

***YES YOU CAN!!!***

**INCREASE YOUR TAX REFUND BY THOUSANDS!**

***YEAR after YEAR after YEAR!!***

## **HERE'S HOW...**

Congress has approved **major tax breaks** *specifically* for those who have a home-based business, because home-businesses are good for the economy, and they provide a "safety net" if a taxpayer were to lose his/her primary source of income.

The tax benefits to home-based businesses change frequently as new tax bills are passed and new tax deduction clarifications are issued. But when they do change, they just seem to keep getting better and better. **If you do not have a home-based 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. First, you must run your business with the **intent to produce a profit** (you do not have to make a profit in order to qualify for the deductions -- just be working toward making a profit); and second, work your business on a **regular and consistent basis** - perhaps an hour a day, four or five days a week. And, of course, you must **keep good records**.

**Get BIG Tax Benefits if Your Home  
is a "Principal Place of Business"**

Having a Home Office can allow you to convert thousands of dollars worth of *non-deductible personal* expenses, into *tax-deductible* business expenses. They include 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, major repairs and much more! Qualifying is easy if the **primary administration** of your home-

based business takes place in your home, and if the Home Office area is used **regularly and exclusively** for business.

## **We're Talking About MAJOR Tax Savings!**

When the average entrepreneur understands what tax breaks are available to home-business owners, how easy it is to qualify, and how simple the recordkeeping requirements are, the new deductions will usually slash their taxes dramatically, sometimes up to 30 to 40 percent *or more*. That means *thousands* of dollars in tax savings year after year, for as long as you are actively running your business and making (or trying to make) a profit. **Average tax savings for many is \$3,500-\$7,000 per year, averaging around \$100 *per week* extra cash in your pocket!**

## **How can Home-Business Tax Savings Put EXTRA CASH in Your Pocket?**

Let's say you're currently having \$1,000 per month withheld from your paychecks for taxes. Now, let's say you compute that the new home-business deductions you can qualify for, will be slashing your taxes by about 40 percent (just an example). That means you would now need to have only \$600 withheld for payroll taxes (40% less than \$1,000). Your payroll office at work will make this change for you if you ask them.

So what happens to the other \$400 that's no longer being withheld for taxes? It shows up in your take-home pay! Using that example, you'd begin putting \$100 PER WEEK extra cash in your pocket! And that can begin on the very next payday after you visit your payroll office.

## **What About the Actual Costs of Operating Your Business?**

The bottom line answer is that they're almost all 100% tax deductible! The costs of starting-up your home business, promotional materials, product samples, meeting attendance, internet access fees, cellular phones, fax lines, Palm Pilots, leads lists, web site hosting 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 \$6,000 or more per year for use of their personal vehicles in their home-based business.

Keeping a 90-day log once a year, showing the Date, Destination, Primary Purpose and starting/ending Odometer readings of each trip, are the only records you need to keep.

Note that only the *primary* purpose of each trip needs to be recorded. Even if you combine a personal errand with a necessary business errand, the vehicle use is still tax-deductible, as long as the primary purpose was business and that the personal errand did not add any additional mileage.

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 'Vacations' may be Deductible /IF You Plan them Properly.**

If you know the rules, you can combine business with pleasure (mostly pleasure!), and 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!

The Rule: More than half of your days away from home have to count as "Business Days." So, what's a "Business Day?" Travel days usually count as business days (that's 2 days per trip, right

there!), any day you attend a pre-scheduled meeting (no matter how brief!) counts, weekends sandwiched between business days count, etc.

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

If you have a child (or children) at least 7 years old and under 18, and employ him/her/them in your home-based business, (a) they are not subject to child labor laws, (b) no payroll withholding is required, (c) the cost is 100% deductible to you as a business expense, and (d) the income is 100% tax-free to the child! And the wages *they earn* can be used *by you* for anything that benefits the child. Tax-free tuition? Tax-free tutors? Tax-free music lessons? Tax-free summer camps? Tax-free wedding? Tax-free graduation trip? YUP! That's as good as it gets!!!

## **ALL Health Costs for Your Entire Family can be Tax Deductible!**

But **ONLY** if you're a business owner. Most taxpayers can deduct only health care costs that exceed 7.5% of their taxable income. So most taxpayers can't deduct anything. Except you! If you're married and employ your spouse in your home-based business, you can give your spouse - as an Employee Benefit --reimbursement for *all* health related costs not covered under any other insurance plan -- for the employee (spouse) **and his or her immediate family**, which **includes YOU and the KIDS!** Coverage includes annual deductibles, co-pays, non-covered expenses like orthodontics, and even over-the-counter drugs.

## **OK, NOW WHAT?**

If you have a (1) job, (2) pay taxes on your wages, and (3) also work a home-based business at least 3-4 hours a week, then understanding and using these tax deductions authorized by Congress can **legally slash your taxes by THOUSANDS of DOLLARS – year after year!**

Even the required recordkeeping is easier and quicker than you think -- it can be done in about a minute a day – literally!

## QUESTION:

Where do you go to learn

- ▶ WHAT these huge tax breaks ARE,
- ▶ How to QUALIFY for each of them, and
- ▶ How to keep the right RECORDS – easily?

## ANSWER:

**“It’s How Much You *KEEP*, That Counts! Not how much you Make”** by Ronald R. Mueller, MBA, Ph.D., is the **ONLY** plain English step-by-step guide to home business tax breaks authorized by Congress.

Dr. Mueller carefully researched these tax breaks, and referenced each of them to the specific Tax Law, Tax Code or Tax Court Ruling that authorized it. Then came the best part for home-business owners – he translated the convoluted wording of the tax laws and tax code into plain English that the average person can easily understand and quickly put to use to reduce their taxes to the legal minimum.

### AUTHOR’S GUARANTEE:

“If the information in this book cannot show you how to qualify for tax deductions worth at least 100-times what you paid for it, I will personally refund every penny, for up to a full year, and in any condition.”

**“It’s How Much You *KEEP*, That Counts!  
Not how much you Make”**

and other tax-saving resources and small-group tele-coaching programs are available at

**[www.HomeBusinessTaxSavings.com](http://www.HomeBusinessTaxSavings.com)**

**“ This book is a “must-have” if you’re serious about your home-based business and serious about keeping more of what you earn. ”**

**Note:** This explanation is deemed accurate as of the date it was created, but tax laws change from time to time. Always consult with a Tax Professional before relying on this or any other tax information.

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**“It’s How Much You *KEEP*, That Counts! Not how much you Make”**

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