

**E-CPA - February 2009**  
**BROUGHT TO YOU BY THE BARLOTTA COMPANIES**

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**1. New Jersey Offers \$170 Million in Economic Stimulus Assistance to Businesses**

Applications are now available online from the New Jersey Economic Development Authority (EDA) for \$170 million in financing assistance to help state businesses face the challenges of the national economic crisis. Click on the link below to read more.

[http://www.njeda.com/web/Aspx\\_pg/Templates/LatestNews.aspx?topid=721&Doc\\_Id=962&ParentDocID=681](http://www.njeda.com/web/Aspx_pg/Templates/LatestNews.aspx?topid=721&Doc_Id=962&ParentDocID=681)

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**2. IMPORTANT DATES - MARK YOUR CALENDAR**

- 2/2/09 - Copies of W-2s to Employees
- 2/16/09 - New Jersey Gross Income Tax
- 2/20/09 - New Jersey Sales & Use Tax, and Cosmetic Procedures Tax
- 3/2/09 - Copies of Forms W-3 & W-2 to SSA
- 3/2/09 - Forms 1096 & 1099 to IRS

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**3. THIS MONTH'S PODCAST: BUYING OR SELLING A HOME IN A RECESSION**

If you're shopping for a mortgage or trying to sell your home these days, it's a whole new world out there. The days of easy credit and skyrocketing home values are long gone. So what do you do? Hear from a New Jersey CPA and a real estate expert about how to buy or sell a home during a recession.

<http://www.moneymattersnj.com/story.cfm?sid=13691>

\* SEE ALSO: Preparing Your Home for Sale -  
<http://www.moneymattersnj.com/story.cfm?SID=13677>

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**4. QUALIFYING FOR A MORTGAGE IN A TOUGH ECONOMY**

Although banks currently have stricter lending rules, it is still possible to qualify for a mortgage in this difficult

economy. Here are a few steps that may make it easier.

<http://www.moneymattersnj.com/story.cfm?sid=13678>

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#### **5. IRS OFFERS TIPS TO AVOID RECOVERY REBATE CREDIT CONFUSION**

In response to errors showing up on early tax filings, the Internal Revenue Service is urging taxpayers to make sure they properly determine eligibility for the recovery rebate credit before they file their 2008 federal tax returns.

<http://www.moneymattersnj.com/story.cfm?SID=13681>

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#### **6. RETIREMENT SAVINGS STEPS TO TAKE NOW**

The recent turmoil in the financial markets has touched virtually every sector of the economy. One huge source of anxiety for many people is the state of their retirement savings. The market will always be volatile, but there are steps you can take to better protect yourself for the future. <http://www.moneymattersnj.com/story.cfm?SID=13679>

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#### **7. THREE TIPS FOR RENEGOTIATING YOUR MORTGAGE**

Banks are more willing than ever to help homeowners avoid foreclosure, and terms may improve further if Congress includes additional incentives for banks to help homeowners as part of the economic stimulus package under consideration. Here s what you need to know.

[http://www.smartmoney.com/Personal\\_Finance/Real-Estate/3-Tips-for-Renegotiating-Your-Mortgage/](http://www.smartmoney.com/Personal_Finance/Real-Estate/3-Tips-for-Renegotiating-Your-Mortgage/)

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