DOWNLOAD PDF MOM AND DAD? THE SELLER? UNCLE SAM? LOAN ALTERNATIVES

Chapter 1 : Tax Implications of Borrowing Mortgage Money From Family - Budgeting Money

With Nolo's Essential Guide to Buying Your First Home, Mom and Dad? The Seller? Uncle Sam? Loan Alternatives. Back to Mom and Dad's? Most people would.

This book taught me to suck it up and pay the bad boy off. Debt consolidation really hurts your credit. Not saying its a bad thing to do but give starving a try first. I used to sit at the end of the month and wonder where all my money went. Now I sit at the begining of the month and tell my money where to go. By sacrificing a lot and budgeting very tightly I am able to make it through first year pay. Get that book its amazing and a good read! If you hire a company to lower your interest rates and force your creditors into your terms then yes your credit will take a hit, as it should. Yes you do take the 2 point hit when the run your credit score but it will rebound in less than 2 months. This is common practice!!!! Sometimes up and sometimes down. Fixed rates are for Federal loans and Key Bank loans are not Federal. You are allowed deferments and forbearance based upon your current situation. This allows you to hold off paying until you can afford to. Yes the interest continues to build with out any principle being chipped away but at least you can survive until 2nd year pay. Also talking to them about reduced payments. Usually creditors are inclined to allow reduced payments for a time period, make the payments interest only until you can afford more then add what you can. To them some money is better than no money!!!! Debt consolidation with out debt relief will not hurt your credit score. People do it all the time with student loans, including yours truly.

Chapter 2 : Your family's money - Beat the college loan crunch - Jun. 10,

qualify for a loan you can truly afford Mom and Dad? The Seller? Uncle Sam? Loan Alternatives Real Estate Tips for Home Buyers and Sellers -- winner of the.

The break expired at the end of and then was revived retroactively in December to cover returns. And then it died again on December But for returns, the state sales tax deduction option is alive and well. This is particularly important to you if you live in a state that does not impose a state income tax. You see, Congress offers itemizers the choice between deducting the state income taxes or state sales taxes they paid. You choose whichever gives you the largest deduction. In some cases, even filers who pay state income taxes can come out ahead with the sales tax choice. The IRS has tables that show how much residents of various states can deduct, based on their income and state and local sales tax rates. If you purchased a vehicle, boat or airplane, you may add the sales tax you paid on that big-ticket item to the amount shown in the IRS table for your state. The IRS even has an online calculator that shows how much residents of various states can deduct, based on their income and state and local sales tax rates. And former IRS commissioner Fred Goldberg told Kiplinger that missing this break costs millions of taxpayers a lot in overpaid taxes. If, like most investors, you have mutual fund dividends automatically used to buy extra shares, remember that each reinvestment increases your tax basis in the fund. That, in turn, reduces the taxable capital gain or increases the tax-saving loss when you redeem shares. Funds often report to investors the tax basis of shares redeemed during the year. In fact, for the sale of shares purchased in and later years, funds must report the basis to investors and to the IRS. But little things add up, too, and you can write off out-of-pocket costs incurred while doing work for a charity. If you drove your car for charity in , remember to deduct 14 cents per mile, plus parking and tolls paid, in your philanthropic journeys. If you were looking for a position in the same line of work as your current or most recent job, you can deduct job-hunting costs as miscellaneous expenses if you itemize. To qualify for the deduction, your first job must be at least 50 miles away from your old home. If you qualify, you can deduct the cost of getting yourself and your household goods to the new area. If you drove your own car on a move, deduct For a full list of deductible expenses, check out IRS Publication To qualify, you must travel more than miles from home and be away from home overnight. If you qualify, you can deduct the cost of lodging and half the cost of your meals, plus an allowance for driving your own car to get to and from drills. For travel, the rate is 56 cents a mile, plus what you paid for parking fees and tolls. You may claim this deduction even if you use the standard deduction rather than itemizing. This deduction is available whether or not you itemize and is not subject to the 7. In any case, only amounts paid for the care of children younger than age 13 count. Basically, you get an income-tax deduction for the amount of estate tax paid on the IRA assets you received. When you refinance, though, you have to deduct the points on the new loan over the life of that loan. Even more important, in the year you pay off the loan--because you sell the house or refinance again--you get to deduct all as-yet-undeducted points. If you refinance a refinanced loan with the same lender, you add the points paid on the latest deal to the leftovers from the previous refinancing, then deduct that amount gradually over the life of the new loan. The employees have to turn over their jury pay to the company coffers. The only problem is that the IRS demands that you report those jury fees as taxable income. To even things out, you get to deduct the amount you give to your employer. But how do you do it? Add your jury fees to the total of your other write-offs and write "jury pay" on the dotted line. The credit is phased out for taxpayers with incomes above those levels. If the credit exceeds your tax liability, it can trigger a refund. The Lifetime Learning credit can be claimed for any number of years and can be used to offset the cost of higher education for yourself or your spouse. Classes you take even in retirement at a vocational school or community college can count. If you brushed up on skills in , this credit can help pay the bills. Such fees add up to billions of dollars each year. If you get burned, maybe Uncle Sam will help ease the pain. But the law still offers a powerful incentive for those who install qualified residential alternative energy equipment, such as solar hot water heaters, geothermal heat pumps and wind turbines. The rules seem to be constantly shifting as Congress writes incentives into the law and then allows them to expire or to be cut back to save money. Take "bonus depreciation" as an example. The break expired at the end of and stayed expired until the end of That reprieve ended on December 31, when the provision expired again. Perhaps even more valuable, though, is another break: This break, too, comes and goes. In and again in , federal courts sided with taxpayers who challenged the IRS position. Shortly after the IRS won its case in early , the court in one of the earlier cases came up with a complicated method to pinpoint a basis. Sooner or later, the Supreme Court may have to settle things. In the meantime, if you sold stock in that you received in a demutualization, you have a couple of choices. Claim a basis and, if the IRS rejects your position, file an appeal. Or use a zero basis, pay the tax on the full proceeds of the sale and then file a "protective refund claim" to maintain your right to a refund if the matter is eventually settled in your favor. There are several exceptions to the penalty, including a little-known one that can protect taxpayers age 62 and older in the year they retire and the following year. You can request a waiver of the penalty--using Form --if you have reasonable cause, such as not realizing you had to shift to estimated tax payments after a lifetime of meeting your obligation via withholding from your paychecks. You have two choices about how to handle the premium. At that time, the full premium will be included in your tax basis so it will reduce the taxable gain or increase the taxable loss dollar for dollar. If you buy a tax-free municipal bond at a premium, you must use the amortization method and reduce your basis each year. Even if you did itemize, part of it might be tax-free. But, if part of the state tax write-off is what pushed you over the standard deduction threshold, then part of the refund is tax free. You can also deduct the portion of the fee that is attributable to tax advice. Still, be sure your attorney provides a detailed statement that breaks down his fee so you can tell how much of it may qualify for a tax-saving deduction.

Chapter 3 : Parents: 5 overlooked tax breaks when filing taxes in

Mom and Dad? The Seller? Uncle Sam? Loan Alternatives 8. team, getting a mortgage, loan alternatives, looking for a house, fixer-uppers and other types of houses.

May 27, at 7: I suppose you could redraw the initial diagram same weights, same distances to show the teeter-totter at an angle â€" but still in equilibrium. However, that too might confuse beginners or the President! May 28, at 2: A clear and simple illustration that nail the fundamentals. Americans should mail it to Obama and pray that he is still not beyond redemption. Of course, the question is how both S and I react to changes in G and T along with other changes in the economy. The graph comparing public deficit to private net savings shows the two being roughly equal until the s when net savings drops below the deficit, then from the mid s on when net savings is consistently lower than the public deficit. It follows that something new was going on since the mid s since net savings has shifted to a lower level, possibly returning to match the deficit in , though being the end of the graph it will take a few years to see if the earlier trend resumes or if savings remains depressed. May 28, at May 29, at 7: Also, the deficit spending is abstract in your example. It can buy useless or even destructive things. It is buying the wars in Iraq, Afghanistan, and Libya. How does this help the private sector? It can hire two teams to alternately dig and fill in the same set of holes netting nothing, but you call it productive. How is Greece doing? How is Ireland doing? Is their solution more debt? Who would buy it? At what interest rate? May 30, at My next piece is on just this economic myth: I will look forward to the next installment. May 30, at 3: Of course things vary in productivity, there are far more productive things than the military, after basic self-defence is provided forâ€¦of course, like Keynes, your hole comment is a joke! May 30, at 4: Let me explain what is blocking my understanding, and hopefully you can explain it to me. I interpret that to mean that only three of the four quantities is actually measured, by some means, and the fourth quantity is determined from the equation. So, instead of calling it a simple identity, I could just as easily call it a definition. Or saying it another way, the equation has no content; it is merely a definition. I am not sure which of the terms is the defined one. Let me guess that it is the term Y. The second equation is of the same type. It is merely a definition. My problem now is that I believe that the no economic information or conclusions can be determined from a set of definitions. I have noticed that economists often hold one or more of these terms constant, and vary the others, and try to draw some conclusion. But that seems to be just play math. Please explain to me how one can obtain useful information from two equations that are merely definitions of terms. My other problem is that these two equations seem to have the hidden assumption that the total amount of money is conserved, and that no one is printing it. If I had a money printing press, then the concept of savings would mean nothing to me. May 31, at The three on the right side of the equation are directly measured. So Y is "defined" as the sum of those three variables. In the second equation, S is all the dollars the Government spent minus what the Government took back in taxes minus the dollars that went into Investment to increase production. None of the variables in the second equation are constant. From there the variables come into play. It can be respent C , saved S sitting in checking accounts or savings accounts, or sent back to the Government in payment of taxes. So the point is that with a lot of Government deficit spending in a non consuming economy, that money ends up on the non-government side in the form of savings S. The useful information comes in knowing that there is no money printing going on. The government decisions to spend are all political. After that the private sector can decide for themselves what to spend or save after they pay their tax obligations. Currently we are saving. Fifty percent of the "yous" are always in the surplus because they never pay into the system to begin with. And the economy is not a closed loop. Only the private sector creates wealth and expands the economy. Printing money is not creating wealth. Public employees are not productive employees. They are paid by tax monies so all taxes they "contribute" are in the same realm as discounts or kickbacks. May 31, at 2: So paying people to protect you and society is not productive? Killing Osama was not productive? Kelton is referring to a Macro model. Who pays taxes or not is not part of the teeter-totter. The private sector creates production and output from which certain parties may become wealthy. All the dollars that become part of this wealth come from Government- the monopoly issuer of US dollars. Those dollars go into our monetary system by the government spending and crediting non-government accounts. Next time you see a cop or a firefighter or a teacher or a serviceman or a crew paving a highway, stop and tell them how unproductive they are. See how you are received. May 31, at 6: In a fiat monetary system the value of that dollar his only worth what we believe it to be. I never said that the service provided by public employees was not valuable, it simply does not create wealth. As government monopolies they are wealth wasters without the self-correcting influences of the market. However, a paving crew is most likely a private company working on contract. If they do a lousy job the state has a recourse.

Chapter 4 : The most overlooked tax deductions

This timely title will help buyers find the right place to live and invest in--and even enjoy doing it. Filled with interesting facts, real-life stories and insights, and common pitfalls to avoid, this book provides everything to select the right type of home, the right mortgage, and much more.

Non-traditional students have access to many of the same large-scale student assistance programs that other undergraduates rely on, as well as a stable of resources that specifically target returning students and single parents. Working adults and non-traditional college enrollees are best-served by multi-pronged approaches to landing student aid. Federal Programs offer the deepest pockets for student borrowers, so due diligence is required pursuing traditional college financing from Uncle Sam. For additional funding, students turn to state-based loans and private loans that are traditionally associated with college-aged year olds. Unless a particular student aid program has precise age parameters, adult students and single parents are invited to apply. Federal Student Loans for Adult Learners Federal student loans are widely tapped resources for college students of all ages. They are affordable, accessible and provide low-interest financing without credit-checks. Federal Direct Loans, subsidized and unsubsidized, are by far the most popular guaranteed loans for university students. Your school then uses information drawn from your FAFSA to determine what your on-campus funding needs are. Blending your Expected Family Contribution EFC with available student assistance programs, college financial aid offices craft individual packages of aid that address your particular college financing needs. FAFSA requires students to file as dependent or independent applicants. And if you are worried about your credit history, Federal Direct Loans provide one of the friendliest no credit check borrowing options around. Unfortunately, some applicants are excluded from the get-go based on credit requirements. Private student loans are a double-edged proposition. Solution for Poor Credit Lenders require credit histories that exhibit long-term credit management success. Even returning students and single parents find themselves without adequate borrowing power. By adding another income and credit history to your application, your ability to repay is guaranteed by another individual. Once you have made a certain number of on-time payments, your co-signer may be removed from responsibility for the loan. Until such time though, his or her neck is on the line for you, so the arrangement should not be entered into lightly by either party. Career Training Loans offer flexibility to put low-interest college assistance toward technical or online degree programs that lead to greater employability. Qualified applicants may borrow up to the balance of program costs, including fees and related expenses. Flexible repayment plans, including interest-only repayment, fixed-amount and deferred options make them attractive alternatives to government sponsored loans. Alternative Forms of Financial Aid for Non-Traditional Students Non-traditional students are seasoned life-players, having filled more professional employment roles than most of their college peers. As a result, many embrace the significant values found in tuition repayment programs and loan forgiveness initiatives that support certain professions. Would-be teachers agree to provide service at high-need schools, usually serving low-income families, to qualify for education grants. Graduates who successfully satisfy their end of the deal are released from further obligation. For education and teaching majors, programs like these equate to free higher education, so they should be aggressively pursued â€” under the right circumstances. Grants that are not validated by service are immediately converted to student loans that require repayment â€” including interest. Many employers invest in the future workforce by supporting education. Tuition loans and reimbursement programs originate from employers committed to your future, so consult your human resources department to see if your company offers an earn-as-you-go college education. Always tackle financial aid issues head-on, to avoid late payments and defaults. Consolidate Your Loans If you struggle with loan payments, there is a federally-backed program in place to get you back on track. College students and graduates with more than one federal loan are eligible for consolidation plans that provide affordable payment alternatives. Federal Direct Consolidation Loans allow students to extend loan repayment periods, in order to establish lower monthly payment structures. Private lenders also offer their own brands of consolidation. By extending the term of repayment, you are committing to costlier interest contributions over the course of the loan. Taking practical steps to head off student loan default; however, is sometimes the only prudent course to take. Once consolidated, your loans are repaid by submitting a single monthly payment. Depending on the terms of your original loans, significant savings can be realized on your consolidation interest rate, but it goes the other way too: Loan Repayment Terms Under normal circumstances your loan is subject to user-friendly conditions designed with repayment cushions for graduates entering the workforce. Deferments and grace periods are built-in, so students have a window in which to secure employment before repayment begins. Not the case with Federal Direct Unsubsidized Loans: Instead, you begin paying the interest as soon as the loan is funded.

Chapter 5 : Student Loans for Single Parents

Nolo's essential guide to buying your first home (Book).

But avoid making the agreement too casual or the terms too friendly. Before you buy a house with a family-member mortgage, make sure both you and your relative know all the facts. Both of your tax returns depend on it. Prepare Loan Documents Preparing loan documents is the first step to avoiding tax trouble as well as setting up your mortgage to reap tax benefits. Otherwise, your loving family lender could wind up paying taxes on interest never received and gift taxes on money never given. To further establish that the loan is not a gift, the lender should attach a letter to the loan document declaring that you were solvent when the loan was made. This shows the lender had a reasonable expectation of repayment. Register the Loan To benefit from the tax deduction for interest on a home mortgage, take the extra step of securing the note with your new home as collateral and registering the loan with a government authority. You will need a lawyer for this. For example, in May , the long-term AFR with monthly payments was 2. The average commercial year mortgage rate was 3. Repayment Terms If the mortgage is set up as interest-only, you can use simple math to figure out the payments. For a standard mortgage amortization, use a loan amortization table see Resources. Traditional mortgage amortization front-loads interest payments, which provides more immediate income for the lender. Dodge Imputed Interest The IRS uses "imputed" interest to make sure the rates are not too generous and your mortgage constitutes a loan, not a gift. The IRS believes a loan is not a loan unless interest is paid, and interest is taxable income. So, no matter what interest, if any, gets paid, the IRS will assign the lender taxable interest income at the AFR at the time of the loan â€” or the difference between the AFR and a lower rate. Report the Interest The lender must report the interest as taxable income and provide a signed affidavit to you â€" the borrower â€" that the interest was paid. That provides documentation to deduct the interest on your tax return. That means the lender can demand full repayment at any time. It sounds ominous, but it could save your lender from potential gift-tax issues. The IRS figures imputed interest on a yearly basis on a demand loan, which likely will be under than annual tax-free gift limit. Otherwise, the IRS adds up all the interest you would pay over the life of the loan and counts it as a gift in the year the loan is made. Default Drawback If you default on the loan and your relative tries to write of the mortgage as a bad debt, the IRS can seek to collect from you what it would have collected in tax revenue from the interest payments over the life of the loan.

Chapter 6 : 'I'm A Student-Debt Slave.' How'd We Get Here? | KUOW News and Information

"Presents a detailed view of how home purchases take place across the U.S. in easy-to-understand terms. The new edition emphasizes that careful research is necessary before deciding what price and terms to include in an offer and warns of the changing requirements to secure financing"--Provided by publisher.

That burden is obstructing careers, families, dreams, employment and even retirement. Uncle Sam and Wall Street have made lots of money off the crisis. But how did we get here? Who has profited most and how? You report how the decision to privatize Sallie Mae in played a huge role in helping to create this debt crisis. Sallie Mae was a government-affiliated corporation whose board was made up in part of public officials. When it first came into existence, it was supposed to help create a market for the student debt that the feds were issuing. But after privatization, it became a full-service, for-profit corporation that really "verticalized" its involvement in the student debt industry, everything from issuing loans to running collection bureaus. The primary goal, of course, for for-profit institutions is the bottom line. President Clinton tried to maintain his new direct-lending program, which made Uncle Sam the lender â€" not just insurer â€" of the loans. President Clinton wanted to take back the issuing of federal student loans. In the dust-up over that, he was forced to accept the privatization of Sallie Mae to get what he wanted. Suddenly, hedge funds, investors, lots of banks had a more direct role, not just in lending, but in the fees, services, in the collection. And Sallie Mae and other financial organizations began marketing private loans with higher interest rates and fees and with fewer relief options? All of the functions of the student loan program originally were run by government agencies, bureaucrats, I guess you could say in a dismissive way, but they were not motivated by profit. They were there to make the program run. When you privatize collections, you get really aggressive companies that come in there and work really hard to get the money back. But we started this trying to help people get educated and get on with their lives. In , Sallie Mae spun off many of its operations into a separate company called Navient Corp. And universities, and state governments in particular, are not blameless here. Budget cuts led schools to raise tuition, and the debt burden widened. It peaked in the s. You see the symmetry. As the states disinvest, the burden is picked up by the students, and the way they pay for it is they borrow the money. It can start to control your life. Jessie went to elementary and middle school at the Hershey Academy, which is an institution in Pennsylvania to educate poor children. She had a mom but no dad. No one in the family had been to college. She wound up doing well in high school and going to La Salle University, a private school in Philadelphia. She borrowed pretty heavily. She had career aspirations, wanted to be in the U. That did did not work out. Her life since then has been just scrambling to make the payments. Her mom co-signed some of the loans. An aunt co-signed some of the loans. One of the most interesting jobs she had was as a student-loan debt collector. Yeah, she said she was working for the enemy. She went to work for a state agency in Pennsylvania. She said, "This is going to be me in a couple of years. You talked to retirees, professionals nearing retirement. Tell us a little about Professor Mary Franklin. Professor Franklin got a Ph. She admits that she was not at all financially savvy and just has been paying the minimum on that loan ever since. Just to show you how intense it can get, late in her career, she [became ill] and the wheels came off her life. Of course, the student loan that she had been paying on for 25 years was not getting paid, and so she had these guys calling her up and saying they were going to go after her disability retirement check, which was all she was living on at the time. The Obama administration has taken some steps to try to ease the burden, including the rise of income-based repayment plans, capping loans at 10 percent of income, cutting the fees paid to private banks who act as intermediaries, among other moves. Any evidence that those changes are helping? I think they do. We met people whose Social Security was being garnisheed for student loans. We wrote about a murder victim whose estate was pursued for his student debt. Today, the least well off often end up the worst affected. You can just see it happening. The other element of this, of course, is that low-income people, especially low-income people with no history of college education in their families, tend to be targeted by the for-profit universities. What are a few potential ideas to help ease the worse-off? Reduce the power of these private collection agencies? Further reorganization of Sallie Mae? If you could return collections and so forth to a government agency where the motivation is not to grab every last buck, that would take some of the sting out. The real issue is how can we help people by forgiving some of the huge debt they have, people, say, in their 40s who have already paid far more than they ever borrowed. What can we do to forgive that debt? That runs up against the tremendous expense it would be. Also, of course, the government makes money off student loans, makes a lot of money. To see more, visit http:

Chapter 7 : How to Sell Inheritance Property With Siblings | Finance - Zacks

The Bank of Mom and Dad might not demand you pay interest on the loan, but your Uncle Sam will. The IRS publishes its table of Applicable Federal Rates monthly. Simply go the IRS website and search for "AFR.".

Subscribe to Money Money Magazine -- For families with children heading off to college, this has been the year from hell. First, a record number of applicants made the most competitive year ever for college admissions. Then the credit crunch hit the college market in a big way, igniting fears of a drought in financing for all students this fall. Spurred by dwindling demand for packaged loans from investors and cuts on federal subsidies, more than lenders in the government college loan program have pulled out of the market. Private lenders are leaving the college market too - 27 so far. Those who remain are making it tougher to qualify for loans, while jacking up rates and reducing discounts. Is it harder to get a student loan? Well, Mom and Dad, you can officially exhale now. Unlike the crisis in the mortgage market, where politicians continue to argue about how to help without actually doing much, Uncle Sam in recent weeks has swooped in with a practical damage-control plan for college borrowers. If there is a shortage of lenders to dole out federal loans, the Department of Education DOE will fill the void. That provides plenty of incentive for lenders to get back in the game. Despite the last-minute save from Capitol Hill, navigating the loan market this year will still be challenging. You may need to find a new lender if your current one is out of the business. This is what you have to do: Stick with Uncle Sam It may seem as if there are hundreds of different types of college loans out there. But the options basically boil down to this: Despite the scary stuff in the news lately about how scarce college money will be, loans from the federal government, for both students and parents, will remain plentiful. Private loans, however, are another matter. The real question is, Why would anyone want a private college loan anyway? Most private lenders these days require students to have a cosigner hello, Mom and Dad with a credit score of at least vs. The bottom line for most families: Consider a private loan only as a last resort and instead make federal Staffords for students and PLUS loans for parents your borrowing vehicles of choice. But as part of their rescue plan this spring, lawmakers upped the ante: The major difference between the two is that with an unsubsidized Stafford, the student pays the interest that accrues during college, while the feds pick up the tab with the subsidized version. That early due date only matters if you want to be considered for grants or subsidized loans from the school; you can fill out FAFSA anytime during the academic year to qualify for a loan. Need help with the form? Take your turn If your family needs to borrow more than a Stafford allows, a PLUS loan for parents is probably your next best bet. With a PLUS, you can borrow as much as the school costs. And the fixed rate is a competitive 7. And Congress just extended the late-payment requirement to days for mortgage payments and medical bills. The new legislation also eased up on repayment rules that had put a strain on many families. Parents can now defer repaying the loan until after their child graduates. Previously, parents had to start repaying the loan within two months of the money being disbursed. But lenders may offer lower rates to get your business. Other lenders may absorb fees or lower your rate if, for instance, you agree to have money automatically deducted from a checking account when the time comes to start repaying the loan. Such deals are harder to find than in years past, experts say, because lenders feeling pinched by the loss of federal subsidies and by the turmoil in the credit markets are trying to hold on to every penny. Also check out the terms on college loans offered by your state. More than two dozen states have loan programs, and the terms are often very competitive, says Kalman Chany, author of "Paying for College Without Going Broke. Say your student takes out the maximum Stafford in each of her four years in college. And the burden of deferring can be even greater on costlier PLUS and private loans. Just ask the Quirk family of Corry, Pa. Parents Rick, 45, a mechanical engineer, and Cheri, 43, a middle school teacher, worry about the debt Amy will be saddled with when she gets out of school. Are you prepared for a financial emergency? Drop us a line at makeover moneymail. Include your name, age, city, state, marital status, occupation, how much you have in cash savings and retirement savings. Please send a photo of you and your spouse, where applicable too.

Chapter 8 : key alternative loan - Airline Pilot Central Forums

Uncle Sam may be a distant relative, but he can be generous to parents during tax season. I'll be claiming two dependents next year so I need to doublecheck and make sure we're getting every tax break available.