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It's time to start thinking about getting your 2013 taxes done.

1. **Get serious.** Unless you're focused, you're going to handle that receipt many times rather than once. Schedule a time to get to work and commit to that time. Then . . .
2. **Get started.** Remember that commitment to get to work? Get your pencil and take the organizer out of the envelope.
3. **Get organized.** As you receive your W-2s, 1099s, mortgage interest notices, and other tax documents put them in one place. Many times you can receive corrected documents. Save all the documents. Don't forget to save letters from the charities. Both the Internal Revenue Service and I want final numbers. It makes it easier for me and less painful financially for you. Bring me that shopping bag full of unsorted receipts and you're going to feel the pain . . . especially in your wallet.
4. **Get informed.** I work with what you tell me. I need to know about the changes in your life that effect your tax situation. New baby? Don't forget to tell me, and I will need their social security number. Same with adoptions. Divorced in 2013? Who will claim the children?
5. **Call early with questions.** Give yourself time to find and accumulate your records. Then call for an appointment. Don't wait until April. By then I am planning extensions.
6. **Get adjusted.** There are certain deductions that are allowed regardless of whether you itemize. Such deductions include: teacher expenses, IRA and qualified pension contributions, student loan interest, moving expenses, alimony, medical savings account deductions and, for the self-employed, the health insurance deduction. These are known as "above the line" deductions, that is above line 37 on the 2013 Form 1040.
7. **"Below the line."** Deductions - standard or itemized. Which is bigger? I need the information for your medical, taxes, interest, charitable donation, casualty losses and miscellaneous items to make that determination.
8. **Get exemptions.** For 2013 \$3,900 is deducted from your income for each qualified exemption you have. Despite myths to the contrary, these include children who are full-time students under age 24, regardless of how much income they may have.
10. **Get credit.** A tax credit is the best expense to have. It's a dollar-for-dollar reduction in your taxes. A deduction reduces your tax by your marginal rate.
11. **Get planning.** It's not too early to start your planning for the 2013 tax year. Don't put it off. People don't plan to fail; they merely fail to plan.
And finally . . .
12. **Get real.** It's only your taxes -- not life or death! Do your best, but don't obsess.

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