The lottery shirley jackson pdf

In New York State, which has one of the most complicated lotteries in the country because of its payment system, How much do I get? not a simple question. When you buy a New York Lotto ticket, you have to choose between a lump sum and a series of annual payments, and you can't change your mind later. If you choose a series of annual payments when you buy a ticket, what you will actually win is a series of 26 annual payments that add up to $10 million. You will receive the first payment for 2.5 percent of the total, or $250,000 (some taxes will be withheld from each check – see below), two weeks after you submit the winning ticket. One year later, you'll receive a check for 2.7 percent, or $260,000. Each year, the number of checks rises by a tenth of a percent - the last payment is for 5 percent, or $500,000. To ensure that funds for all these payments are available, the New York Lottery buys a special U.S. Treasury Bond called STRIPS (Separate Trading Of Registered Interest and Securities Principal). This is also known as zero-coupon bonds. Zero coupon bonds pay a certain amount of money when it matures. For example, in March 2001, you can buy a zero coupon bond that will be worth $1,000 in 10 years for about $610. The longer the amount of time before the bond matures, the less it costs today. A bond maturing in 25 years to $1,000 will only cost about $260 today. If you do the math, you'll find out that if you invest $260 with an interest of about 5.7 percent, in 25 years it will be worth $1,000. When a winner claims his prize, the New York Lottery asks seven different bond brokers to cite a bond package that will pay each of the 25 annual payments in the future. They buy bonds from brokers at the best price for the full package. An investment bank holds bonds, and every year when a person matures, the funds are automatically placed in a New York Lottery cash account. Funds are transferred to the prize payment account, and checks are written to the winner. Typically, a whole package of 25 bonds ends up costing the New York Lottery a little less than half of the jackpot amount. However, most winners do not choose annual payments. About 80 percent of winners choose the lump sum option, which is usually about half of the jackpot amount. Since the New York Lottery had to pay a lump sum to buy bonds anyway, it was just as happy to give the same amount of money to the winner instead. It is still going through the process of getting a quote for the bond, but instead of buying the bond it pays the winner the amount the bond will have a fee. Most people take a lump sum because think that they can invest money and do a little better than the estimated 5 percent interest that bonds will earn. Most U.S. lotteries take 24 percent of wins to federal taxes. But, if your winnings are in the millions of dollars, you'll pay closer to 37 percent (the highest tax bracket) in federal taxes when tax time arrives. Add in state and local taxes, and you may end up with only half of your winnings when you're done paying taxes. If you choose a lump sum prize in our $10 million lottery, the prize is about $5 million. After federal and state taxes, you'll be left with about $2.5 million. Keep up with the latest daily buzz with the BuzzFeed Daily newsletter! You play the lottery, and you win! Congratulations. You're full of excitement, but you also have a million questions swirling around in your head about what to do next. It's all right. All you need to do is take a deep breath and follow these steps. It's okay to celebrate your lucky day – just keep the news to yourself. When people come to small wealth, they often become overwhelmed by the attention they draw. Long-lost friends and acquaintances from decades ago have a knack for showing up right when you earn a lot of money. This is precisely the time when you don't want to be the center of attention. You first want to keep professional help away from making unwise decisions. Here's what to do now:Sign your ticket. Sign the back of your lottery ticket and hide it. It doesn't officially belong to you until you've given me your autograph. Don't tell anyone outside your partner. If you live in a state where lottery winners should be announced:Get off social media. Turn off accounts like Facebook and Twitter. With all the attention you'll receive, you don't want people invading your privacy by browsing your photos or sending un requested messages. Prepare to leave town if necessary. Just as people will want to find you online, they will want to find you directly. It is best to avoid any supervision when you get a professional team to help you manage your money. The following 10 states allow lottery winners to remain anonymous - though some only allow you if you win over a certain dollar amount: Arizona (lasts only 90 days)$600Delaware $0Georgia $250,000Kansas $0Maryland $0North Dakota $0Ohio $0South Carolina $0Texas $0Virginia $10 millionYou first want to talk to trust and estate lawyers who specialize in financial issues such as big high winds. Don't just call your local lawyer. Instead, look for resources like Martindale or US News and list the World's best law firms for reputable lawyers. Take your time checking out your lawyer. Then, you will want them to sit with you when you hire a financial adviser and accountant. Your lawyer will also help you create trust — an entity that lets you claim high winds without revealing your name. Claim your lottery moneyYou usually have 180 to 365 days to claim lottery winnings and and whether taking one lump sum or an annuity. Lump sumA lump sum is when you receive all your income in one payment. ProSReceive all the money at once. With the number of bumps, you have complete control over your winnings. It's easier to overcome big goals. If you aim to pay off large amounts of debt, make a big investment or buy a house, it may be easier to achieve with a lump sum. Guaranteed tax rate. You are guaranteed to pay tax at the rate of the year, not a potentially higher rate such as an annuity. ConsEasy for wasting. You are more likely to blow your winnings on extravagant purchases when you receive it all in advance. Do not accept the advertised amount. Advertised winnings are usually based on annuity payments, so you won't take home as much if you choose the lump sum. No revenue stream is guaranteed. It's up to you to make sure your victory lasts for years to come. Annuity is when your winnings are broken down into smaller payments over a 30-year period. ProsGuaranteed revenue stream. With an annuity, you are guaranteed to have money coming in every month. Accept the advertised amount. The winner who chooses the annuity receives the advertised jackpot. Protection. Family members, friends and strangers are less likely to ask for papers when you receive a fixed payment. ConsNot as flexible. Smaller payments mean you don't have the same flexibility to spend, invest, give and pay off debts. Potentially higher taxes. Each annuity payment is taxed at the rate of the year, so you can pay more tax if the rate increases. Uncertainty. If something happens to you in a 30-year period, you will lose all your income. Once you collect the strong winds and pay taxes on it, you can lay the foundations for a solid financial future. Here are some wise things to do. Get your money into your accountIf you win more than $250,000, consider spreading your money to multiple accounts because the FDIC only insures up to $250,000 per owner per bank unless you open a special type of account, such as a trust. If you need to get your money back into a bank account internationally or send money to family abroad, compare the international money transfer services that are best prepared to help you with large transfers. Work with your financial adviser to get your funds into your trust or bank account before you start spending them. You may want to consider opening an account to spread your money or to get higher interest rates. Here are some options to help you gain interest in your winnings. The longer you hold on to debt, the more interest you will accumulate in the long run. Now is a great time to pay off everything you owe: credit cards, student loans, mortgages, and more. This is a responsible first step that will save you money over time. Put money into a rainy day fundYou might be surprised by how many lottery winners end up breaking up. Broke. through bad spending habits or plain bad luck, it's easy to waste a big wind. So plan accordingly and create a reserve fund. Rainy day funds are usually filled with your salary for six months. Since you've just received a large amount of money, you might instead want to put a percentage of the windfall into the emergency fund. To find the right amount to save, talk to your financial advisor. Consider waiting a while before doing anything else before you receive the money, pay off your debts and create an emergency fund, consider doing nothing. Your victory isn't going anywhere. Many financial advisers recommend letting the excitement die before taking any other action. For a few months or even a year, consider living as usual. This will give you time to plan your next steps carefully. For example, work with your financial advisor to determine how much wind you'll give to family and friends. You may even consider hiring a psychologist to help you deal with the emotions that come with receiving large amounts of money. Now that you have taken care of your short-term needs, your goal is to protect your strong winds for the long term. Create an investment strategyWork with your financial advisor to build an investment strategy. This strategy should be consistent with your tolerance for risk. To get your feet wet, you may first look at investments such as short-term corporate bonds, U.S. Treasury securities and short-term municipal bonds. This is considered a relatively safe investment. Depending on the size of your strong wind, you can generate considerable income from this tedious investment alone. After consulting with your financial advisor, you can expand your investment portfolio to include investments such as stocks. Your financial advisor can help you create a portfolio with the right mix of stocks, bonds, and other securities. Start planning your estateIf all goes well, you will live the rest of your life without having to worry about money. You will want your children and relatives to enjoy the same comfort, so start the plantation planning process. In short, this means you will decide what happens to your assets when you die. Work with your financial adviser, estate planning lawyer and tax adviser to resolve your estate issues – preferably well in advance. Frequently asked questions you can leave future annuity payments to one recipient or to your estate. Most lottery winnings are deposited to your account, so it's possible that you won't receive a check. You pay income tax on earnings in the year they are received. So if you take a lump sum, you'll pay taxes once. If you take an annuity, you will pay taxes for 30 years. Years. Years.

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