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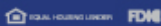
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Tax Implications of Refinancing Your Home


Refinancing your home mortgage can affect your taxes if you itemize deductions. To complicate matters, the Tax Cuts and Jobs Act temporarily altered the rules that apply to deducting home mortgage interest and points — and it reduced the number of taxpayers who will itemize deductions through 2025. Here are the details, along with an important distinction between home *acquisition* debt and home *equity* debt under current law.
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14 Tax-Favored Fringe Benefits: What's the Right Mix for Your Business?


Unfortunately, the Tax Cuts and Jobs Act eliminated tax deductions for certain employee transportation fringe benefits, such as company-paid transit passes and parking allowances. It also suspended tax-favored treatment for company reimbursements to cover employees' job-related moving expenses. But other fringe benefits are still deductible by employers and tax-free to employees. Here's how you can seize the tax breaks that are currently available.
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New Business Travel Per Diem Rates Announced for 2020


Are you and your employees frustrated by the time-consuming task of documenting and reviewing travel expenses? The IRS offers simplified methods for reimbursing employees' out-of-town lodging, meals and incidental expenses. Here we discuss government-approved per diem rates for travel beginning October 1, 2019 — and why it's more important than ever for employers to set up formal expense reimbursement plans for business travel.
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Is a New Individual Health Plan in Your Future?


If you currently have a conventional health plan through your employer, you could be in for a change. This is also true of employers who provide health insurance. Beginning in 2020, employers will have expanded freedom to simply give you some money to help you buy health coverage on your own. It's probable that many employees will seize the opportunity — eventually. Here's what you need to know.
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Update on the New Business Interest Expense Limitation



The Tax Cuts and Jobs Act (TCJA) imposes a new limitation on deductions for business interest expense. The IRS recently issued guidance in the form of proposed regulations. The business interest expense limitation is a permanent change for tax years that began in 2018. Thankfully, many businesses are unaffected. Here's what you need to know.
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Relief Ended for Small Employers Paying Workers' Insurance Premiums



Certain small employers that help pay for employee' health insurance or Medicare premiums now face a steep excise tax that could add up to \$36,500 a year. The IRS had provided relief from the tax but it ended on June 30, 2015. This article explains who could wind up paying the excise tax, how it's calculated and why one business organization is calling for it to be repealed.
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Timely Opportunities

Open Enrollment: Make the Most of Your Health Care Benefits Options



Open enrollment for health care benefits has begun at many companies. If your employer company lets you choose from a menu of health care plans, it's important to review your options carefully. Here's some common jargon to review, along with an overview of potential opportunities and trends in health care plans that could save you time and money.
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Operating Your Business

Tips for Saving on Business Travel



Business owners often need to fly to a client office or supplier location out of town or across the globe. But if you're regularly traveling for business, the expenses can add up. It just might be high time to consider ways you can cap some of the most common travel expenses. Here are some quick tips on how to save when you're on the road for business.
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Family Strategies

Consider Trimming College Expenses by Becoming a Landlord



Do you have a college student or a child heading off to school soon? Depending on where your child is attending college, there may be a way to provide housing for your college student, pick up valuable tax deductions -- and possibly even collect big profits. Keep reading to find out more.
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