### If You Don't have a Home-Based Business. You're Paying waaaaay TOO MUCH TAXES!!!

Congress has approved major tax breaks specifically for those who have a home-based business, because home-businesses play an important role in stimulating and supporting the American economy.

The tax benefits to home-based businesses tend to change frequently and when they do change, they just seem to keep getting better and better. If you do not have a home business you lose-out on ALL these HUGE tax deductions. Period.

### You must "Qualify" for them, but that's EASY!

The IRS is very specific about the requirements for qualifying for home business deductions.

Qualifying simply requires you to:

- 1. Work your business on a regular & consistent basis.
- 2. Be trying to produce a profit.
- 3. Keep good records.

That's pretty much it. NOTE, you do not have to make a profit before qualifying for the deductions - just be working toward

That's how to qualify, now what do you qualify for? Your homebusiness tax breaks come in the form of a long list of tax deductions ranging from rent and utilities, to furniture and furnishings, to cars and trucks, to trips and entertainment, to even

Home-business tax deductions have helped many people cut their taxes by up to 30-50% or more! The amount of tax savings can be enough to ward off a bankruptcy, to avoid foreclosure, or pay for running your home based business.

### You Get Big Tax Benefits If Your Home is Your "Principle Place of Business."

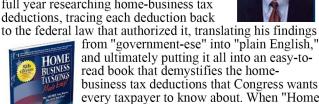


Having a Home Office can allow you to convert thousands of dollars worth of normally nondeductible personal expenses, into tax-deductible business expenses. They include a portion of your mortgage or rent (yes, RENT can be deductible!), heating, air conditioning, electricity, natural gas, oil, water, sewer, trash

collection, recycling fees, HOA dues, house cleaning, exterior painting, security alarms, maintenance costs, home repairs and much more!

Qualifying is easy if your business is based in your home, and if the Home Office area is used regularly and exclusively for business.

### RONALD R. MUELLER, is the author of the bestseller "Home Business Tax Savings Made Easy!" (Available only at www.homebusinesstaxsavings.com). He is a former investigative reporter who spent a full year researching home-business tax deductions, tracing each deduction back



from "government-ese" into "plain English," and ultimately putting it all into an easy-toread book that demystifies the home-business tax deductions that Congress wants every taxpayer to know about. When "Home Business Tax Savings Made Easy!" was reviewed by the IRS, they did not require, request, or even suggest, even a single

change. Ron Mueller is widely recognized as the #1 expert in home-business tax-law.

# For more information visit: www.HomeBizSavings.com

To learn about an excellent home-business opportunity with low start up costs, and that will qualify



Hire Your Own Children in your Business to earn Tax-Free Income.

no payroll with holding is required if they're under 18, (c)

the wages you pay them is 100% tax deductible to you as

a business expense, and (d) the income they earn is 100%

can be Tax Deductible!

But ONLY if you own a business. Most other taxpayers

can deduct only health care costs that exceed 10% of their taxable income. Except you! Owning a home-based

business gives YOU an IRS approved option for writing-

off ALL non-reimbursed health costs. And, it applies to al

We're Talking About MAJOR Tax Savings with a Home Business!

slash their taxes dramatically, sometimes up to 30 to 40

That means thousands of dollars in tax savings, which produces thousands of dollars in new, additional tax

REFUNDS, year after year, for as long as you are actively

running your business and making (or trying to make) a

When the average entrepreneur

understands what tax breaks are

available to home-business owners,

how easy it is to qualify, and how

simple recordkeeping requirements

are, the new deductions will usually

members of your immediate family, in addition to you.

Coverage can include insurance premiums, annual

deductibles, co-pays, non-covered expenses like orthodontics, natural or holistic remedies, and even some

All Health Costs for Your ENTIRE FAMILY

tax-free. That's as good as it gets!!!

If you have a minor child or children at least 6 years old, and

employ him/her/them in your

home-based business, (a) they are

not subject to child labor laws, (b)



Let's say you're currently having \$1,000 per month withheld

Now let's say you compute that the new home-business deductions you can qualify for, will be increasing your refund by about \$4,800/year (this is just an example, but it's realistic for many people.) That means you could begin having \$400 LESS per month withheld for payroll taxes (\$4,800 divided by

for taxes? It shows up in your take-home pay! Using that example, you'd begin putting \$400 per month - \$100 PER WEEK - extra cash in your pocket!

That "pay raise" will usually begin on the very next payday after you visit your payroll office to change your withholdings. (If it sounds a bit confusing, don't worry, it's all described step-by-step in the source referenced below, just keep reading.

## money to cover the costs of running a Home-Based **Business?**

\$400/month is far more than enough to pay for ALL homebusiness start-up costs and ongoing costs. You are now running your own business, and running it for zero out-ofpocket costs!

# Fair Warning: The Cost of Procrastination is HUGE!

Every single day that you do NOT have a home-business, you are throwing away about \$20 in overpaid taxes! Taxes are bleeding you to death. But you can control the bleeding NOW, by starting a home-based business NOW.

Your new tax refunds begin, when your new business begins. Not one day sooner. Until then, keep throwing those \$20 bills out the window. Or, better, fill out the contact form at the bottom of this website, someone will contact you within 24hrs or less. " Tell them that you want to start your business TODAY , and start collecting your big tax refunds TODAY."

### Here's how it works...

from your paychecks for taxes - about what someone making \$40,000-\$45,000 a year in wages would pay.

Uncle Sam will PAY YOU to Run a

**Home-Based Business!** 

12 months). So what happens to that \$400 that's no longer being withheld

Imagine that, an extra \$100 cash is landing in your pocket every week!

# here's the Question, is \$400/month enough

Answers range from 'Yes' to 'Yes'. For nearly everyone,

Here's an EXCITING THOUGHT- Since the tax benefits alone will cover your operational expenses, every Commission, Bonus or Sale you make in the business you run - will be PURE PROFIT!

Every morning just before you leave home for work - from now untill the day you start your home-based business - open your kitchen window, throw a \$20 bill out the window, and Average additional tax refunds for most is between \$3,000- watch it blow away in the breeze. Do that every morning until begin your own home-based business.

\$2,800/yr \$1,200/yr

\$200/mo \$100/mo \$100/mo

\$1.200/vr

\$16,600 x 20% BUP

\$1,800/yr

\$150/mo

you for large tax savings,



## What About the Actual Costs of Running Your Business?

The Bottom line answer is that they're normally 100% tax deductible! The costs of starting-up your home business, promotional materials, product samples, meeting attendance, internet access fees, special phone services, fax lines, lead lists, web site fees, 800-numbers, printing costs, brief cases, business cards, home office furnishings all can be 100% deductible if they are used 100% for business.

The rule of thumb is this: any expense you incur because of your business, that you would not have incurred if you didn't have a business, is probably deductible.

## The Key to your Biggest Deduction may be in your Ignition!



Many people in home-based businesses can honestly and legitimately deduct \$3,000 to \$5,000 or more per year, for using their personal vehicles for business purposes.

ing a 90-day log once a year, showing the Date, Destination, Primary Purpose and miles traveled for each use, are the only records most people need to keep.

so if you combine a personal errand with a necessary business errand, the vehicle use is still tax-deductible, as long as the personal errand d id not add any additional mileage.

Note that only the Primary Purpose of each trip needs to be recorded,

Tax laws even give you a choice of methods of computing the value of your deductions. Figure the deduction both ways, and use the one that benefits you the most

### Even 'Family Trips' may be Deductible, If You Plan them Correctly.

If you know the rules, you can combine business with pleasure (mostly pleasure!), and can usually deduct 100% of your travel costs, 100% of your hotel, 100% of ground transportation, 100% of tips and gratuities, and 50% of your meals - all



as Business Expenses. Even if most of your time is spent 'playing' and sight-seeing with your family! To qualify, more than half of your days away from home need to

qualify as "Business Days." So, what's a "Business Day?" Travel days usually count as business days, as do any days you attend a prescheduled meeting - no matter how brief!

### \$6,000 per year, or around \$100 per week extra cash in your pocket! You DON'T Need to Wait until April 15th to

You will be able to collect your additional refunds throughout the year. You do not have to wait untill April \15th to get the money into your pocket. That's HOW you can Get Uncle Sam to PAY FOR Your Home-Based Business! That's right, pay for, not "reimburse you later

Get Your Refunds!

\$416 per mo increase in take-home pay (\$5,000 / yr) **§166 per mo** increase in take-home pay (\$2,000 / yr) **\$250 per mo** increase in take-home pay (\$3,000 / yr) **\$466 per mo** increase in take-home pay (\$5,600 / yr) **§550 per mo** increase in take-home pay (\$6,600 / yr)

**\$584 per mo** increase in take-home pay( \$7,000 / yr)

ABOVE EXAMPLE IS BASED ON THE FOLLOWING HYPOTHETICAL SCENARIO: 1 minor @ \$80/week  $8,000 \text{ mi} \times \$0.51 =$ all of your dependent children this year, if any: ba Expense Deductions:

IE you use the Medical plan (Ch. 7), total amount of health expenses that will apply The total number of Business Miles you will drive this year, times \$0.51: The total amount of wages you will

\$4,160 \$4,080 \$4,200 \$3,000 \$2,000 \$17,440

\$3,000/year \$2,000/year

\$350/mo =

The total amount you expend to spend on Business Entertainment, TIMES 50% The <u>total</u> amount you expend to spend on Business Travel this year

Total DIRECT Expense Deductions:

Annual Mortgage or Rent payments (monthly times 12) Annual Homeowners Insurance or Renters Insurance: Annual cost of all utilities (monthly times 12): Expense Deductions:

Always consult with an experienced tax professional before relying on this or any other tax information. Note: This explanation is deemed accurate as of the date it was created, but tax laws change frequently THIS DOCUMENT IS PROVIDED BY AND COPYRIGHTED @ 2011 BY

AL Home-Business Deductions:

Total INDIRECT Expense Deductions:

Annual costs of Maintenance to your home:

Annual costs of Repairs to your home:

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RESULT OF NEW, ADDITIONAL HOME-BUSINESS TAX DEDUCTIONS? HOW MUCH WILL YOUR TAKE-HOME PAY INCREASE

Home Pay Increase" 0

The amount of your tax 'Reduction,' divided by the number of paydays per year, equals the amount of your increase in "Take-Home-Pay" every payday

month = \$xxx increase in take-home pay per payday. divided by 12 months, divided by # of paydays per \$5,000 in tax reduction (or 'savings' or 'refunds'), Ë

Most people (which may or may not include you, personally) find that their deductions example Of course, the answer depends upon (a) your tax bracket and (b) the total amount of your new \$15,000 to \$34,000, sometimes more, sometimes less. Using a hypothetical

of a person qualifying for \$20,000 in <u>additional</u> deductions, the impact on take-home pay would be:

Taxable Income was

\$20,000 in new, additional Tax Deductions will produce

**Bracket** 

But not over

More than:

10% 15% 25% 28% 33% 35%

8,375

82,400

\$ 34,000

\$ 8,37

\$373,650

\$373,65

\$171,850

\$ 82,40 \$ 34,00

increase by