



The JPT Financial Newswire

A periodic newsletter from JPT Financial Solutions, Inc.

May 1, 2023



JPT FINANCIAL SOLUTIONS, INC.

Eldercare • Advisory • Tax • Accounting

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- **IRS ISSUES STANDARD MILEAGE RATES FOR 2023; BUSINESS USE INCREASES 3 CENTS PER MILE**
<https://www.irs.gov/newsroom/irs-issues-standard-mileage-rates-for-2023-business-use-increases-3-cents-per-mile>

 - **NEW JERSEY'S MINIMUM WAGE INCREASES TO OVER \$14/HOUR FOR MOST EMPLOYEES**
<https://nj.gov/governor/news/news/562022/approved/20230103a.shtml#:~:text=TRENTON%20%E2%80%93%20New%20Jersey's%20statewide%20minimum,by%202024%20for%20most%20employees.>

 - **MINIMUM WAGE BY STATE 2022 AND 2023 INCREASES**
<https://www.paycor.com/resource-center/articles/minimum-wage-by-state/>

 - **FINAL 2022 QUARTERLY ESTIMATED TAX PAYMENT DUE JANUARY 17**
<https://www.irs.gov/newsroom/final-2022-quarterly-estimated-tax-payment-due-january-17>

 - **WHEN ANGRY LOVED ONES RESIST CAREGIVERS**
<https://www.aarp.org/home-family/caregiving/info-2014/caregiving-dementia-anger-stress-jacobs.html>

 - **SWITCHING ROLES: COPING WITH PARENTING YOUR REBELLIOUS AGING PARENT**
<https://www.agingcare.com/articles/amp/156119>

 - **6 ESSENTIAL PRACTICES TO PROTECT YOUR FIRM FROM CYBERATTACKS**
<https://njcpa.org/article/2023/01/03/6-essential-practices-to-protect-your-firm-from-cyberattacks>

● **10 BEST SMALL BUSINESS BLOGS OF 2022**

https://succeedasyourownboss.com/10-best-small-business-blogs-of-2022/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **3 KEY THINGS TO CONSIDER BEFORE AGREEING TO BE A GUARDIAN IN A TRUST**

<https://www.kiplinger.com/retirement/key-considerations-for-being-guardian-in-a-trust>

● **ADOPTION TAX CREDIT PROVIDES VALUABLE BENEFIT**

<https://www.cpapracticeadvisor.com/2022/12/30/adoption-tax-credit-provides-valuable-benefit/75353/>

● **HOW TO MAX OUT THE GIFT TAX EXCLUSION**

<https://www.cpapracticeadvisor.com/2022/12/27/how-to-max-out-the-gift-tax-exclusion/75246/>

● **IRS HAS ANNOUNCED DATES THAT THEY WILL BEGIN ACCEPTING AND PROCESSING 2022 SEASON TAX RETURNS**

Business returns, effective Thursday, January 12, 2023

Individual returns, effective Monday, January 23, 2023

● **HAVING FAITH DURING A FINANCIAL CRISIS**

<https://www.ramseysolutions.com/personal-growth/faith-during-financial-crisis>

● **NEW JERSEY ANCHOR PROGRAM DEADLINE EXTENDED AGAIN**

<https://www.state.nj.us/treasury/news/2023/01102023.shtml>

● **CAREGIVING WHILE WORKING**

https://www.aarp.org/caregiving/life-balance/info-2019/working-caregiver-tips.html?CMP=EMC-MIM-GOI-OTH-CG-1491200-1753601-6963279-NA-01112023-PostHoliday_NonMemPE-MS2-CaregivingWorking-TXT-1753601_CVG-Caregiving&encparam=4V%2b%2bns5z64JB5ZV8AekXYu%2fYZZBt%2bEGHbUFJ%2f%2fKjQxQ%3d

● **TAXATION OF US BENEFICIARY FOREIGN TRUST INCOME: AN OVERVIEW**

https://www.lexology.com/library/detail.aspx?q=a3e5b28e-3433-4111-9538-f1f961e40317&utm_source=lexology+daily+newsfeed&utm_medium=html+email+-+body+-+general+section&utm_campaign=lexology+subscriber+daily+feed&utm_content=lexology+daily+newsfeed+2023-01-04&utm_term=

● **SECURE ACT 2.0 BRINGS CHANGES FOR RETIREMENT PLANS**

https://www.lexology.com/library/detail.aspx?g=8dfe003b-ac23-4451-a154-6bc35ffb006b&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2023-01-06&utm_term=

● **SECURE 2.0 ACT OF 2022—CONGRESS' FINAL GIFT OF 2022 TO RETIREMENT PLAN SPONSORS**

https://www.lexology.com/library/detail.aspx?g=3a66289f-a89c-4341-ac6e-1fd0420b3bbd&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2023-01-06&utm_term=

● **TOP DUTIES OF AN ESTATE EXECUTOR AND HOW TO CARRY THEM OUT**

<https://www.thestreet.com/retirement-daily/your-money/top-duties-estate-executor>

● **TAXPAYERS SHOULD HANG UP IF TAX SEASON SCAMMERS COME CALLING**

<https://www.irs.gov/newsroom/taxpayers-should-hang-up-if-tax-season-scammers-come-calling>

● **STATE OF NEW JERSEY 2023 TAX CALENDAR FOR BUSINESSES & INDIVIDUALS**

<https://www.nj.gov/treasury/taxation/pdf/chronolist23.pdf>

● **UPDATED RESTAURANTS & NEW JERSEY TAX GUIDANCE**

<https://nj.gov/treasury/taxation/pdf/pubs/sales/su1.pdf>

Includes:

- 1.) Credit card surcharge is considered part of the sales price of the transaction & is subject to Sales Tax
- 2.) Corp Business Tax filing information updates to include combined filer situations

● **KEY TAX AND RETIREMENT PROVISIONS IN THE SECURE 2.0 ACT**

<https://www.journalofaccountancy.com/news/2023/jan/key-tax-retirement-provisions-secure-2-act.html>

● **THE IRS SAYS ‘TAX DAY’ WILL BE DIFFERENT THIS YEAR. PUT THESE IMPORTANT TAX DATES ON YOUR CALENDAR.**

<https://advisor.news/the-irs-says-tax-day-will-be-different-this-year-put-these-important-tax-dates-on-your-calendar/?c=eyJ0eXAiOiJKV1QiLCJhbGciOiJIUz11NiJ9.eyJub2RlX2lkljo1OTExNSwicHJldmllYl6ZmFsc2UsImNvbW1faWQiOiJwNDM1NDIsImRlc3RfaWQiOiQ5NTgwMzYsInJlYWRlcl9pZCI6bnVsbH0.u5IsYAVSooyhPAs5-RYb2VcwGYwFpz6aqT7jvgMf9T0>

● **UNDERSTANDING THE SECURE 2.0 ACT**

<https://advisor.news/understanding-the-secure-20-act/?c=eyJ0eXAiOiJKV1QiLCJhbGciOiJIUz11NiJ9.eyJub2RlX2lkljo1OTExNSwicHJldmllYl6ZmFsc2UsImNvbW1faWQiOiJwNDM1NDIsImRlc3RfaWQiOiQ5NTgwMzYsInJlYWRlcl9pZCI6bnVsbH0.u5IsYAVSooyhPAs5-RYb2VcwGYwFpz6aqT7jvgMf9T0>

● **DO YOU NEED A CHARITABLE APPRAISAL? 2023 TAX TIPS**

https://www.cpapracticeadvisor.com/2022/12/30/do-you-need-a-charitable-appraisal-2023-tax-tips/75355/?utm_source=CPA+Practice+Advisor&utm_campaign=2e51cc0cb3-RSS_EMAIL_CAMPAIGN&utm_medium=email&utm_term=0_ea735d18ed-2e51cc0cb3-514411919

● **ADOPTION TAX CREDIT PROVIDES VALUABLE BENEFIT**

https://www.cpapracticeadvisor.com/2022/12/30/adoption-tax-credit-provides-valuable-benefit/75353/?utm_source=CPA+Practice+Advisor&utm_campaign=2e51cc0cb3-RSS_EMAIL_CAMPAIGN&utm_medium=email&utm_term=0_ea735d18ed-2e51cc0cb3-514411919

● **HOW TO MAX OUT THE GIFT TAX EXCLUSION**

https://www.cpapracticeadvisor.com/2022/12/27/how-to-max-out-the-gift-tax-exclusion/75246/?utm_source=CPA+Practice+Advisor&utm_campaign=2e51cc0cb3-RSS_EMAIL_CAMPAIGN&utm_medium=email&utm_term=0_ea735d18ed-2e51cc0cb3-514411919

● **SAVER’S TAX CREDIT HELPS REWARD WORKERS FOR SAVING FOR THE FUTURE**

https://www.cpapracticeadvisor.com/2022/12/27/savers-tax-credit-helps-reward-workers-for-saving-for-the-future/75275/?utm_source=CPA+Practice+Advisor&utm_campaign=2e51cc0cb3-RSS_EMAIL_CAMPAIGN&utm_medium=email&utm_term=0_ea735d18ed-2e51cc0cb3-514411919

● **WHICH STATES TAX SOCIAL SECURITY BENEFITS?**

<https://www.aarp.org/retirement/social-security/questions-answers/which-states-do-not-tax-social-security-benefits.html?cmp=EMC-DSM-NLC-OTH-WBLTR-1532702-1785614-7000404-NA-012723-Webletter-MS1-SAPLASOCSEC-NA-TM60-SocialSecurity&encparam=4V%2b%2bns5z64JB5ZV8AekXYu%2fYZZBt%2bEGHbUFJ%2f%2fKjQxQ%3d>

● **TIME TALENT TREASURE: ADVICE FOR NONPROFITS ON CHOOSING BOARD MEMBERS**

https://www.lexology.com/library/detail.aspx?g=3b5d31c9-d5e3-470d-815b-d73bd1dedd4a&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2023-01-10&utm_term=

● **ACCOUNTANT-CLIENT PRIVILEGE VS ATTORNEY-CLIENT PRIVILEGE**

https://www.lexology.com/library/detail.aspx?g=1625a18c-ff82-4e9a-99ca-1f93e1abae7e&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2023-01-10&utm_term=

● **STATUTE OF LIMITATIONS FOR TAX FRAUD: IS THERE A TIME LIMIT?**

https://www.lexology.com/library/detail.aspx?g=81cf2cc5-27fa-4a3c-8255-73a0aa1acba9&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2023-01-10&utm_term=

● **TAX BASICS: UNDERSTANDING THE DIFFERENCE BETWEEN STANDARD AND ITEMIZED DEDUCTIONS**

<https://www.irs.gov/newsroom/tax-basics-understanding-the-difference-between-standard-and-itemized-deductions>

● **HOW TO PREPARE FOR THE CORPORATE MINIMUM TAX**

<https://www.cpapracticeadvisor.com/2023/01/09/how-to-prepare-for-the-corporate-minimum-tax/75596/>

● **HELP YOUR STARTUP CLIENTS AVOID THESE 7 TAX MISTAKES**

<https://www.cpapracticeadvisor.com/2023/01/08/help-your-startup-clients-avoid-these-7-tax-mistakes/75543/>

● **THE CHALLENGES WE FACE MANAGING THOSE EXTERNAL (AND INTERNAL) CONSULTANTS!**

<https://www.pmi.org/learning/library/challenges-managing-external-internal-consultants-6670>

● **6 SECURE ACT 2.0 CHANGES TO KNOW IN 2023**

<https://www.njcpa.org/article/2023/01/30/6-secure-act-2.0-changes-to-know-in-2023>

● **THE NEW JERSEY ANCHOR BENEFIT OR HOMESTEAD BENEFIT STATUS INQUIRY SITE IS LIVE**

The site will provide information about applications filed online, by telephone or by paper.
https://www1.state.nj.us/TYTR_Saver/jsp/common/HRInquiry.jsp

● **WHAT CPAS NEED TO KNOW ABOUT ON-DEMAND PAY**

<https://njcpa.org/article/2023/02/02/what-cpas-need-to-know-about-on-demand-pay>

● **AVOIDING THE TOP 10 CRYPTOCURRENCY TAX TRAPS**

<https://njcpa.org/article/2023/01/30/avoiding-the-top-10-cryptocurrency-tax-traps>

● **23 STEPS TO LAUNCHING A FREELANCE BUSINESS IN 2023**

https://succeedasyourownboss.com/23-steps-to-launching-a-freelance-business-in-2023/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **TAX TIPS FOR GIG ECONOMY ENTREPRENEURS AND WORKERS**

<https://www.irs.gov/newsroom/tax-tips-for-gig-economy-entrepreneurs-and-workers>

● **NEW JERSEY COLLEGE AFFORDABILITY ACT**

The New Jersey College Affordability Act allows for three Income Tax deductions on New Jersey returns with a gross income of \$200,000 or less.

<https://www.state.nj.us/treasury/taxation/individuals/collegededuction.shtml>

● **NEW IRS FEATURE ALLOWS TAXPAYERS ELECTRONICALLY FILING AMENDED RETURNS TO CHOOSE DIRECT DEPOSIT TO SPEED REFUNDS**

<https://www.irs.gov/newsroom/new-irs-feature-allows-taxpayers-electronically-filing-amended-returns-to-choose-direct-deposit-to-speed-refunds>

● **IRS ISSUES GUIDANCE ON STATE TAX PAYMENTS TO HELP TAXPAYERS**

<https://www.irs.gov/newsroom/irs-issues-guidance-on-state-tax-payments-to-help-taxpayers>

● **SAYING “NO” TO FAMILY DRAMA WHILE CAREGIVING**

<https://www.agingcare.com/articles/say-no-to-family-drama-while-caregiving-198964.htm>

● **HOW SUCCESSFUL PEOPLE HANDLE TOXIC PEOPLE**

<https://www.forbes.com/sites/travisbradberry/2014/10/21/how-successful-people-handle-toxic-people/?sh=74a6282e2a92>

● **WHAT IS A JOINT AND SURVIVOR ANNUITY?**

<https://www.forbes.com/advisor/retirement/joint-and-survivor-annuity/>

● **HOW SHOULD YOUR CHILDREN INHERIT? 4 SCENARIOS WHERE 'EQUAL' IS NOT APPROPRIATE**

<https://www.kiplinger.com/retirement/how-children-should-inherit-isnt-always-clear>

● **NJ VIOLATIONS AT BUSINESSES FOR NOT ACCEPTING CASH AND CHARGING A CREDIT CARD SURCHARGE WITHOUT REQUIRED NOTICE**

<https://www.njoag.gov/ag-platkin-announces-several-violations-at-businesses-for-not-accepting-cash-and-charging-a-credit-card-surcharge-without-required-notice/>

● **HOW TO EXPAND A BUSINESS TO ANOTHER STATE**

https://www.cpapracticeadvisor.com/2023/01/17/how-to-expand-a-business-to-another-state/75925/?utm_source=CPA+Practice+Advisor&utm_campaign=7cf88b68ee-EMAIL_CAMPAIGN_2023_01_18_06_11&utm_medium=email&utm_term=0_-7cf88b68ee-%5BLIST_EMAIL_ID%5D

● **THINKING OF BECOMING A GUARDIAN?**

<https://www.nextavenue.org/thinking-of-becoming-a-guardian/>

● **IRS: UPDATES TO QUESTION ON DIGITAL ASSETS; TAXPAYERS SHOULD CONTINUE TO REPORT ALL DIGITAL ASSET INCOME**

<https://www.irs.gov/newsroom/irs-updates-to-question-on-digital-assets-taxpayers-should-continue-to-report-all-digital-asset-income>

● **IRS REMINDS TAXPAYERS: CHOOSE A TAX PROFESSIONAL CAREFULLY**

<https://www.irs.gov/newsroom/irs-reminds-taxpayers-choose-a-tax-professional-carefully>

● **HOW TO ESTABLISH BUSINESS CREDIT**

https://succeedasyourownboss.com/establish-business-credit/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **ATTORNEY AT LAW: EVERYTHING YOU NEED TO KNOW ABOUT JOINTLY OWNED PROPERTY AND WILLS**

<https://tbrnewsmedia.com/attorney-at-law-everything-you-need-to-know-about-jointly-owned-property-and-wills/>

● **NJ NEW CHILD TAX CREDIT FOR FAMILIES IN 2022**

NJ has a new Child Tax Credit for families earning up to 80,000 a year. Refundable credit ranges from 100 - 500 per child age 5 or younger for taxpayers who meet the filing requirements. Not available for married filing separately.

● **NEW JERSEY ELECTION WORKER COMPENSATION TAX-EXEMPT**

Beginning in 2022, Election Worker compensation is exempt and should not be reported on the NJ-1040 tax return.

● **NJ PENSION EXCLUSION INCOME LIMITS INCREASED**

The New Jersey Pension Exclusion income limits were increased from 100,000 to 150,000. The age and disability qualifications remain the same. It is phased out between 100,000 and 125,000 at 50% and 25% over 125,000.

● **MODIFICATIONS TO THE NEW JERSEY EITC**

NJ modified the NJ EITC (Earned Income Tax Credit) by reducing the minimum age eligibility from 21 to 18. In addition, seniors over age 65 without dependents now qualify. However, the credit is still based on 40% of the federal credit.

● **THINGS YOU'LL REGRET KEEPING IN A SAFE DEPOSIT BOX**

<https://www.kiplinger.com/slideshow/saving/t005-s001-things-you-ll-regret-storing-in-a-safe-deposit-box/index.html>

● **UNDERSTANDING BUSINESS TRAVEL DEDUCTIONS**

<https://www.irs.gov/newsroom/understanding-business-travel-deductions>

● **FROM RMDS TO STUDENT DEBT, SECURE 2.0 OFFERS A LOT**

https://www.cpapracticeadvisor.com/2023/02/01/from-rmds-to-student-debt-secure-2-0-offers-a-lot/76361/?utm_source=CPA+Practice+Advisor&utm_campaign=83efdea6b9-EMAIL_CAMPAIGN_2023_02_06_06_10&utm_medium=email&utm_term=0_-83efdea6b9-%5BLIST_EMAIL_ID%5D

● **WHAT YOU NEED TO KNOW ABOUT REVERSE MORTGAGES**

<https://www.visionretirement.com/articles/reversemortgages101>

● **STOP THE CLOCK - YOUR MOST IMPORTANT DEFENSE AGAINST AN AUDIT**

<https://tips.resourcesforclients.com/abrKr5QpDa76/6032>

● **PROTECT YOURSELF FROM BAD NEW YORK TAX PREPARERS: KNOW YOUR RIGHTS**

<https://content.govdelivery.com/accounts/NYTAX/bulletins/34bf3ff>

● **IRS AGENTS ARE NOT YOUR ENEMY**

https://www.lexology.com/library/detail.aspx?g=987edb9f-4108-43a1-b064-e246730fde34&utm_source=lexology+daily+newsfeed&utm_medium=html+email+-+body+-+general+section&utm_campaign=lexology+subscriber+daily+feed&utm_content=lexology+daily+newsfeed+2023-02-08&utm_term=

● **WHO'S WATCHING YOU? DATA PROTECTION ISSUES REGARDING MONITORING OF WORKERS**

https://www.lexology.com/library/detail.aspx?g=af424c96-009d-4f4d-adc3-0e2a7d8e5115&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2023-02-08&utm_term=

● **10 E-COMMERCE STRATEGIES TO WEATHER AN ECONOMIC DOWNTURN**

https://succeedasyourownboss.com/10-e-commerce-strategies-to-weather-an-economic-downturn/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **CORPORATE GOVERNANCE MADE EASIER FOR NEW YORK NONPROFITS**

https://www.lexology.com/library/detail.aspx?g=bde79f47-d945-47b5-8c26-9d4c576f96ef&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2023-02-09&utm_term=

● **INDIVIDUAL RETIREMENT ACCOUNTS: TRADITIONAL OR ROTH?**

<https://www.visionretirement.com/articles/individual-retirement-accounts-traditional-or-roth>

● **GETTING AN INHERITANCE? HERE ARE 4 THINGS TO CONSIDER**

<https://www.kiplinger.com/retirement/getting-an-inheritance-things-to-consider>

● **MAJOR CHANGES COMING FOR MANY NEW JERSEY EMPLOYERS USING TEMPORARY WORKERS**

https://www.lexology.com/library/detail.aspx?g=a0879c10-3910-4a46-a5e1-8639f0e62303&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2023-02-10&utm_term=

● **NEW JERSEY FINALLY FOLLOWS FEDERAL S ELECTIONS AND ADAPTS TO FEDERAL CENTRALIZED PARTNERSHIP AUDIT STRUCTURE**

https://www.lexology.com/library/detail.aspx?g=3e32be45-691a-4386-b308-0097d3d5ed92&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2023-02-13&utm_term=

● **WHAT IS THE DIFFERENCE BETWEEN SALES & USE TAX AND VALUE ADDED TAX?**

https://www.lexology.com/library/detail.aspx?g=a4809880-93c0-4081-a65d-05971bd33b6f&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2023-02-14&utm_term=

● **WHAT TAXPAYERS SHOULD KNOW WHEN CHOOSING A TAX PROFESSIONAL**

<https://www.irs.gov/newsroom/what-taxpayers-should-know-when-choosing-a-tax-professional>

● **TAX COURT SHOWS WHY REAL MILEAGE LOGS ARE IMPORTANT**

https://www.cpapracticeadvisor.com/2023/02/14/tax-court-shows-why-real-mileage-logs-are-important/76790/?utm_source=CPA+Practice+Advisor&utm_campaign=0f25bde737-EMAIL_CAMPAIGN_2023_02_12_05_36&utm_medium=email&utm_term=0_-0f25bde737-%5BLIST_EMAIL_ID%5D

● **TAX RELIEF EXTENDED FOR DISASTER VICTIMS IN ALABAMA, CALIFORNIA, AND GEORGIA**

<https://www.drakesoftware.com/content/tax-relief-extended-for-disaster-victims-in-alabama-california-and-georgia/>

● **SCOTUS RULES FBAR PENALTY DETERMINED ON PER-REPORT BASIS**

https://www.drakesoftware.com/content/scotus-rules-fbar-penalty-determined-on-per-report-basis/?kme=TS&km_subcategory=TSOPTREACT

● **NJ TAX ALERT - REFUNDS OF OTHER STATE TAXES PAID: GEORGIA, MASSACHUSETTS, SOUTH CAROLINA, AND VIRGINIA**

<https://www.nj.gov/treasury/taxation/individuals/masscoj.shtml>

● **IMPORTANT FOR NJ REQUESTS FOR EXTENSION**

It's an extension to file, not to pay, & you must pay at least 80% of any owed taxes no later than 4/18/23 to avoid a late filing penalty.

<https://www.state.nj.us/treasury/taxation/njit17.shtml>

● **HOW TO SPLIT RETIREMENT ACCOUNTS IN A DIVORCE**

<https://www.visionretirement.com/articles/how-to-split-retirement-accounts-in-a-divorce>

● **HOW TO KNOW IF YOU SHOULD HAVE A WILL OR A TRUST**

<https://www.visionretirement.com/articles/willversustrust>

● **5 COMMONLY MISSED TAX DEDUCTIONS AND CREDITS**

http://massmutual.advisorstream.com/5-commonly-missed-tax-deductions-and-credits/?c=eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJub2RlX2lkIjo1OTExNSwicHJldmllldyI6ZmFsc2UsImNvbW1faWQiOiJzZmMwODMslmRlc3RfaWQiOiQ5NTgwMzYsInJlYWRlcl9pZCI6bnVsbCwicGVyc29uYV9wcmV2aWV3IjpmYWxzZX0.m8Rp_Nkw9EVzNiidSaxjuQKnX-fatpxRVP2a3uNTJes

● **NEW JERSEY TO PROVIDE SUPPORT TO BUSINESSES AFFECTED BY SVB CRISIS**

<https://www.njcpa.org/article/2023/03/15/new-jersey-to-provide-support-to-businesses-affected-by-svb-crisis>

● **PREPARING FOR AND PROVIDING EXPERT WITNESS TESTIMONY**

<https://njcpa.org/article/2023/03/17/preparing-for-and-providing-expert-witness-testimony>

● **HOW TO STREAMLINE (OR EVEN AVOID!) PROBATE**

<https://www.visionretirement.com/articles/how-to-avoid-probate>

● **HOW TO MANAGE IMPOSTER SYNDROME**

https://succeedasyourownboss.com/how-to-manage-imposter-syndrome/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **IRS REMINDER TO REPORT ALL INCOME; GIG ECONOMY AND SERVICE INDUSTRY, DIGITAL OR FOREIGN ASSETS AND SOURCES**

<https://www.irs.gov/newsroom/tax-time-guide-irs-reminder-to-report-all-income-gig-economy-and-service-industry-digital-or-foreign-assets-and-sources>

● **HIGHER MINIMUM WAGE, MORE PAID LEAVE, LOWER TAXES: KEY ISSUES IN STATE LEGISLATURES ACROSS THE COUNTRY**

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