



The JPT Financial Newswire

A periodic newsletter from JPT Financial Solutions, Inc.

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JPT FINANCIAL SOLUTIONS, INC.

Advisory • Tax • Eldercare • Accounting

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● **PREPARATION OF 2020 PERSONAL & BUSINESS INCOME TAX RETURNS AND NONPROFIT RETURNS**

Merry Christmas, Happy Holidays, and Happy New Year! We wish you God's blessings in 2020.

To those clients who are returning to us once again for personal, business and/or nonprofit return preparation, we sincerely thank you for your past patronage and ask that you spread the word to your friends and family of our return preparation services. To our new clients, we thank you in advance for your business and pledge to serve you with quality and professional customer service. Remember, we're here to help you!

Stay tuned for our next newsletter later for further guidelines on the tax preparation process.

● **FINAL REGULATIONS CONFIRM: MAKING LARGE GIFTS NOW WON'T HARM ESTATES AFTER 2025**

<https://www.irs.gov/newsroom/final-regulations-confirm-making-large-gifts-now-wont-harm-estates-after-2025>

● **10 THINGS TO DO TO CLOSE OUT YOUR YEAR**

https://www.sba.gov/blog/10-things-do-close-out-your-year?utm_medium=email&utm_source=govdelivery

● **HOW TO BUILD BUSINESS CREDIT QUICKLY: 5 SIMPLE STEPS**

https://www.sba.gov/blog/how-build-business-credit-quickly-5-simple-steps?utm_medium=email&utm_source=govdelivery

● **WORKING FROM HOME IS BECOMING MORE POSSIBLE**

https://www.sba.gov/blog/working-home-becoming-more-possible?utm_medium=email&utm_source=govdelivery

● **THE SMALLBIZCHAT PODCAST: HOW TO BE A BOSS**

https://succeedasyourownboss.com/the-smallbizchat-podcast-007/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **20 THINGS TO DO IN YOUR SMALL BUSINESS BEFORE 2020**

https://succeedasyourownboss.com/things-to-do-in-your-small-business-before-2020/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **8 DO'S AND DON'TS TO BECOME DEBT FREE**

<https://www.crosswalk.com/family/finances/debt/8-do-s-and-don-ts-to-become-debt-free.html>

● **JAN. 31 FILING DEADLINE REMAINS FOR EMPLOYER WAGE STATEMENTS, INDEPENDENT CONTRACTOR FORMS**

<https://www.irs.gov/newsroom/jan-31-filing-deadline-remains-for-employer-wage-statements-independent-contractor-forms>

● **ORIGIN SOURCING SALES TAX PRESENTS TRICKY ISSUES FOR BUSINESSES**

<https://www.cpapracticeadvisor.com/sales-tax-compliance/news/21116470/origin-sourcing-sales-tax-presents-tricky-issues-for-businesses>

● **2020 IRS REFUND CHART: WHEN TO EXPECT A TAX REFUND**

<https://www.cpapracticeadvisor.com/tax-compliance/news/21116394/2020-irs-refund-chart-when-to-expect-a-tax-refund>

● **2019 YEAR-END TAX PLANNING TIPS FOR INDIVIDUAL CLIENTS**

<https://www.cpapracticeadvisor.com/tax-compliance/article/21114787/2019-year-end-tax-planning-tips-for-individual-clients>

● **ELEVEN WAYS TO HONOR GOD AS AN HONORABLE CUSTOMER**

http://www.cponpoint.com/eleven-ways-to-honor-god-as-an-honorable-customer/?utm_source=November%202019%20CPNOnPoint%20DNO&utm_campaign=CPN%20OnPoint%20Nov%202019%20DNO&utm_medium=email

● **6 TEMPTATIONS OF CHRISTMAS SHOPPING**

<https://www.artrainer.com/6-temptations-of-christmas-shopping/>

● **HOW SMALL VICTORIES WIN THE WAR AGAINST DEBT**

<https://www.crosswalk.com/family/finances/debt/small-victories-win-the-war-against-debt.html>

● **REVIEW YOUR SOC SECURITY STATEMENT**

TO IDENTIFY ATTEMPTS TO USE YOUR IDENTITY 2SEEK EMPLOYMENT. 800-772-1213 OR SSA.GOV TO REQUEST EARNINGS & BENEFIT STATEMENT. CHECK YOUR CREDIT REPORT REGULARLY - FREE ANNUAL REPORT AT ANNUALCREDITREPORT.COM – HUBINTERNATIONAL

● **CHECK UR HEALTH INSURANCE EXPLANATION OF BENEFITS (EOB) FORM**

IF U SEE CHARGES FOR TREATMENTS U DONT RECALL RECEIVING, CONTACT YOUR INSURER. ASK INSURER FOR AN ANNUAL SUMMARY OF CLAIMS SUBMITTED UNDER YOUR NAME. THIEVES MAY REDIRECT YOUR EOBS 2 A FAKE ADDRESS. -HUBINTERNATIONAL

● **USE PASSWORDS THAT ARE NOT EASILY GUESSED**

DO NOT SHARE PASSWORDS WITH ANYONE. PURCHASE VIRUS, ADWARE AND FIREWALL PROTECTION FOR YOUR INTERNET ACCESS. IF YOU HAVE A WIRELESS NETWORK, MAKE CERTAIN THAT ACCESS IS ENCRYPTED. – HUBINTERNATIONAL

● **MONITOR YOUR FINANCIAL RECORDS**

REVIEW YOUR CREDIT CARD AND BANK STATEMENTS EACH MONTH. REFUTE ANY UNAUTHORIZED CHARGES WITHIN 30-60 DAYS. CALL YOUR BANK OR CREDIT CARD COMPANY IMMEDIATELY IF YOU SEE ANY ACTIVITY THAT COULD BE FRAUDULENT. – HUBINTERNATIONAL

● **DONT RESPOND 2 EMAILS OR POP-UPS REQUESTING PERSONAL INFO**

EVEN IF SENDER IS FAMILIAR. IF YOU RECEIVE AN EMAIL FROM WHAT APPEARS TO BE YOUR BANK OR CREDIT CARD COMPANY, CALL THEM TO CONFIRM AND USE ONLY THE TELEPHONE # ON YOUR BANK OR CREDIT CARD STATEMENT. – HUBINTERNATIONAL

● **ELIMINATE UNWANTED CREDIT SOLICITATIONS**

CONTACT 888-567-8688 & OPT OUT OF PRE-SCREENED CREDIT CARD APPLICATIONS. REGISTER ON DONOTCALL.GOV TO STOP TELEMARKETING CALLS. CONTACT DMACHOICE.ORG TO LIMIT DIRECT MARKETING EFFORTS. – HUBINTERNATIONAL

● **REDUCE ACCESS TO PERSONAL INFO**

IF ASKED FOR YOUR SOC SECURITY #, INQUIRE WHY IT IS NEEDED & HOW IT WILL B PROTECTED. TELL YOUR DOCTOR'S OFFICE INFO ON YOUR INSURANCE CARD IS SUFFICIENT. DONT PROVIDE YOUR SOCSEC# 2 ONLINE JOB WEBSITES OR OVER PHONE 2 STRANGERS. – HUBINTERNATIONAL

● **HOW TAXPAYERS CAN MAKE SURE THEIR DONATIONS ARE TAX DEDUCTIBLE**

<https://www.irs.gov/newsroom/how-taxpayers-can-make-sure-their-donations-are-tax-deductible>

● **INTERNAL CONTROL MEASURES ARE ESSENTIAL TO DEVELOP ACCURATE ACCOUNTING & REPORTING!**

HERE IS AN EXAMPLE OF 10 INTERNAL CONTROLS TO PREVENT AND DETECT FRAUD.

https://www.omh.ny.gov/omhweb/resources/internal_control_top_ten.html

● **WHAT IS DATA INTEGRITY? DEFINITION, BEST PRACTICES & MORE**

<https://digitalguardian.com/blog/what-data-integrity-data-protection-101>

● **8 EASY WAYS TO SEPARATE YOUR PERSONAL AND BUSINESS FINANCES**

<https://squareup.com/us/en/townsquare/8-easy-ways-to-separate-your-personal-and-business-finances>

● **FOUR COMMON TAX ERRORS THAT CAN BE COSTLY FOR SMALL BUSINESSES**

<https://www.irs.gov/newsroom/four-common-tax-errors-that-can-be-costly-for-small-businesses>

● **TAX CUTS AND JOBS ACT, PROVISION 11011 SECTION 199A - QUALIFIED BUSINESS INCOME DEDUCTION FAQs**

<https://www.irs.gov/newsroom/tax-cuts-and-jobs-act-provision-11011-section-199a-qualified-business-income-deduction-faqs>

● **TAKE ADVANTAGE NOW OF EXPIRING PROVISIONS**

https://www.sba.gov/blog/take-advantage-now-expiring-provisions?utm_medium=email&utm_source=govdelivery

● **6 WAYS TO PREPARE FOR A MARKET DOWNTURN**

<https://www.artrainer.com/6-ways-to-prepare-for-a-market-downturn/>

● **TOP 19 RESOURCES FOR VETERAN-OWNED BUSINESS**

https://succeedasyourownboss.com/top-19-resources-for-veteran-owned-business/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **IRS: ELIGIBLE EMPLOYEES CAN USE TAX-FREE DOLLARS FOR MEDICAL EXPENSES**

<https://www.irs.gov/newsroom/irs-eligible-employees-can-use-tax-free-dollars-for-medical-expenses>

● **HEALTH INSURANCE OPEN ENROLLMENT SEASON: 5 QUESTIONS TO ASK**

<https://www.cpapracticeadvisor.com/payroll/news/21112403/health-insurance-open-enrollment-season-5-questions-to-ask>

● **4 WAYS DEBT CAN HURT YOUR WHOLE FAMILY**

<https://www.artrainer.com/4-ways-debt-can-hurt-your-whole-family/>

● **IRS EXPANDS IN-PERSON TAX COMPLIANCE VISITS**

<https://www.accountingtoday.com/news/irs-expands-in-person-tax-compliance-visits-around-the-country>

● **IF YOU GET A CALL FROM IRS DEMANDING IMMEDIATE PAYMENT**

RT MICHAEL DEVINE @MICHAELD_IRS IF YOU GET A CALL FROM #IRS DEMANDING IMMEDIATE PAYMENT VIA PREPAID DEBIT CARD, GIFT CARD OR WIRE TRANSFER, IT'S NOT US. IT'S A SCAM -- STAY ALERT:

<https://www.irs.gov/newsroom/tax-scams-consumer-alerts>

● **WILL YOUR HEIRS GET THE CASH YOU WANT THEM TO HAVE?**

<https://www.aarp.org/retirement/retirement-savings/info-2019/retirement-accounts-and-heirs.html>

● **GOOD RECORDKEEPING IS JUST GOOD BUSINESS**

<https://www.irs.gov/newsroom/good-recordkeeping-is-just-good-business>

● **SMALL BUSINESS OWNERS SHOULD FIND OUT IF THEY CAN BENEFIT FROM CLAIMING THIS DEDUCTION**

<https://www.irs.gov/newsroom/small-business-owners-should-find-out-if-they-can-benefit-from-claiming-this-deduction>

● **IRS.GOV RESOURCES HELP SMALL BUSINESSES HAVE BIG SUCCESS**

<https://www.irs.gov/newsroom/irsgov-resources-help-small-businesses-have-big-success>

● **401(K) CONTRIBUTION LIMIT INCREASES TO \$19,500 FOR 2020; CATCH-UP LIMIT RISES TO \$6,500**

<https://www.irs.gov/newsroom/401k-contribution-limit-increases-to-19500-for-2020-catch-up-limit-rises-to-6500>

● **PROJECTED INCOME TAX BRACKETS FOR 2020, WITH STANDARD DEDUCTIONS AND OTHER TAX TREATMENTS**

<https://www.cpapracticeadvisor.com/tax-compliance/news/21112216/projected-income-tax-brackets-for-2020-with-standard-deductions-and-other-tax-treatments>

● **SALES TAX REGISTRATION REQUIREMENT FOR BUSINESSES WITH NO PHYSICAL PRESENCE IN NEW YORK STATE**

<https://www.tax.ny.gov/pdf/memos/sales/m19-4s.pdf>

● **IS IT TIME TO HIRE AN EMPLOYEE?**

<https://articles.bplans.com/time-to-hire-an-employee/>

● **6 ACCOUNTING MISTAKES THAT PUT SMALL BUSINESSES AT RISK**

<https://articles.bplans.com/6-accounting-mistakes-put-small-businesses-at-risk/>

● **THE TAX BENEFITS OF EFTPS FOR SMALL BUSINESSES**

https://www.cpapracticeadvisor.com/tax-compliance/news/21111133/the-tax-benefits-of-eftps-for-small-businesses?utm_source=CPA%20Small%20Business%20Advisor&utm_medium=email&utm_campaign=CCSN191027005&oid=0663D9154545D7U&rdx.ident%5Bpull%5D=omeda%7C0663D9154545D7U

● **ORGANIZATIONS TAKE THESE EASY STEPS TO APPLY FOR TAX-EXEMPT STATUS**

<https://www.irs.gov/newsroom/organizations-take-these-easy-steps-to-apply-for-tax-exempt-status>

● **7 SIMPLE WAYS TO THANK YOUR CUSTOMERS THIS THANKSGIVING**

https://www.sba.gov/blog/7-simple-ways-thank-your-customers-thanksgiving?utm_medium=email&utm_source=govdelivery

● **MARKETING MISTAKES THAT CAN HAUNT YOUR BUSINESS**

https://www.sba.gov/blog/marketing-mistakes-can-haunt-your-business?utm_medium=email&utm_source=govdelivery

- **NY CHANGES TO SALES TAX COLLECTION REQUIREMENT FOR MARKETPLACE PROVIDERS**
THE TAX DEPARTMENT HAS ISSUED NEW GUIDANCE AFFECTING THE SALES TAX REQUIREMENTS FOR CERTAIN BUSINESSES WHO SELL ITEMS ON BEHALF OF THIRD PARTIES.

<https://www.tax.ny.gov/pdf/memos/sales/m19-2-1s.pdf>

- **PAYROLL INTERNAL CONTROLS**

<https://www.accountingtools.com/articles/2017/5/4/payroll-internal-controls>

- **5 REASONS WHY YOUR FINANCIAL CLOSE PROCESS ISN'T WORKING**

https://www.cpapracticeadvisor.com/accounting-audit/news/21111140/5-reasons-why-your-financial-close-process-isnt-working?utm_source=CPA%20Accounting%20%26%20Audit%20Advisor&utm_medium=email&utm_campaign=CCSN191016003&o_eid=0663D9154545D7U&rdx.ident%5Bpull%5D=omeda%7C0663D9154545D7U

- **TAX ADVICE FOR BUSINESS CLIENTS CLOSING OUT 2019**

https://www.cpapracticeadvisor.com/tax-compliance/article/21106893/tax-advice-for-business-clients-closing-out-2019?utm_source=CPA%20Small%20Business%20Advisor&utm_medium=email&utm_campaign=CCSN191020004&o_eid=0663D9154545D7U&rdx.ident%5Bpull%5D=omeda%7C0663D9154545D7U

- **6 MISTAKES TO AVOID WHEN APPLYING FOR AN OFFER IN COMPROMISE**

https://www.cpapracticeadvisor.com/tax-compliance/news/21110451/6-mistakes-to-avoid-when-applying-for-an-offer-in-compromise?utm_source=CPA%20Tax%20%26%20Compliance&utm_medium=email&utm_campaign=CCSN191020002&o_eid=0663D9154545D7U&rdx.ident%5Bpull%5D=omeda%7C0663D9154545D7U

- **TAXPAYERS CAN FOLLOW THESE STEPS AFTER A DISASTER TO RECONSTRUCT RECORDS**

<https://www.irs.gov/newsroom/taxpayers-can-follow-these-steps-after-a-disaster-to-reconstruct-records>

- **IRS URGES FAMILIES, TEENS TO MAKE ONLINE SAFETY A PRIORITY**

<https://www.irs.gov/newsroom/irs-urges-families-teens-to-make-online-safety-a-priority>

● **ANSWERS TO 5 QUESTIONS ABOUT OVERTIME RULES**

https://www.sba.gov/blog/answers-5-questions-about-overtime-rules?utm_medium=email&utm_source=govdelivery

● **CALLED TO ACCOUNT: BANKING AFTER DEATH**

<https://www.bankrate.com/banking/checking/when-you-die-is-your-bank-account-in-limbo/>

● **HOW TO PRICE A PRODUCT OR SERVICE**

https://succeedasyourownboss.com/how-to-price-a-product-or-service/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **IRS EDUCATION CREDITS**

DIFFERENCES AND SOME SIMILARITIES BETWEEN THE AMERICAN OPPORTUNITY TAX CREDIT (AOTC) AND THE LIFETIME LEARNING CREDIT (LLC). YOU CAN CLAIM BOTH BENEFITS ON THE SAME RETURN BUT NOT FOR THE SAME STUDENT OR SAME QUALIFIED EXPENSES.

<https://www.eitc.irs.gov/other-refundable-credits-toolkit/compare-education-credits/compare-education-credits>

● **10 STEPS TO START A SMALL BUSINESS**

<https://www.thebalancesmb.com/starting-a-small-business-4161641>

● **HIRING FAMILY MEMBERS IN YOUR BUSINESS - PAYROLL AND EMPLOYMENT TAX ISSUES**

<https://www.thebalancesmb.com/hiring-family-members-in-your-business-398010>

● **3 SMART WAYS TO SAVE FOR COLLEGE: ADVICE FROM CPAS**

https://www.cpapracticeadvisor.com/payroll/news/21110111/3-smart-ways-to-save-for-college-advice-from-cpas?utm_source=CPA%20Payroll%20Advisor&utm_medium=email&utm_campaign=CCSN191016004&o_eid=0663D9154545D7U&rdx.ident%5Bpull%5D=omeda%7C0663D9154545D7U

● **WHY SMALL BUSINESSES MAY WANT TO CONSIDER ELECTING S CORP STATUS**

https://www.cpapracticeadvisor.com/small-business/article/21106764/why-small-businesses-may-want-to-consider-electing-s-corp-status?utm_source=CPA%20Small%20Business%20Advisor&utm_medium=email&utm_campaign=CCSN191013004&o_eid=0663D9154545D7U&rdx.ident%5Bpull%5D=omeda%7C0663D9154545D7U

● **TAX LAW MEANS BIG ACCOUNTING CHANGES FOR SMALL BUSINESS OWNERS**

https://www.cpapracticeadvisor.com/tax-compliance/news/21107309/tax-law-means-big-accounting-changes-for-small-business-owners?utm_source=CPA%20Small%20Business%20Advisor&utm_medium=email&utm_campaign=CCSN191001002&o_eid=0663D9154545D7U&rdx.ident%5Bpull%5D=omeda%7C0663D9154545D7U

● **GUIDE FOR REPORTING TIP INCOME BY EMPLOYERS & EMPLOYEES**

https://www.cpapracticeadvisor.com/tax-compliance/article/21091759/guide-for-reporting-tip-income-by-employers-employees?utm_source=CPA%20Payroll%20Advisor&utm_medium=email&utm_campaign=CCSN190904008&o_eid=0663D9154545D7U&rdx.ident%5Bpull%5D=omeda%7C0663D9154545D7U

● **THE EARNED INCOME TAX CREDIT CAN PUT MONEY IN TAXPAYERS' POCKETS**

<https://www.irs.gov/newsroom/the-earned-income-tax-credit-can-put-money-in-taxpayers-pockets>

● **HOW YOU PREPARE FOR YOUR MEETINGS AND CONVERSATIONS**

CAN BE EQUALLY AS IMPORTANT AS YOUR DELIVERY. CONFUCIUS HIT THE NAIL ON THE HEAD WHEN HE SAID, "SUCCESS DEPENDS UPON PREVIOUS PREPARATION, AND WITHOUT SUCH PREPARATION THERE IS SURE TO BE FAILURE." - NICOLE DEROSA CPA

● **SOCIAL SECURITY BENEFIT WILL INCREASE 1.6 PERCENT IN 2020**

https://www.aarp.org/retirement/social-security/info-2019/new-cola-benefit-2020.html?cmp=EMC-DSO-NLC-WBLTR-SAPLA-SOCSEC-CTRL-101119-F1-4087087&ET_CID=4087087&ET_RID=23390740&encparam=4V%2b%2bns5z64JB5ZV8AekXYu%2fYZZBt%2bEGHbUFJ%2f%2fKjQxQ%3d

● **TAXPAYERS WHO DONATE TO CHARITY SHOULD CHECK OUT THESE RESOURCES**

<https://www.irs.gov/newsroom/taxpayers-who-donate-to-charity-should-check-out-these-resources>

● **THE CHILD TAX CREDIT BENEFITS ELIGIBLE PARENTS**

<https://www.irs.gov/newsroom/the-child-tax-credit-benefits-eligible-parents>

● **HAVE AN ADDRESS CHANGE FOR YOUR BUSINESS? HERE'S WHO YOU NEED TO INFORM.**

https://www.sba.gov/blog/have-address-change-your-business-heres-who-you-need-inform?utm_medium=email&utm_source=govdelivery

● **WHAT TEACHERS SHOULD KNOW ABOUT DEDUCTING OUT-OF-POCKET CLASSROOM EXPENSES**

<https://www.irs.gov/newsroom/what-teachers-should-know-about-deducting-out-of-pocket-classroom-expenses#targetText=Fortunately%2C%20eligible%20educators%20may%20be,and%20file%20a%20joint%20return>.

● **5 THINGS TO KNOW ABOUT YOUR BALANCE SHEET**

https://www.sba.gov/blog/5-things-know-about-your-balance-sheet?utm_medium=email&utm_source=govdelivery

● **IRS ISSUES 2019 TO 2020 PER-DIEM RATES FOR TRAVELING AWAY FROM HOME**

<https://www.journalofaccountancy.com/news/2019/sep/irs-per-diem-rates-2019-2020.html>

● **WHAT COMPANIES WITH MOBILE WORKERS SHOULD KNOW ABOUT THE IRS STANDARD MILEAGE RATE**

https://www.cpapracticeadvisor.com/tax-compliance/news/21107867/what-companies-with-mobile-workers-should-know-about-the-irs-standard-mileage-rate?utm_source=CPA%20Tax%20Practice%20Advisor&utm_medium=email&utm_campaign=CCSN190930002&o_eid=344811920423D1X&rdx.ident%5Bpull%5D=omeda%7C344811920423D1X

● **CLOUD STORAGE, THUMB DRIVE OR DISK DRIVE? PROS AND CONS**

https://www.sba.gov/blog/cloud-storage-thumb-drive-or-disk-drive-pros-cons?utm_medium=email&utm_source=govdelivery

● **HOW TO RESIST THESE 4 RATIONALIZATIONS TO SPEND MONEY**

<https://www.wisebread.com/how-to-resist-these-4-rationalizations-to-spend-money>

● **4 WAYS DEBT CAN HURT YOUR WHOLE FAMILY**

<https://www.crosswalk.com/family/finances/4-ways-debt-can-hurt-your-whole-family.html>

● **REMOTE SELLERS AND MARKETPLACES: ARE YOU READY TO COLLECT SALES TAX ON OCTOBER 1, 2019?**

https://www.cpapracticeadvisor.com/sales-tax-compliance/news/21106901/remote-sellers-and-marketplaces-are-you-ready-to-collect-sales-tax-on-october-1-2019?utm_source=CPA%20Small%20Business%20Advisor&utm_medium=email&utm_campaign=CCSN190923002&o_eid=0663D9154545D7U&rdx.ident%5Bpull%5D=omeda%7C0663D9154545D7U

● **HOW TO PLAN FOR THE UNEXPECTED: THE EMERGENCY FUND**

<http://www.ronblueinstitute.com/single-post/2019/09/16/How-To-Plan-for-the-Unexpected-The-Emergency-Fund>

● **SHOULD I CO-SIGN A LOAN?**

<https://www.crown.org/blog/ask-chuck-should-i-co-sign-a-loan/>

● **MORE SENIORS CONTINUE WORKING AFTER 65**

https://www.cpapracticeadvisor.com/payroll/news/21107189/more-seniors-continue-working-after-65?utm_source=CPA%20Payroll%20Advisor&utm_medium=email&utm_campaign=CCSN190926003&o_eid=0663D9154545D7U&rdx.ident%5Bpull%5D=omeda%7C0663D9154545D7U

● **3 COMMON FINANCIAL MISTAKES TO AVOID**

<http://www.ronblueinstitute.com/single-post/2019/09/23/3-Common-Financial-Mistakes-to-Avoid>

● **EMOTIONS VS. PROFESSIONALISM**

<https://smallbusiness.chron.com/emotions-vs-professionalism-961.html>

● **IS FEDERAL FUNDING A GOOD FIT FOR YOUR NON-PROFIT**

http://www.cponpoint.com/is-federal-funding-a-good-fit-for-your-non-profit/?utm_source=feedburner&utm_medium=email&utm_campaign=Feed%3A%20CpnOnPoint%20%28CPN%20On%20Point%29

● **PRIORITY MANAGEMENT VS TIME MANAGEMENT**

http://www.cponpoint.com/priority-management-vs-time-management/?utm_source=feedburner&utm_medium=email&utm_campaign=Feed%3A%20CpnOnPoint%20%28CPN%20On%20Point%29

● **IT'S IMPORTANT FOR TAX PROS TO KNOW THE SIGNS THEY ARE A CYBERTHIEF'S VICTIM**

<https://www.irs.gov/newsroom/its-important-for-tax-pros-to-know-the-signs-they-are-a-cyberthiefs-victim>

● **TREASURY, IRS RELEASE FINAL AND PROPOSED REGULATIONS ON NEW 100% DEPRECIATION**

<https://www.irs.gov/newsroom/treasury-irs-release-final-and-proposed-regulations-on-new-100-depreciation>

● **12 THINGS I WISH I'D KNOWN BEFORE STARTING A SMALL BUSINESS**

https://succeedasyourownboss.com/12-things-i-wish-id-known-before-starting-a-small-business/?utm_source=email&utm_medium=broadcast&utm_campaign=ezone

● **THE NEW JERSEY STATE BOARD OF ACCOUNTANCY HAS ADOPTED NEW REGULATIONS IMPACTING THE CPA PROFESSION, LICENSING AND REGISTERED CPA FIRMS.**

<https://www.njcpa.org/stayinformed/explore/topics/full-article/2019/09/12/state-board-adopts-new-regulations>

● **YOUR PERSONAL BRAND IS YOU.**

IT IS YOUR STORY, YOUR ENERGY, HOW YOU DEFINE YOURSELF AND HOW OTHERS SEE YOU. IT IS THE CONTENT YOU CREATE, THE RELATIONSHIPS YOU DEVELOP AND THE EXPERTISE YOU ARE KNOWN FOR. - KAREN DONAWAY

● **WORKING WITH SMALL BUSINESS IS REWARDING**

THIS IS BECAUSE CPAS CAN TRULY DISPLAY THEIR DEPTH OF KNOWLEDGE AND BRING EXPERIENCE AND SKILLS THAT ARE ESSENTIAL TO A BUSINESS'S SUCCESS. - DAVID A. LOPEZ, CPA

● **IT IS IMPERATIVE FOR CPAS TO LOOK AT EVERYTHING THROUGH THE LENS OF A BUSINESS PERSON**

FOCUS ON HOW THE OWNER CAN MAKE IMPROVEMENTS TO THE OVERALL BUSINESS. PROVIDE GUIDANCE ON HOW PROPOSED FINANCIAL MOVES WILL AFFECT THE OVERALL BUSINESS. - DAVID A. LOPEZ, CPA

● **CPAS NEED TO BE TEACHERS AND PROBLEM SOLVERS**

PROVIDING SERVICE TO SMALL BUSINESS EXTENDS BEYOND ANALYZING THE TRANSACTIONS; IT INVOLVES SERVING AS A CONSISTENT RESOURCE FOR THE ENTITY. - DAVID A LOPEZ, CPA

● **EMPLOYEE OR CONTRACTOR?**

IF A WORKER RECEIVES EMPLOYEE BENEFITS, SUCH AS PAID VACATION DAYS, PAID SICK DAYS, HEALTH INSURANCE, LIFE OR DISABILITY INSURANCE, OR A PENSION, THIS CONSTITUTES STRONG EVIDENCE OF EMPLOYEE STATUS. - LAWRENCE ZIMBLER, MST, EA

● **THE PROS AND CONS OF LIVING TRUSTS**

<https://www.aarp.org/money/budgeting-saving/info-2019/living-trust-uses.html>

● **3 SIMPLE THINGS TO PROTECT AGAINST CYBERATTACKS**

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● **HOW TO AVOID THE MOST COMMON FIGHTS ABOUT MONEY**

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● **TAX PROS: FOLLOW THE “SECURITY SIX” STEPS TO HELP PROTECT TAXPAYER DATA**

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● **THESE TAX TIPS CAN HELP NEW BUSINESS OWNERS FIND SUCCESS**

<https://www.irs.gov/newsroom/these-tax-tips-can-help-new-business-owners-find-success>

● **CHRISTMAS IS COMING: WILL YOUR BUSINESS BE READY FOR HOLIDAY SALES?**

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● **HOW TO PAY OFF THESE 4 TYPES OF DEBT**

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● **TAX PROS WARNED OF NEW EMAIL SCAMS**

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● **6 LOW COST OR NO COST RECRUITING EFFORTS TO ATTRACT THE BEST ON A BUDGET**

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● **8 TIPS FOR YOUR 401(K) WHEN CHANGING JOBS**

https://www.cpapracticeadvisor.com/payroll/news/21088509/8-tips-for-your-401k-when-changing-jobs?utm_source=CPA%20Payroll%20Advisor&utm_medium=email&utm_campaign=CCSN190801002&o_eid=0663D9154545D7U&rdx.ident%5Bpull%5D=omeda%7C0663D9154545D7U

● **SUCCESSFUL SUCCESSION: 7 TIPS FOR GETTING THERE**

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● **BASIS RULES OF JOINT TENANCY**

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● **ASK CHUCK: RECOVERING FROM OVERWHELMING MEDICAL DEBT**

<https://www.crown.org/blog/ask-chuck-recovering-from-overwhelming-medical-debt/>

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