



**WEALTH ADVISORS**

Serving Your Life & Legacy

## The "Big Beautiful Bill" and Changes That Might Affect You

Hello Dennis,

A significant new bill was just signed into law, locking in the 2017 tax cuts and introducing new deductions across its 900+ pages. While a few new tax breaks could fatten your refund next spring, there are also some belt-tightening measures including federal healthcare, food-aid, and student loan programs that could impact millions—so its not all sunshine and roses.

What does this mean for you? In the short term, your paycheck probably won't shrink, and you might notice a little extra thanks to extended tax rates. But with cuts to some benefits programs, it's more important than ever to contribute to a safety net, so keep growing your emergency fund and investing for your future. With steady money habits, you're less vulnerable to policy swings—Congress might cast the votes, but you steer your own financial direction.

I've included helpful explainers and news updates below. If you have any questions, let's talk. The world keeps changing, but remember, you're not navigating it alone and your financial future remains firmly in your hands.

Thank you,  
HFS Wealth Advisors Team

**HFS Wealth Advisors profile picture**

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## The One Big Beautiful Bill

Aug. 20, 2025

The One Big Beautiful Bill (OBBB) Act, signed into law on July 4, 2025, aims to make many of the...

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## Is Your Homeowners Insurance Ready For The Next Natural Disaster?

July 8, 2025

**F** Homeowners insurance usually covers many disasters like wildfires and tornadoes, but a standard...

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## What Trump's Megabill Means for You

July 3, 2025



Broadly, the legislation makes President Trump's 2017 tax cuts permanent, extending current...

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## Social Security Email Says Policy Bill Eliminates Tax on Benefits. Does It?

July 7, 2025



In a celebratory email sent to Americans across the country, the Social Security Administration...

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## How the 24 Million Americans With Marketplace Health Plans Will Get Squeezed

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**B** The Republican megabill combined with new federal rules tightening eligibility will affect most...

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## See How Your After-Tax Income Rises With Trump's Big Beautiful Bill

July 7, 2025

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## How America's economy is dodging disaster

July 7, 2025

**The Economist** It is astonishingly dynamic, even under the weight of tariffs.

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## Investors must not let the tariff drama cloud their judgment

June 2, 2025

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