

# How to Reduce the Deficit Without Raising Taxes

BOCA RATON, FL, UNITED STATES, June 5, 2025 /EINPresswire.com/ -- Retirement thinking in the 21st century must evolve beyond last century's model. There are only three things you can do with money: spend it now, spend it later, or spend it never. Against the backdrop of rising national debt, one voluntary strategy could generate significant federal revenue—without raising tax rates or rewriting the tax code.

Nancy Hite, CFP®, fiduciary, and author of [\\*The Retirement Mirage: Time to Think Differently\\*](#), proposes that Congress consider requiring all retirement plans to offer a Roth option. With this choice available, individuals could decide to place a portion of their savings in Roth accounts—thereby paying taxes voluntarily, in advance.

"Americans collectively hold over \$39 trillion in retirement assets," Hite explains. "This includes IRAs, 401(k)s, and both defined contribution and benefit plans—but excludes public pension reserves." These balances represent deferred tax obligations that could, in part, be accelerated—if retirees are given the option and incentive to do so.

If even a small share of new retirement contributions—or existing savings—were shifted voluntarily into Roth accounts, it could result in upfront tax revenue for the U.S. Treasury to help address the ongoing deficit. At the same time, it would allow future retirees to secure tax-free income on those converted savings. The result? A dual benefit: greater predictability for government cash flow now, and more financial flexibility for retirees later.

"This is not about changing the rules," Hite says. "It's about expanding choice—while also improving the nation's fiscal health."

Hite has submitted a formal op-ed on the topic to multiple national publications. Editors, policymakers, and media professionals may request a copy of her full op-ed—[\\*"How to Reduce the Deficit Without Raising Taxes"\\*](#)—by contacting her office below.

## ABOUT NANCY HITE:

Nancy Hite, CFP®, AIF®, is a nationally recognized financial educator and the author of [\\*The Retirement Mirage: Time to Think Differently\\*](#). She is the founder of [The Strategic Wealth Advisor®](#) and is known for simplifying complex financial issues with practical, client-focused solutions.

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