



The JPT Financial Newswire

A periodic newsletter from JPT Financial Solutions, Inc.

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JPT FINANCIAL SOLUTIONS, INC.

Eldercare • Advisory • Tax • Accounting

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● **IS YOUR FINANCIAL ADVISOR SWITCHING FIRMS? EVALUATE YOUR OPTIONS**

<https://www.visionretirement.com/articles/when-your-financial-advisor-changes-firms>

● **HOW MUCH LIFE INSURANCE DO I NEED?**

<https://www.visionretirement.com/articles/how-much-life-insurance-do-i-need>

● **MEDICARE PREMIUM & DEDUCTIBLES TO INCREASE IN 2025**

<https://www.aarp.org/health/medicare-insurance/info-2024/medicare-part-b-premium-increase.html>

● **ESTATE PLANNING: 'TIS THE SEASON FOR GIFTING**

https://massmutual.advisorstream.com/estate-planning-tis-the-season-for-gifting-2024/?c=eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJub2RlX2lkIjo1OTExNSwicHJldmllZyI6ZmFsc2UsImNvbW1faWQiOiJExMjc2MTQ1LCJkZXN0X2lkIjo0OTU4MDM2LCJyZWZkZXJfaWQiOm51bGwslbnNvbWVfcHJldmllZyI6ZmFsc2V9.zQOL-VbzmU9rtQd9FC2IHtV7Y1J8VLxPvN_fc_-Axxk

● **3 STRATEGIES FOR SMART HOLIDAY SPENDING THAT WON'T BREAK THE BANK**

https://advisorstream.com/read/forbes/money/3-strategies-for-smart-holiday-spending-that-wont-break-the-bank/?c=eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJub2RlX2lkIjo1OTExNSwicHJldmllZyI6ZmFsc2UsImNvbW1faWQiOiJExMjc2MTQ1LCJkZXN0X2lkIjo0OTU4MDM2LCJyZWZkZXJfaWQiOm51bGwslbnNvbWVfcHJldmllZyI6ZmFsc2V9.zQOL-VbzmU9rtQd9FC2IHtV7Y1J8VLxPvN_fc_-Axxk

● **WILL NJ GAS TAX RISE? STAY TUNED**

<https://www.njspotlightnews.org/2024/11/nj-officials-say-announcement-soon-whether-nj-gas-tax-rises-falls-stands-pat/>

● **WHY NOW IS THE TIME TO GET READY FOR THE HOLIDAY SHOPPING SEASON**

https://succeedasyourownboss.com/why-now-is-the-time-to-get-ready-for-the-holiday-shopping-season/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **FROM ONE STATE TO ANOTHER: CHANGING A NONPROFIT'S STATE OF INCORPORATION**

https://www.lexology.com/library/detail.aspx?g=e93ce164-99f0-478d-ad86-da3c31c84070&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2024-11-01&utm_term=

● **WHAT IS A STOCK SPLIT AND HOW DOES IT WORK?**

<https://www.visionretirement.com/articles/how-stock-splits-work>

● **SOCIAL SECURITY: WHAT IS COLA AND HOW DOES IT WORK?**

<https://www.visionretirement.com/articles/social-security-cola-and-how-it-works>

● **SECRETS TO A HAPPY RETIREMENT**

<https://www.visionretirement.com/articles/secrets-to-a-happy-retirement>

● **401(K) LIMIT INCREASES TO \$23,500 FOR 2025, IRA LIMIT REMAINS \$7,000**

<https://www.irs.gov/newsroom/401k-limit-increases-to-23500-for-2025-ira-limit-remains-7000>

● **4 COMMON CHALLENGES FINANCIAL COUNSELING CLIENTS FACE**

<https://www.christianmoneysolutions.com/blog/4-common-challenges-financial-counseling-clients-face>

● **HERE'S WHY MARYLAND PAID THE IRS \$5.4 MILLION IN TAXES**

https://www.cpapracticeadvisor.com/2024/11/04/heres-why-maryland-paid-the-irs-5-4-million-in-taxes/112723/?utm_source=CPA+Practice+Advisor&utm_campaign=dba92a1b7c-EMAIL_CAMPAIGN_2024_11_04_07_27&utm_medium=email&utm_term=0_-dba92a1b7c-%5BLIST_EMAIL_ID%5D

● **IRS PROVIDES TRANSITION RELIEF FOR 3RD-PARTY SETTLEMENT ORGS; FORM 1099-K THRESHOLD IS \$5,000 FOR CALENDAR YEAR 2024**

<https://www.irs.gov/newsroom/irs-provides-transition-relief-for-third-party-settlement-organizations-form-1099-k-threshold-is-5000-for-calendar-year-2024>

● **ANNUAL IRS MAINTENANCE SHUTDOWN PERIOD FOR E-FILING RETURNS**

<https://info.drakesoftware.com/webmail/995112/769836932/6fb72cfea46b499bfd0bf756af212ce8f1d62fb1e63fcf13ed8944142144e3f6>

● **READ THIS BEFORE DOWNSIZING YOUR HOME FOR RETIREMENT**

<https://www.visionretirement.com/articles/how-to-downsize-your-home>

● **A GUIDE TO EARLY RETIREMENT**

<https://www.visionretirement.com/articles/how-to-plan-an-early-retirement>

● **PROS AND CONS OF PUTTING YOUR HOME IN A TRUST**

<https://eckman-elderlaw.com/pros-and-cons-of-putting-your-home-in-a-trust/>

● **CAN MEDICAID TAKE MY HOME? UNDERSTANDING ESTATE RECOVERY PROGRAM IN NEW JERSEY**

<https://eckman-elderlaw.com/can-medicaid-take-my-home-in-new-jersey/>

● **DO I HAVE TO PAY NEW JERSEY INHERITANCE TAX?**

<https://eckman-elderlaw.com/do-i-have-to-pay-new-jersey-inheritance-tax/>

● **BOI FILING REQUIREMENT SUSPENDED**

<https://www.njcpa.org/stayinformed/hubs/topics/full-article/2024/12/04/boi-filing-requirement-suspended>

● **TEXAS FEDERAL COURT ISSUES NATIONWIDE INJUNCTION AGAINST ENFORCEMENT OF THE CORPORATE TRANSPARENCY ACT**

<https://natlawreview.com/article/texas-federal-court-issues-nationwide-injunction-against-enforcement-corporate>

● **CORPORATE TRANSPARENCY ACT REQUIREMENTS HALTED BY FEDERAL COURT**

<https://www.uschamber.com/small-business/how-to-comply-with-the-corporate-transparency-act-deadline>

● **GETTING THE MOST FROM YOUR 401(K) AFTER RETIREMENT**

<https://www.visionretirement.com/articles/getting-the-most-from-your-401k-after-retirement>

● **PAYROLL BASICS FOR YOUR NEW BUSINESS**

https://newsletter.homeactions.net/archive/full_article/20159/15461890/5200863/205512

● **NYS TAX DEPARTMENT ANNOUNCES WITHHOLDING TAX TABLES FOR 2025**

<https://content.govdelivery.com/accounts/NYTAX/bulletins/3c1a1c6>

● **BIGGEST SOCIAL SECURITY CHANGES FOR 2025**

<https://www.aarp.org/retirement/social-security/info-2024/social-security-changes-2025.html?cmp=SNO-FB-SP-SS-ICM&socialid=15477212624>

● **TREASURY ANNOUNCES GAS TAX RATE WILL INCREASE BY 2.6 CENTS EFFECTIVE JANUARY 1, 2025**

<https://www.nj.gov/treasury/news/2024/12022024.shtml>

● **MOVING TO FLORIDA: TAX CONSIDERATIONS AND PITFALLS**

https://www.njcpa.org/article/2024/12/03/moving-to-florida--tax-considerations-and-pitfalls#_ftnref1

● **NEW REQUIREMENTS FOR ENERGY EFFICIENCY CREDITS TAKE EFFECT IN 2025**

Beginning 1/1/25, only officially certified products will be eligible for these tax credits. Each product must come from an IRS-approved manufacturer with a unique product identification number (PIN).

● **ENERGY EFFICIENCY CREDITS NEW REQUIREMENTS IN 2025**

Include the PIN of each eligible product on your 2025 tax return to claim a home efficiency credit. A product likely will not qualify for tax credits if a contractor/retailer cannot show you a clearly displayed product PIN.

● **WHAT IS RISK TOLERANCE AND WHY IS IT IMPORTANT?**

<https://www.visionretirement.com/articles/why-risk-tolerance-is-important>

● **RETIREEES REMINDED OF YEAR-END RMD DEADLINE**

Taxpayers age 73 or older with IRAs & other retirement plans are reminded to take required minimum distributions by year-end. Those who miss the RMD distribution deadline are subject to a 25% excise tax on amounts not withdrawn.

● **IRS URGES MANY RETIREEES TO MAKE REQUIRED WITHDRAWALS FROM RETIREMENT PLANS BY YEAR-END DEADLINE**

<https://www.irs.gov/newsroom/irs-urges-many-retirees-to-make-required-withdrawals-from-retirement-plans-by-year-end-deadline>

● **MULTIFACTOR AUTHENTICATION IS KEY TO PROTECTING CLIENT DATA**

<https://www.irs.gov/newsroom/tax-pros-multifactor-authentication-is-key-to-protecting-client-data>

● **FILING THE FINAL INCOME TAX RETURN FOR A DECEDENT**

https://www.cpapracticeadvisor.com/2024/11/26/filing-the-final-income-tax-return/152568/?utm_source=CPA%20Practice%20Advisor&utm_campaign=7d5ae6e6ec-EMAIL_CAMPAIGN_2024_11_26_09_20&utm_medium=email&utm_term=0_-7d5ae6e6ec-514411919

● **THE LATEST NEWS ON BOI FILING**

<https://www.njcpa.org/article/2024/12/17/the-latest-news-on-boi-filing>

● **IRS 2025 STANDARD MILEAGE RATES**

<https://www.irs.gov/newsroom/irs-increases-the-standard-mileage-rate-for-business-use-in-2025-key-rate-increases-3-cents-to-70-cents-per-mile#:~:text=Beginning%20Jan.%201%2C%202025%2C,the%20same%20as%20in%202024>

● **BOI FILING REQUIREMENT HAS BEEN REINSTATED!**

<https://njcpa.org/article/2024/12/23/boi-filing-requirement-suspended>

● **ON 12/23/24 FINCEN PROVIDED A SMALL EXTENSION OF BOI FILING DEADLINE FOR COMPANIES CREATED OR REGISTERED PRIOR TO 1/1/24**

They now have until 1/13/25 to file their initial BOI reports with FinCEN (extended from the original 1/1/25 deadline).

● **ON 12/23/24 FINCEN PROVIDED A SMALL EXTENSION OF BOI FILING DEADLINE FOR COMPANIES CREATED OR REGISTERED ON OR AFTER 9/4/24**

Companies that had a filing deadline between 12/3/24 & 12/23/24 have until 1/13/25 to file their initial BOI reports with FinCEN.

● **ON 12/23/24 FINCEN PROVIDED A SMALL EXTENSION OF BOI FILING DEADLINE FOR COMPANIES CREATED OR REGISTERED ON OR AFTER 12/3/24 & ON OR BEFORE 12/23/24**

These companies have an additional 21 days from their original filing deadline to file their initial BOI reports with FinCEN.

● **ON 12/23/24 FINCEN PROVIDED A SMALL EXTENSION OF BOI FILING DEADLINE FOR COMPANIES QUALIFYING FOR DISASTER RELIEF MAY HAVE EXTENDED DEADLINES BEYOND 1/13/25**

And they should adhere to whichever deadline falls later.

● **ON 12/23/24 FINCEN ISSUED UPDATE OF BOI FILING DEADLINE FOR COMPANIES CREATED OR REGISTERED ON OR AFTER 1/1/25**

They must file their initial BOI reports with FinCEN within 30 days of receiving actual or public notice that their creation or registration is effective.

● **DON'T LET SCAMMERS RUIN HOLIDAY GIFT CARD GIVING**

<https://www.irs.gov/newsroom/dont-let-scammers-ruin-holiday-gift-card-giving>

● **YEAR-END DEADLINES AND DATES FOR EMPLOYEE BENEFIT PLANS**

https://www.lexology.com/library/detail.aspx?g=c4f97710-83ec-4bc8-9805-5ffd32c83e40&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2024-12-05&utm_term=

● **WHAT IS IMPUTED INCOME?**

https://newsletter.homeactions.net/archive/full_article/20159/15461576/5200864/204288

● **PREPARE TO FILE IN 2025: GET READY FOR TAX SEASON WITH KEY UPDATES, ESSENTIAL TIPS**

<https://www.irs.gov/newsroom/prepare-to-file-in-2025-get-ready-for-tax-season-with-key-updates-essential-tips>

● **SOCIAL SECURITY'S FULL RETIREMENT AGE IS INCREASING IN 2025: WHAT TO KNOW**

<https://www.foxbusiness.com/economy/social-securitys-full-retirement-age-increasing-2025-what-know>

● **WHEN TO CLAIM SOCIAL SECURITY – MAXIMIZE YOUR BENEFITS & TAX EFFICIENCY**

<https://www.thrivent.com/insights/social-security/when-to-claim-social-security>

● **MANAGING MONEY PROBLEMS FOR PEOPLE WITH DEMENTIA**

<https://www.nia.nih.gov/health/legal-and-financial-planning/managing-money-problems-people-dementia>

● **WHEN “TAX-EXEMPT” BECOMES TAXABLE: UNDERSTANDING THE UNRELATED BUSINESS INCOME TAX**

<https://njcpa.org/stayinformed/news/blog/post/njcpa-focus/2024/12/23/when--tax-exempt--becomes-taxable--understanding-the-unrelated-business-income-tax>

● **NEW LAWS ALLOW BANKS TO INTERVENE WHEN A CUSTOMER APPEARS TO BE A SCAM VICTIM**

<https://www.aarp.org/money/scams-fraud/info-2024/new-laws-scam-victims-banks.html>

● **DETANGLING MOBILE CONSUMER PAYMENTS FRAUD**

https://www.lexology.com/library/detail.aspx?g=e199cbe4-41d9-4c7f-b476-306abbcafe11&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2024-12-03&utm_term=

● **CHARITABLE CONTRIBUTION SCAMS ON THE RISE; TAXPAYERS BEWARE OF THOSE PROMOTING FRAUDULENT SCHEMES**

<https://www.irs.gov/newsroom/irs-alert-charitable-contribution-scams-on-the-rise-taxpayers-beware-of-those-promoting-fraudulent-schemes>

● **YOUR GUIDE TO 2025 MINIMUM WAGES**

<https://sbshrs.adpinfo.com/blog/your-guide-to-2025-minimum-wages>

● **NEW YORK TAX RETURN PREPARER E-FILE MANDATE**

https://www.tax.ny.gov/tp/efile/mandate_participants.htm

● **EARNINGS PER SHARE: WHAT IT IS AND WHY IT MATTERS**

<https://www.visionretirement.com/articles/earnings-per-share-what-it-is-and-why-it-matters>

● **3 BIG MEDICARE PRESCRIPTION DRUG CHANGES COMING IN 2025**

https://www.aarp.org/health/medicare-insurance/info-2024/future-medicare-drug-payment-changes.html?cmp=EMC-DSM-NLC-OTH-WBLTR-1532702-1950326-8904962-NA-12272024-Webletter-MS1-NA-BTN-S08_A-Medicare&encparam=kliG6O+IsoSuhDojP4r/WSoiEOw0cSzGvRL8njqirQ0=

● **WHAT TO DO IF YOU SURVIVE YOUR SPOUSE: A FINANCIAL CHECKLIST**

<https://www.visionretirement.com/articles/surviving-spouse-checklist>

● **WHAT MAKES A GOOD PAYROLL MANAGER?**

https://newsletter.homeactions.net/archive/full_article/20159/15461576/5200865/206461

● **PAYROLL AND TAXES: A QUICK REVIEW**

https://newsletter.homeactions.net/archive/full_article/20159/15461576/5200865/206954

● **WHAT TO KNOW ABOUT CLOSING A BUSINESS**

https://newsletter.homeactions.net/archive/full_article/20159/15461576/5200865/206805

● **6 TOUCHPOINTS FOR A SOCIAL MEDIA POLICY**

https://newsletter.homeactions.net/archive/full_article/20159/15461576/5200865/208003

● **JANUARY – APRIL 2025 UPCOMING TAX DEADLINES**

https://jptfinancial.com/files/010325_Jan-Apr_2025_Tax_Calendar.pdf

● **BIGGEST EXPENSES FOR RETIREES & HOW TO MINIMIZE THEM!**

<https://www.visionretirement.com/articles/biggest-retiree-expenses>

● **IRS REMINDER: FINAL 2024 QUARTERLY ESTIMATED TAX PAYMENT DUE JAN. 15**

<https://www.irs.gov/newsroom/irs-reminder-final-2024-quarterly-estimated-tax-payment-due-jan-15>

● **ESSENTIAL TAX TIPS FOR MARRIAGE STATUS CHANGES**

<https://www.irs.gov/newsroom/essential-tax-tips-for-marriage-status-changes>

● **WHAT IS LONG-TERM CARE INSURANCE AND IS IT WORTH IT?**

<https://www.visionretirement.com/articles/what-you-need-to-know-about-long-term-care-insurance>

● **IRS: CALIFORNIA WILDFIRE VICTIMS QUALIFY FOR TAX RELIEF; VARIOUS DEADLINES POSTPONED TO OCT. 15**

<https://www.irs.gov/newsroom/irs-california-wildfire-victims-qualify-for-tax-relief-various-deadlines-postponed-to-oct-15>

● **IRS HAS ANNOUNCED THAT THEY WILL BEGIN ACCEPTING & PROCESSING 2024 INDIVIDUAL TAX RETURNS ON JANUARY 27, 2025**

https://www.irs.gov/newsroom/irs-announces-jan-27-start-to-2025-tax-filing-season-agency-continues-historic-improvements-to-expand-enhance-tools-and-filing-options-to-help-taxpayers?kme=PD&km_subcategory=EDUBROADCASTS25

● **UNDERSTANDING YOUR FORM 1099-K**

https://www.irs.gov/businesses/understanding-your-form-1099-k?kme=PD&km_subcategory=EDUBROADCASTS25

● **DIGITAL ASSETS**

https://www.irs.gov/businesses/small-businesses-self-employed/digital-assets?kme=PD&km_subcategory=EDUBROADCASTS25

● **OFFICE POLITICS ARE POISON—TRANSPARENT COMMUNICATION IS THE ANTIDOTE**

<https://www.forbes.com/sites/benjaminlaker/2024/09/19/office-politics-are-poison-transparent-communication-is-the-antidote/>

● **IRS POSTPONES TAX DEADLINES UNTIL OCT. 15 FOR VICTIMS OF LOS ANGELES COUNTY WILDFIRES**

https://www.cpapracticeadvisor.com/2025/01/10/irs-postpones-tax-deadlines-until-oct-15-for-victims-of-los-angeles-county-wildfires/154398/?utm_source=CPA+Practice+Advisor&utm_campaign=7fa83ea554-EMAIL_CAMPAIGN_2025_01_12_06_38&utm_medium=email&utm_term=0_-7fa83ea554-514411919

● **FTC REQUIRES H&R BLOCK TO PAY \$7 MILLION AND CHANGE ADVERTISING AND SERVICE PRACTICES**

https://www.cpapracticeadvisor.com/2025/01/11/ftc-requires-hr-block-to-pay-7-million-and-change-advertising-and-service-practices/154414/?utm_source=CPA+Practice+Advisor&utm_campaign=7fa83ea554-EMAIL_CAMPAIGN_2025_01_12_06_38&utm_medium=email&utm_term=0_-7fa83ea554-514411919

● **ACCESS RETIREMENT FUNDS IN A DISASTER**

<https://www.irs.gov/newsroom/access-retirement-funds-in-a-disaster>

● **TAX DUE DATES & DEADLINES FOR 2025**

https://www.sage.com/en-us/blog/tax-due-date/?utm_campaign=NPS_2504_OT_US_SageAdviceUSJanuary_Email01MediumSTOYDT3x&utm_medium=email&utm_source=Eloqua#h-tax-deadlines-for-individual-filers-single-member-llds-and-sole-proprietors

● **HOW TO START INVESTING: A GUIDE FOR BEGINNERS**

<https://www.visionretirement.com/articles/how-to-start-investing-a-guide-for-beginners>

● **CALIFORNIA JOINS IRS BY MOVING TAX FILING DEADLINE TO OCT. 15 FOR LOS ANGELES COUNTY RESIDENTS**

https://www.cpapracticeadvisor.com/2025/01/13/california-joins-irs-by-moving-tax-filing-deadline-to-oct-15-for-los-angeles-county-residents/154471/?utm_source=CPA+Practice+Advisor&utm_campaign=cfe8585f5e-EMAIL_CAMPAIGN_2025_01_13_04_26&utm_medium=email&utm_term=0_-cfe8585f5e-514411919

● **FORM W-2: THE BASICS**

https://newsletter.homeactions.net/archive/full_article/20159/15461576/5202746/205511

● **DO NONPROFITS HAVE SPECIAL PAYROLL NEEDS?**

https://newsletter.homeactions.net/archive/full_article/20159/15461576/5202746/205659

● **6 TIPS FOR STICKING TO YOUR BUDGET IN 2025**

<https://www.christianmoneysolutions.com/blog/6%20Tips%20for%20Sticking%20to%20Your%20Budget%20in%202025>

● **IRS RELEASE: 5/1/25 DEADLINE EXTENSION TO FILE TAXES NOW APPLIES TO INDIVIDUALS & BUSINESSES IN ALL OF FLORIDA**

<https://www.irs.gov/newsroom/irs-announces-tax-relief-for-victims-of-milton-various-deadlines-postponed-to-may-1-2025-in-all-of-florida>

● **FLORIDA DEPT OF REVENUE: CORP INCOME/FRANCHISE TAX RETURN DUE DATES EXTENDED TO MATCH THE IRS 5/1/25 EXTENSION DEADLINE**

<https://floridarevenue.com/taxes/taxesfees/Pages/corporate.aspx>

● **IRS REMINDER: WAGE STATEMENTS AND CERTAIN INFORMATION RETURNS DUE BY JAN. 31**

<https://www.irs.gov/newsroom/irs-reminder-wage-statements-and-certain-information-returns-due-by-jan-31>

● **THE LATEST NEWS ON BOI FILING**

<https://njcpa.org/article/2025/01/24/the-latest-news-on-boi-filing>

● **REMINDER TO REPORT ALL NJ NEW HIRED, REHIRED & RECALLED EMPLOYEES**

https://jptfinancial.com/files/012225_Reminder_Report_NJ_Employees.pdf

● **RMD RULES AND HOW TO DEFER/AVOID TAXES ON THEM**

<https://www.visionretirement.com/articles/rmd-strategies-and-how-to-limit-rmds>

● **WHAT IS THE DOW JONES, AND WHY IS IT IMPORTANT IN INVESTING?**

<https://www.visionretirement.com/articles/what-is-the-dow-jones-and-why-is-it-important-in-investing>

● **REQUIREMENTS WHEN YOU PAY NJ DOMESTIC WORKERS**

Domestic workers svcs include childcare, house cleaning, caregiving & cooking. If u paid a NJ domestic worker \$1,000 or more in 2023/2024 u must register as an employer & make payroll contributions.

<https://account.business.nj.gov/>

● **NJ DOMESTIC WORKERS' BILL OF RIGHTS**

If you employ a NJ domestic worker in your home, you likely have new obligations under the NJ Domestic Workers' Bill of Rights.

https://www.nj.gov/labor/myworkrights/worker-protections/domestic_workers/?utm_source=govdelivery&utm_medium=email&utm_campaign=20250109_nwsltr&utm_content=biz&utm_term=req

● **WHAT IS A FIDUCIARY FINANCIAL ADVISOR?**

<https://www.visionretirement.com/articles/what-is-a-fiduciary-financial-advisor>

● **HOW TO LAND HIGH-PAYING BUSINESS COACHING CLIENTS WITHOUT ADVERTISING**

https://succeedasyourownboss.com/how-to-land-high-paying-business-coaching-clients-without-advertising/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **SMART MONEY MOVES TO MAKE IN YOUR 40S**

<https://www.christianmoneysolutions.com/blog/smart-money-moves-to-make-in-your-40s>

● **AS OF 2/7/25 THE LATEST NEWS ON BOI FILING**

<https://njcpa.org/article/2025/02/07/the-latest-news-on-boi-filing>

● **8 LIFE SKILLS FOR LEADERSHIP SUCCESS**

<https://chiefexecutive.net/8-life-skills-for-leadership-success/>

● **HOW TO MAKE A SIDE HUSTLE WORK FOR YOU: THE BUSINESS ESSENTIALS**

https://succeedasyourownboss.com/how-to-make-a-side-hustle-work-for-you-the-business-essentials/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **TAXPAYER BILL OF RIGHTS**

<https://www.irs.gov/taxpayer-bill-of-rights>

● **ESTATE AND TAX PLANNING IN 2025**

https://www.lexology.com/library/detail.aspx?g=fe2c6559-123b-4dda-9d54-6d9f8daad9f9&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2025-01-23&utm_term=

● **2025 NEW JERSEY EMPLOYMENT LAW UPDATES**

https://www.lexology.com/library/detail.aspx?g=8848a5ad-4100-445d-8854-895177d09f6a&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2025-02-03&utm_term=

● **ARE YOU OR YOUR CPA AT RISK FOR CRIMINAL TAX CHARGES?**

https://www.lexology.com/library/detail.aspx?g=bb3b7092-d3ba-41de-b168-93c3ee69fb9d&utm_source=Lexology+Daily+Newsfeed&utm_medium=HTML+email+-+Body+-+General+section&utm_campaign=Lexology+subscriber+daily+feed&utm_content=Lexology+Daily+Newsfeed+2025-02-04&utm_term=

● **WHAT IS A PAY EQUITY REVIEW?**

https://newsletter.homeactions.net/archive/full_article/20159/15461890/5213359/205792

● **TRICKS ON TRACKING OVERTIME**

https://newsletter.homeactions.net/archive/full_article/20159/15461890/5213359/207157

● **BEST PRACTICES IN NONPROFIT ACCOUNTING: A COMPLETE GUIDE**

https://www.sage.com/en-us/blog/best-practices-in-nonprofit-accounting-a-complete-guide/?utm_campaign=NPS_2505_OT_US_SageAdviceUSFebruary_Email01Accountants&utm_medium=email&utm_source=Eloqua#basics

● **NJ PROPERTY TAX RELIEF PROGRAMS: NEW COMBINED APPLICATION**

Div of Tax has made it easier for seniors & those receiving Soc Security Disability to apply for Property Tax Relief thru a new combined application for Senior Freeze, ANCHOR & Stay NJ programs.

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

● **NJ CLARIFICATION ON DIFFICULTY OF CARE PAYMENTS AND TAX EXEMPTION**

<https://www.nj.gov/treasury/taxation/individuals/clarification-carepayments.shtml>

● **NJ USE TAX FORM & INSTRUCTIONS UPDATED**

A business must pay Use Tax if it purchased 2024 taxable property or services without paying NJ Sales Tax, or if it paid Sales Tax to other jurisdictions at rates lower than NJ. Annual form ST-18B.

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

● **WHAT'S NEW WITH 401(K) AND SIMILAR PLANS?**

https://newsletter.homeactions.net/archive/full_article/20159/15461576/5213865/210630

● **IRS WARNINGS REGARDING HEALTH AND WELLNESS DEDUCTIONS**

https://newsletter.homeactions.net/archive/full_article/20159/15461576/5213865/203229

● **KNOW YOUR BUSINESS DEDUCTIONS**

https://newsletter.homeactions.net/archive/full_article/20159/15461576/5213865/206802

● **7 STRATEGIES TO IMPLEMENT IN YOUR 50S TO BETTER PREPARE FOR RETIREMENT**

<https://www.visionretirement.com/articles/how-to-better-prepare-for-retirement-in-your-50s>

● **BOI EXTENSION COULD BE COMING**

<https://www.njcpa.org/article/2025/02/12/the-latest-news-on-boi-filing>

● **NJ 2024 SENIOR FREEZE PROGRAM**

<https://www.nj.gov/treasury/taxation/ptr/eligibility.shtml>

- The State will NO longer be mailing out the blue PTR books
- Seniors & Soc Sec Disability Recipients will apply using the new “Application for Property Tax Relief” form PAS-1, due by 10/31/25

● **NJ 2024 ANCHOR PROGRAM DETAILS**

<https://www.nj.gov/treasury/taxation/anchor/index.shtml>

- Seniors & Soc Sec Disability Recipients will apply using the new “Application for Property Tax Relief” form PAS-1, due by 10/31/25
- Non-seniors will have a separate ANCHOR application to complete later this year

● **“STAY NJ” – 2024 PROPERTY TAX RELIEF FOR SENIOR CITIZENS**

<https://www.nj.gov/treasury/taxation/staynj/index.shtml>

- Seniors & Social Security Disability Recipients will apply using the new “Application for Property Tax Relief” form PAS-1, due by 10/31/25

● **“APPLICATION FOR PROPERTY TAX RELIEF” FORM PAS-1**

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

- New 1-stop application for Sr Freeze, Anchor & Stay NJ programs due by 10/31/25
- PAS-1 will be mailed to residents by March 2025, print up the form, or file on-line at <https://propertytaxreliefapp.nj.gov/>

● **WHAT HAPPENS IF YOU DIE WITHOUT A WILL?**

<https://www.visionretirement.com/articles/what-happens-if-you-die-without-a-will>

● **WHAT IS THE 4% RULE FOR RETIREMENT WITHDRAWALS?**

<https://www.visionretirement.com/articles/how-the-4-percent-rule-works>

● **RAIDING YOUR RETIREMENT FUNDS? HERE’S HOW TO AVOID HIDDEN TAX TRAPS**

https://advisorstream.com/read/raiding-your-retirement-funds-heres-how-to-avoid-hidden-tax-traps/?c=eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJub2RlX2lkIjo1OTExNSwicHJldmldyI6ZmFsc2UsImNvbW1faWQiOiJExODkzOTg2LCJkZXN0X2lkIjo0OTU4MDM2LCJyZWZkZXJfaWQiOm51bGwsInBlcnNvbmFfcHJldmldyI6ZmFsc2V9.1KtzPVWK56FhyPjF0uPxJI5BpCuKVWt8F46HJ_Rljk

● **MULTITASKING IS NOT THE ANSWER TO FEELING OVERWHELMED**

https://advisorstream.com/read/multitasking-is-not-the-answer-to-feeling-overwhelmed/?c=eyJhbGciOiJIUzI1NiIsInR5cCI6IkpXVCJ9.eyJub2RlX2lkIjo1OTExNSwicHJldmldyI6ZmFsc2UsImNvbW1faWQiOiJExODkzOTg2LCJkZXN0X2lkIjo0OTU4MDM2LCJyZWZkZXJfaWQiOm51bGwsInBlcnNvbmFfcHJldmldyI6ZmFsc2V9.1KtzPVWK56FhyPjF0uPxJI5BpCuKVWt8F46HJ_Rljk

● **PRAYING FOR FINANCIAL WISDOM OR FINANCIAL MIRACLES?**

<https://prayer.reframeministries.org/blog/praying-for-financial-wisdom-or-financial-miracles>

● **THE NEW 2024 STATE OF NEW JERSEY PROPERTY TAX RELIEF PROGRAM FOR SENIORS AND SOCIAL SECURITY DISABILITY RECIPIENTS**

https://c111157321.preview.getnetset.com/files/022225_NJ_Property_Tax_Relief_Srs_Disability.pdf

● **THE LATEST NEWS ON BOI FILING**

<https://www.njcpa.org/article/2025/02/20/the-latest-news-on-boi-filing>

● **PRENUPTIAL AGREEMENTS: WHAT FINANCIAL ADVISERS NEED TO KNOW**

<https://www.journalofaccountancy.com/news/2025/feb/prenuptial-agreements-what-financial-advisers-need-to-know.html>

● **WHAT IS THE RULE OF 72, AND HOW IS IT USED?**

<https://www.visionretirement.com/articles/what-is-the-rule-of-72-and-how-is-it-used>

● **FINCEN PROMISES BOI DEADLINE EXTENSION; NOT ISSUING FINES OR PENALTIES**

<https://www.njcpa.org/article/2025/02/28/the-latest-news-on-boi-filing>

● **NY ANNUAL SALES TAX FILERS—FILE AN ANNUAL RETURN BY MARCH 20, 2025**

<https://content.govdelivery.com/accounts/NYTAX/bulletins/3d31bb4>

● **TREASURY DEPARTMENT ANNOUNCES SUSPENSION OF ENFORCEMENT OF CORPORATE TRANSPARENCY ACT AGAINST U.S. CITIZENS AND DOMESTIC REPORTING COMPANIES**

<https://home.treasury.gov/news/press-releases/sb0038>

● **WHAT IS A ROTH IRA CONVERSION?**

<https://www.christianmoneysolutions.com/blog/what-is-a-roth-ira-conversion>

● **WHAT YOU NEED TO KNOW ABOUT YOUR NET WORTH**

<https://www.christianmoneysolutions.com/blog/what-you-need-to-know-about-your-net-worth>

● **HOW TO DETECT AND PROTECT YOURSELF FROM FRAUD**

https://www.citizensbank.com/learning/how-to-detect-fraud.aspx?bt_user_id=O4p%2F2Tgrx%2B%2BNPFTYK3iZTltGPNimnk4OZeZoncWQVNnpsNGA1iX5qT4Hts3Qbceo&bt_ts=1741025086460

● **USING PUBLIC WI-FI? THESE TIPS CAN KEEP YOU SAFE**

<https://www.citizensbank.com/learning/using-public-wi-fi.aspx>

● **8 WAYS TO STAY SECURE WHEN WORKING FROM HOME**

<https://www.citizensbank.com/learning/work-from-home-security-tips.aspx>

● **5 COMMON CYBERSECURITY MISTAKES YOU COULD BE MAKING ONLINE**

<https://www.citizensbank.com/learning/stay-safe-online-cybersecurity-threats.aspx>

● **9 WAYS TO STAY SAFE FROM CREDIT AND DEBIT CARD FRAUD AND SCAMS**

https://www.citizensbank.com/learning/9-ways-to-stay-safe-from-credit-card-fraud.aspx?bt_user_id=O4p%2F2Tgrx%2B%2BNPFTYK3iZTltGPNimnk4OZeZoncWQVNnpsNGA1iX5qT4Hts3Qbceo&bt_ts=1741025086460

● **HOW TO IDENTIFY A SCAMMER**

https://www.citizensbank.com/learning/identify-a-scammer.aspx?bt_user_id=O4p%2F2Tgrx%2B%2BNPFTYK3iZTltGPNimnk4OZeZoncWQVNnpsNGA1iX5qT4Hts3Qbceo&bt_ts=1741025086460

● **HOW TO ASSESS IF YOU'RE MENTALLY PREPARED FOR RETIREMENT**

<https://www.visionretirement.com/articles/mentally-ready-for-retirement>

● **THE MOST COMMON RETIREMENT PLANNING MISTAKES**

<https://www.visionretirement.com/articles/the-most-common-retirement-mistakes>

● **IRS REMINDS RETIREES: APRIL 1 FINAL DAY TO BEGIN REQUIRED WITHDRAWALS FROM IRAS AND 401(K)S**

<https://www.irs.gov/newsroom/irs-reminds-retirees-april-1-final-day-to-begin-required-withdrawals-from-iras-and-401ks>

● **GATHERING RECORDS IS THE FIRST STEP OF TAX PREPARATION**

<https://www.irs.gov/newsroom/gathering-records-is-the-first-step-of-tax-preparation>

● **EMPLOYER PAYROLL REPORTING AND COMPLIANCE**

https://newsletter.homeactions.net/archive/full_article/20159/15461576/5223592/211683

● **SOCIAL SECURITY TO REQUIRE IDENTITY CHECKS IN FRAUD CRACKDOWN**

https://www.cpapracticeadvisor.com/2025/03/19/social-security-to-require-identity-checks-in-fraud-crackdown/157569/?utm_source=CPA+Practice+Advisor&utm_campaign=02e24c57cb-EMAIL_CAMPAIGN_2025_03_19_08_56&utm_medium=email&utm_term=0_02e24c57cb-514411919

● **4 TIPS FOR STARTING A SIDE HUSTLE AT ANY AGE**

https://www.cpapracticeadvisor.com/2025/03/19/4-tips-for-starting-a-side-hustle-at-any-age/157548/?utm_source=CPA+Practice+Advisor&utm_campaign=02e24c57cb-EMAIL_CAMPAIGN_2025_03_19_08_56&utm_medium=email&utm_term=0_-02e24c57cb-514411919

● **RMDS MUST START BY APRIL 1 FOR RETIREES OVER 73**

https://www.cpapracticeadvisor.com/2025/03/14/rmds-must-start-by-april-1-for-retirees-over-73/157403/?utm_source=CPA+Practice+Advisor&utm_campaign=02e24c57cb-EMAIL_CAMPAIGN_2025_03_19_08_56&utm_medium=email&utm_term=0_-02e24c57cb-514411919

● **NJ EMPLOYERS: STAY OFF "THE WALL"**

NJ Employers with outstanding liabilities for violations of wage, benefit, or tax laws are ineligible for public contracting opportunities when they are added to the Workplace Accountability in Labor List (The WALL)

https://links-1.govdelivery.com/CL0/http:%2F%2Fnj.gov%2Flabor%2Fwall%3Futm_source=govdelivery%26utm_medium=email%26utm_campaign=20250313_nwsltr%26utm_content=biz%26utm_term=reg/3/01000195911f3d8f-10832466-5881-4f4e-8dbe-77e95a5c7adc-000000/x0pvli2asyQT-CkYX7tnio538cmjayZWSvc55EvagD0=396

● **PROTECT YOUR BUSINESS FROM RANSOMWARE THREATS**

https://links-1.govdelivery.com/CL0/https:%2F%2Fwww.cyber.nj.gov%2Fthreat-landscape%2Fransomware%3Futm_source=govdelivery%26utm_medium=email%26utm_campaign=20250313_nwsltr%26utm_content=biz%26utm_term=pubsaf/1/01000195911f3d8f-10832466-5881-4f4e-8dbe-77e95a5c7adc-000000/je_JN_oeY1xm2JGjv4Aw5ZJyCv72P4nj6BWfH1b0j3g=396

● **THE MOST COMMON TYPES OF MORTGAGE LOANS FOR HOMEBUYERS**

<https://www.visionretirement.com/articles/most-common-types-of-mortgage-loans>

● **WORKING AND COLLECTING SOCIAL SECURITY: WHAT YOU NEED TO KNOW**

<https://www.visionretirement.com/articles/how-working-impacts-social-security>

● **FINCEN REMOVES BOI REPORTING REQUIREMENTS FOR U.S. COMPANIES & PERSONS, SETS NEW DEADLINES FOR FOREIGN COMPANIES**

<https://fincen.gov/news/news-releases/fincen-removes-beneficial-ownership-reporting-requirements-us-companies-and-us>

● **FINCEN REMOVED REQUIREMENT FOR U.S. COMPANIES & PERSONS TO REPORT BOI UNDER THE CORPORATE TRANSPARENCY ACT.**

<https://www.journalofaccountancy.com/news/2025/mar/boi-filing-requirements-for-u-s-companies-persons-removed/>

● **WHAT IS REAL ID? EVERYTHING YOU NEED TO KNOW**

https://magazine.northeast.aaa.com/daily/travel/air-travel/what-is-real-id-everything-you-need-to-know-about-the-new-law/?yaid=mag_eml_yan-monthly-250326&cid=DM906508&bid=-1059651361&hme=da67a497cb360c9c7c6e581b0958c59f46bfed9963729802bf941e3e4a2a4817&yamid=int_eml_out_mag-cont&segment=6202401259488008

● **HOW TO TRANSFORM YOUR BUSINESS IN JUST 12 MONTHS**

https://succeedasyourownboss.com/how-to-transform-your-business-in-just-12-months/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **DO YOU HAVE WHAT YOU NEED IN PLACE TO PROTECT YOUR BUSINESS?**

https://succeedasyourownboss.com/do-you-have-what-you-need-in-place-to-protect-your-business/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **HOW TO PRIORITIZE SALES IN YOUR SMALL BUSINESS**

https://succeedasyourownboss.com/how-to-prioritize-sales-in-your-small-business/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **CREDIT CARD AND DEBIT CARD FRAUD**

<https://www.occ.gov/topics/consumers-and-communities/consumer-protection/fraud-resources/credit-card-and-debit-card-fraud.html>

● **UNDERSTANDING SALES TAX NEXUS AND RECENT CHANGES IN STATE LAWS**

<https://www.njcpa.org/article/2025/04/16/understanding-sales-tax-nexus-and-recent-changes-in-state-laws>

● **MAJOR UPGRADES TO THE NJ TAX-FILING SYSTEM**

<https://www.nj.gov/treasury/taxation/taxportal/index.shtml>

● **WHAT TO KNOW ABOUT TEXAS FRANCHISE TAX**

https://www.cpapracticeadvisor.com/2025/04/02/what-to-know-about-texas-franchise-tax/158228/?utm_source=CPA+Practice+Advisor&utm_campaign=2f0d9eee77-EMAIL_CAMPAIGN_2025_04_07_03_08&utm_medium=email&utm_term=0_-2f0d9eee77-514411919

● **HOW SOCIAL SECURITY SURVIVOR BENEFITS WORK**

<https://www.visionretirement.com/articles/social-security/how-survivor-benefits-work>

● **LIVING TRUST VS. WILL: WHICH DO YOU NEED?**

<https://www.visionretirement.com/articles/estate-planning/will-versus-trust>

● **HIRING EMPLOYEES IN NEW JERSEY**

https://business.nj.gov/pages/hiring-employees?utm_source=govdelivery&utm_medium=email&utm_campaign=20250418_nwsltr&utm_content=biz&utm_term=emp

● **U.S. TAXPAYERS LIVING, WORKING ABROAD: FILE 2024 TAX RETURN BY JUNE 16**

https://www.irs.gov/newsroom/irs-reminder-to-us-taxpayers-living-working-abroad-file-2024-tax-return-by-june-16?utm_campaign=6958960-2025%20%7C%20Pubs%20%7C%20Member%20Emails&utm_medium=email&hsenc=p2ANqtz--gK8ZKFt1QQJW9Z4hbkveoLCFIA_oGnPRrAJeBjPWpmJPSwVrxTmJ0UYm88KvkHlfQXxlrgRbXrJPvJMnmjk517DVWA&hsmi=355118977&utm_content=355118977&utm_source=hs_email

● **EMPLOYEE HEALTH INSURANCE: WHAT'S NEW?**

https://newsletter.homeactions.net/archive/full_article/20159/15461890/5232381/210632

● **IS AN OUTSOURCED CFO RIGHT FOR YOU?**

https://newsletter.homeactions.net/archive/full_article/20159/15461890/5232381/203213

● **PROTECTING YOUR BUSINESS FROM AN IT OUTAGE**

https://newsletter.homeactions.net/archive/full_article/20159/15461890/5232381/207996

● **QDROS & DIVORCE: WHAT NEW JERSEY CPAS MUST KNOW TO AVOID TAX PITFALLS**

<https://njcpa.org/stayinformed/news/blog/post/njcpa-focus/2025/04/25/qdros-and-divorce--what-new-jersey-cpas-must-know-to-avoid-tax-pitfalls>

● **WHAT IS ESCROW ON A MORTGAGE, AND HOW DOES IT WORK?**

<https://www.visionretirement.com/articles/home-buying/what-is-escrow-on-a-mortgage>

● **WHAT ARE THE RULES ON OVERTIME?**

https://newsletter.homeactions.net/archive/full_article/20159/15461890/5236792/214454

● **HEALTH SAVINGS ACCOUNTS: HOW DO THEY WORK?**

https://newsletter.homeactions.net/archive/full_article/20159/15461890/5236792/210635

● **ENTITY CHOICES FOR STARTING A NEW BUSINESS**

https://newsletter.homeactions.net/archive/full_article/20159/15461890/5236792/212631

● **WHEN YOUR EMPLOYEES ARE CALLED FOR JURY DUTY**

https://newsletter.homeactions.net/archive/full_article/20159/15461890/5236792/214455

● **TAX PROFESSIONALS MUST ACT FAST AFTER DISCOVERING A DATA BREACH**

<https://www.irs.gov/newsroom/tax-professionals-must-act-fast-after-discovering-a-data-breach#:~:text=Contact%20the%20IRS%20%E2%80%93%20The%20tax,fraudulent%20returns%20in%20clients'%20names.>

● **WHAT ARE MORTGAGE POINTS, AND HOW DO THEY WORK?**

<https://www.visionretirement.com/articles/home-buying/should-i-pay-points>

● **7 FINANCIAL CONSIDERATIONS FOR CPAS GUIDING CLIENTS THROUGH DIVORCE**

<https://njcpa.org/stayinformed/news/blog/post/njcpa-focus/2025/05/01/7-financial-considerations-for-cpas-guiding-clients-through-divorce>

● **4 STEPS TO TAKE TOWARD FINANCIAL SPRING CLEANING**

https://www.cpapracticeadvisor.com/2025/04/04/4-steps-to-take-toward-financial-spring-cleaning/158545/?utm_source=CPA+Practice+Advisor&utm_campaign=458c9dea13-EMAIL_CAMPAIGN_2025_04_03_07_36&utm_medium=email&utm_term=0_-458c9dea13-514411919

● **WHY TRUSTING SOCIAL MEDIA FOR FINANCIAL ADVICE IS A TERRIBLE IDEA**

https://www.cpapracticeadvisor.com/2025/03/31/why-trusting-social-media-for-financial-advice-is-a-terrible-idea/158084/?utm_source=CPA+Practice+Advisor&utm_campaign=458c9dea13-EMAIL_CAMPAIGN_2025_04_03_07_36&utm_medium=email&utm_term=0_-458c9dea13-514411919

● **MEDICARE AND MENTAL HEALTH COVERAGE**

https://www.cpapracticeadvisor.com/2025/04/30/medicare-and-mental-health-coverage/159974/?utm_source=CPA+Practice+Advisor&utm_campaign=f1edf63f24-EMAIL_CAMPAIGN_2025_04_28_08_34&utm_medium=email&utm_term=0_-f1edf63f24-514411919

● **TAXPAYERS SHOULD CHECK THEIR WITHHOLDING NOW TO PREPARE FOR NEXT YEAR**

<https://www.irs.gov/newsroom/taxpayers-should-check-their-withholding-now-to-prepare-for-next-year>

● **TAXPAYERS WHO MISSED THE APRIL TAX FILING DEADLINE SHOULD FILE AS SOON AS POSSIBLE**

<https://www.irs.gov/newsroom/taxpayers-who-missed-the-april-tax-filing-deadline-should-file-as-soon-as-possible>

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