

E-CPA - January 2010  
BROUGHT TO YOU BY THE BARLOTTA COMPANIES

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1. BARLOTTA COMPANIES UPDATE

With the new year upon us, it may be an opportune time to review your financial plan. If you do not have a financial plan, whether formal or informal, now could be a good time to start one. Please let us know if we can help with any of your financial planning needs.

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2. IMPORTANT DATES - MARK YOUR CALENDAR

- 1/15/10 - 2009 4th quarter federal and state estimated taxes for
- 1/20/10 - New Jersey Sales, Use and CMPT tax
- 1/29/10 - 2009 4th quarter forms 941, NJ-927 and NJ WR-30
- 2/2/10 - 2009 W-2 and 1099

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3. FINANCIAL RESOLUTIONS FOR THE NEW YEAR

Many people make a list of resolutions at the beginning of each new year, such as losing weight or learning a new skill. As you make your list, consider including wise financial goals for 2010 and beyond.

<http://www.moneymattersnj.com/story.cfm?SID=14488>

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4. LENDING MONEY TO FAMILY AND FRIENDS

Shakespeare wrote that loaning money to a friend is a good way to lose both friend and money. So what do you do when a friend or relative hits you up for a cash infusion? Tread carefully and listen to these tips.

<http://www.moneymattersnj.com/story.cfm?SID=14496>

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**5. TO BORROW OR NOT TO BORROW**

People use debt to finance any number of purchases, and borrowing money for a worthwhile purchase is not always a bad idea. However, some buys are worth financing over time and others are not.

<http://www.moneymattersnj.com/story.cfm?SID=14490>

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**6. BANKING ONLINE SAFELY**

Many people enjoy the convenience of Internet banking, but some consumers worry about the safety of their online transactions. Here are some questions to ask to ensure that your online bank dealings are secure.

<http://www.moneymattersnj.com/story.cfm?SID=14489>

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**7. AVOIDING OVERDRAFT AND BOUNCED CHECK FEES**

Have you ever received a hefty charge for accidentally withdrawing more money than is in your checking account? These fees can be quite high, so make sure you understand how they work and how to avoid them.

<http://www.moneymattersnj.com/story.cfm?SID=14491>

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