

E-CPA - October 2009
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1. Important Changes To 2009 New Jersey Income Tax Returns

Effective for 2009, tax rates are increased for upper-income taxpayers. Here are the major highlights and other changes for the current year.

Read more at http://www.barlotta.com/resources_-2009-nj-tax-code-changes.htm

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2. IMPORTANT DATES - MARK YOUR CALENDAR

- 10/15/09 - Extended due dates for 2008 federal and state individual tax returns
- 10/20/09 - New Jersey Sales & Use Tax, and Cosmetic Procedures tax
- 10/31/09 - New Jersey payroll forms WR-30 & NJ-927
- 10/31/09 - Federal payroll form 941

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3. 2010 FINANCIAL FITNESS CALENDAR NOW AVAILABLE

The New Jersey Society of CPAs will be releasing its 2010 Financial Fitness Calendar later this month. This FREE calendar serves as an easy-to-follow resource guide, with handy tips and tools for improving your financial health. Request your free copy today!

<http://www.moneymattersnj.com/resources/calendar.cfm>

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4. THIS MONTH'S PODCAST: AVOIDING OR SURVIVING AN IRS AUDIT

It's every American's nightmare - an IRS audit. The New Jersey Society of CPAs' latest podcast offers tips on how to survive an audit or, better yet, avoid one altogether.

<http://www.moneymattersnj.com/story.cfm?sid=14274>

5. GETTING A BETTER PRICE ON A NEW CAR

In recent months, the news has been full of stories about struggling auto makers and declining car sales. While that's bad news for the economy, it can be good news for consumers looking to make an auto purchase. Here are some tips for getting the best deal.

<http://www.moneymattersnj.com/story.cfm?sid=14271>

6. AVOID MAGAZINE SUBSCRIPTION SCAMS

If a promise sounds too good to be true, it usually is. And that's the case with many offers for magazine subscriptions that you may receive over the phone or from someone selling door-to-door. Here's some advice to make sure you're getting the best deal for your dollar.

<http://www.moneymattersnj.com/story.cfm?sid=14271>

7. HOW TO GET A BETTER FINANCIAL AID PACKAGE

College costs have become an enormous outlay for families, and the price tag seems to rise by larger amounts every year. But there are several steps families can take to be sure they get the most aid possible.

<http://www.moneymattersnj.com/story.cfm?sid=14270>

8. 529 SAVINGS PLAN TIPS IN UNCERTAIN TIMES

529 college savings plans allow you to set aside funds for tuition costs where they can build up profits that are usually exempt from federal, state and local taxes. Here are some guidelines for how to make the best choices when investing in a 529 savings plan.

<http://www.moneymattersnj.com/story.cfm?SID=14269>

9. ADDITIONAL HEADLINES

* Six Facts About the American Opportunity Tax Credit -
<http://www.moneymattersnj.com/story.cfm?sid=14262>

* Four Money Lessons for Children to Master -
<http://www.bankrate.com/finance/financial-literacy/4-money-lessons-for-children-to-master-1.aspx>

* Six Credit Card Traps to Avoid Now -
<http://www.smartmoney.com/personal-finance/debt/six-credit-card-traps-to-avoid/>

* How to Make Living on One Income Work -
<http://financialhighway.com/how-to-make-living-on-one-income-work/>

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