for Enterprise Zone contributions for some lower tax brackets may be limited to Colorado state tax due, but the excess credits may be carried forward for five years. Also note that these tax brackets apply to 2005 Income. Actual tax results may vary significantly depending upon a taxpayer's specific tax situation. Before making a decision based on these expectations, you should consult your tax advisor.

**The Actual Cost of a Gift**  
**\$10,000 - \$100,000**

**Single**

Federal Taxable Income	Up to \$7,300	\$7,300 to \$29,700	\$29,700 to \$71,950	\$71,950 to \$150,150	\$150,150 to \$326,450	\$326,400 and up
Federal Tax Bracket	10%	15%	25%	28%	33%	35%
<b>A Cash Gift of:</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>
Credit for Colorado Tax Payers:	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500	\$2,500
Colorado Tax Savings (4.63%)	\$463	\$463	\$463	\$463	\$463	\$463
Federal Tax Savings	\$1,000	\$1,500	\$2,500	\$2,800	\$3,300	\$3,500
<b>Actual Cost of Gift*:</b>	<b>\$6,037</b>	<b>\$5,537</b>	<b>\$4,537</b>	<b>\$4,237</b>	<b>\$3,737</b>	<b>\$3,537</b>
<b>A Cash Gift of:</b>	<b>\$25,000</b>	<b>\$25,000</b>	<b>\$25,000</b>	<b>\$25,000</b>	<b>\$25,000</b>	<b>\$25,000</b>
Credit for Colorado Tax Payers:	\$6,250	\$6,250	\$6,250	\$6,250	\$6,250	\$6,250
Colorado Tax Savings (4.63%)	\$1,158	\$1,158	\$1,158	\$1,158	\$1,158	\$1,158
Federal Tax Savings	\$2,500	\$3,750	\$6,250	\$7,000	\$8,250	\$8,750
<b>Actual Cost of Gift*:</b>	<b>\$15,093</b>	<b>\$13,843</b>	<b>\$11,343</b>	<b>\$10,593</b>	<b>\$9,343</b>	<b>\$8,843</b>
<b>A Cash Gift of:</b>	<b>\$75,000</b>	<b>\$75,000</b>	<b>\$75,000</b>	<b>\$75,000</b>	<b>\$75,000</b>	<b>\$75,000</b>
Credit for Colorado Tax Payers:	\$18,750	\$18,750	\$18,750	\$18,750	\$18,750	\$18,750
Colorado Tax Savings (4.63%)	\$3,473	\$3,473	\$3,473	\$3,473	\$3,473	\$3,473
Federal Tax Savings	\$7,500	\$11,250	\$18,750	\$21,000	\$24,750	\$26,250
<b>Actual Cost of Gift*:</b>	<b>\$45,278</b>	<b>\$41,528</b>	<b>\$34,028</b>	<b>\$31,778</b>	<b>\$28,028</b>	<b>\$26,528</b>
<b>A Cash Gift of:</b>	<b>\$100,000</b>	<b>\$100,000</b>	<b>\$100,000</b>	<b>\$100,000</b>	<b>\$100,000</b>	<b>\$100,000</b>
Credit for Colorado Tax Payers:	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Colorado Tax Savings (4.63%)	\$4,630	\$4,630	\$4,630	\$4,630	\$4,630	\$4,630
Federal Tax Savings	\$10,000	\$15,000	\$25,000	\$28,000	\$33,000	\$35,000
<b>Actual Cost of Gift*:</b>	<b>\$60,370</b>	<b>\$55,370</b>	<b>\$45,370</b>	<b>\$42,370</b>	<b>\$37,370</b>	<b>\$35,370</b>

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