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Newsletter December 2024

Dear clients:

We hope everyone had a wonderful Thanksgiving and is looking forward to the holiday season. As the New Year approaches, so too does the 2024 tax filing season. The remaining weeks of 2024 are an excellent time to consider year-end planning items. Please contact our office if there are material changes in your tax situation this year, or if there are related matters you wish to discuss.

For 2023 tax returns, our office migrated to electronic copies of Engagement Letters and Client Organizers for all business clients. As we continue to reduce our office's consumption of paper and improve the processing time of tax returns, we will expand this process to include the electronic delivery of Engagement Letters and Client Organizers to individual clients as well. If you wish to opt out of this process, please contact our office as soon as possible so we may accommodate your preferences.

Thank you as always for the opportunity to serve you, and warmest wishes for a happy holiday season.

Sincerely,

Aaron Bagby
Kramer, Jensen & Bagby, LLC

## What to Expect from Potential Tax Changes Under President Trump's New Term — and How to Prepare

As tax professionals, we know that changes in leadership often bring shifts in tax policy, affecting everything from deductions and exemptions to estate taxes and business regulations. With President Donald Trump's recent re-election, we may see updates to tax policy based on his prior administration's actions and new proposals. For individuals and businesses alike, understanding these changes and planning ahead could make a substantial difference in tax savings and financial efficiency.

In this article, we'll explore what tax policies may be on the horizon, including proposed extensions of the Tax Cuts and Jobs Act (TCJA) and potential new deductions and exemptions. Keep in mind that while these policies aren't yet set in stone, we're here to provide insight and preparation strategies for our clients. As always, we encourage you to contact our office with any questions on tax planning and potential impacts on your situation.

**1. Extending the Tax Cuts and Jobs Act (TCJA) Provisions for Individuals**

The TCJA introduced significant tax cuts in 2017, benefiting both individuals and corporations. However, many of these provisions are set to expire after 2025. President

Trump's recent policy stance suggests a priority to make these individual tax cuts permanent, which could mean continued benefits for many taxpayers, especially those in middle to high-income brackets. Some key areas that could be impacted if the TCJA provisions are extended include:

- **Itemized Deductions:** This could mean the ongoing suspension of certain itemized deductions, including the phase-out of the deduction limit for specific items, as well as limitations on deductions for personal casualty losses.
- **Charitable Contributions:** The increased percentage limit for cash contributions to public charities (from 50% to 60%) may remain, offering more generous opportunities for tax savings through charitable giving.
- **Home-Related Deductions:** The qualified residence interest deduction could see changes, with limits on home equity interest deductions continuing.
- **Student Loan Assistance:** Extended provisions could retain exclusions for certain student loan discharges and employer-provided student loan assistance, helping borrowers manage debt with some tax relief.

**How to Prepare:** Individuals can start by reviewing their deductions and contributions, especially if charitable giving or homeownership is part of their financial strategy. Planning around these extended provisions could help you maximize deductions and reduce taxable income.

**2. Changes to Exemptions and Exclusions**

Trump's proposals include expanding certain exclusions and exemptions, aiming to simplify tax calculations and provide relief for specific income sources. Here are a few areas that may see changes:

- **Social Security Benefits, Tips, and Overtime Pay:** A proposed exemption for these income sources could reduce taxable income for many taxpayers, especially those nearing retirement or working in overtime-intensive industries.
- **Increased Estate and Gift Tax Exemptions:** This change would further raise the threshold for estate and gift tax liabilities, benefiting high-net-worth individuals and families looking to pass on wealth without a significant tax burden.

**How to Prepare:** Consider incorporating these potential exemptions into your income planning strategy. For high-income earners, this could mean updating estate plans and exploring additional wealth transfer strategies to maximize potential tax savings.

**3. Eliminating the SALT Cap**

One of the more contentious aspects of the TCJA was the $10,000 cap on state and local tax (SALT) deductions, which many argue disproportionately impacted taxpayers in high-tax states. Trump's new policy proposals include a complete removal of this cap, allowing taxpayers to deduct the full amount of their state and local taxes from their federal taxable income.

**How to Prepare:** If the SALT cap is lifted, taxpayers in high-tax states may see a notable decrease in taxable income. Adjusting your withholding and revisiting your quarterly tax estimates could be beneficial if this change comes into effect.

**4. Business Deductions Restored**

For business owners, several deductions that have been phased out or limited may make a comeback:

- **100% Bonus Depreciation:** This popular provision, which allows businesses to deduct the entire cost of eligible assets in the year they're placed in service, is currently phasing out. A potential extension would allow business owners to continue taking full deductions, increasing cash flow, and incentivizing investment in new equipment.

- **R&D Expensing:** Returning this deduction in full could help companies that invest heavily in innovation by allowing them to immediately expense their R&D costs, rather than amortizing them over several years.

- **Interest Deduction (EBITDA-Based):** By returning to a more favorable interest expense deduction tied to EBITDA (earnings before interest, taxes, depreciation, and amortization), more businesses may be able to deduct interest costs, especially in capital-intensive industries.

**How to Prepare:** Business owners should consider the potential cash flow benefits of these restored deductions and plan their purchasing and financing strategies accordingly. Speaking with our office can help determine the optimal timing for asset purchases and other significant expenditures.

**5. New Import Tariffs**

A notable addition to Trump's tax policies includes a proposed 20% universal tariff on all U.S. imports, which could affect businesses that rely on imported goods and materials. While this tariff is primarily aimed at boosting domestic production, it could also mean increased costs for companies that rely on foreign suppliers.

**How to Prepare:** For businesses with an international supply chain, now is the time to evaluate options for sourcing domestically or working with U.S.-based suppliers. This could mitigate the impact of higher costs due to import tariffs.

**6. Additional Potential Deductions and Credits**

Several additional provisions aim to provide taxpayers with more deductions and credits, such as an auto loan deduction and enhanced employer benefits, including tax-free student loan payments. These provisions could provide relief for specific spending areas and reduce taxable income for certain taxpayers.

**How to Prepare:** These deductions could offer substantial benefits, especially for families with college expenses and those managing large debts. Working with our experts to incorporate these into your tax plan could lead to considerable savings.

**Start Planning Now for Potential Tax Changes**

Navigating tax policy changes can be complex, but proactive planning can make all the difference in maximizing benefits and minimizing liabilities. At our office, we stay informed about upcoming tax developments to help clients make well-informed financial decisions.

If you're interested in how these potential tax changes might affect your personal or business taxes, we're here to help. Contact our office today to discuss tailored tax planning strategies that keep you ahead of the curve.

# Essential Year End Tax Moves You Can't Afford to Miss

**Article Highlights:**

- Itemizing Deductions and Medical Expenses
- Prepaying Property Taxes
- Charitable Contributions and Bunching Deductions
- Required Minimum Distributions (RMDs)
- Did You Know You Can Make Charitable Deductions from Your IRA Account?
- Maximizing Retirement Account Contributions
- Tax Loss Harvesting
- Reviewing Paycheck Withholdings and Estimated Taxes
- Managing Health Flexible Spending Accounts (FSAs)
- Did You Become Eligible to Make Health Savings Account (HSA) Contributions This

Year?
- Prepaying College Tuition
- Is Your Income Unusually Low This Year?
- Don't Forget the Annual Gift Tax Exemption

As the year draws to a close, it's crucial to take stock of your financial situation and make strategic moves to minimize your tax liability. With a little planning and foresight, you can take advantage of various tax-saving opportunities. Here are some last-minute strategies to consider before the year ends.

**Itemizing Deductions and Medical Expenses -** If you itemize deductions, you can potentially lower your taxable income by paying outstanding medical bills, if the total of all medical expenses paid for the year will exceed 7.5% of your adjusted gross income (AGI). Even if you don't have the cash on hand, you can pay these bills with a credit card before year-end and still deduct them for the current tax year. This strategy can be particularly beneficial if you've had significant medical expenses throughout the year.

**Prepaying Property Taxes -** Consider prepaying the second installment of your property taxes. This can increase your itemized deductions for the current year. However, be mindful of the $10,000 cap on state and local tax (SALT) deductions, which includes property taxes. If you're already close to this limit, prepaying may not provide additional tax benefits.

**Charitable Contributions and Bunching Deductions -** Making charitable contributions is a great way to reduce your taxable income while supporting causes you care about. If you marginally itemize each year, consider "bunching" your deductions. This involves concentrating your charitable contributions and other deductible expenses in one year to exceed the standard deduction threshold, allowing you to itemize. In the alternate year, you can take the standard deduction.

**Required Minimum Distributions (RMDs) –** For 2024, if you're 73 years or older, you must take required minimum distributions (RMDs) from your retirement accounts by December 31, 2024, to avoid hefty penalties. Failing to take the RMD can result in a penalty of 25% of the amount that should have been withdrawn. Ensure you meet this requirement to avoid unnecessary costs.

If 2024 is the year you turned 73, you can delay the first RMD until April 1, 2025. This can be beneficial if you have substantial income in 2024, and expect less income the following year. By delaying the distribution, you might be able to reduce your tax liability by taking the distribution in a year when you are in a lower tax bracket.

However, if you choose to delay the first RMD, you must take two distributions in the second year: the delayed first RMD by April 1 and the second year's RMD by December 31.

**Did You Know You Can Make Charitable Deductions from Your IRA Account? –** Those who are age 70½ or older are allowed to transfer funds to qualified charities from their traditional IRA without the transferred funds being taxable, provided the transfer is made directly by the IRA trustee to a qualified charitable organization. The annual limit for these transfers has been $100,000 per IRA owner, but the law was changed so that the annual maximum is inflation adjusted. This means for 2024, an IRA owner can make qualified charitable distributions of up to $105,000. If you are required to make an IRA distribution (i.e., you are age 73 or older), you may have the distribution sent directly to a qualified charity, and this amount will count toward your RMD for the year.

Although you won't get a tax deduction for the transferred amount, this qualified charitable distribution (QCD) will be excluded from your income, with the result that you may get the added benefit of cutting the amount of your Social Security benefits that are taxed. Also, since your adjusted gross income will be lower, tax credits and certain deductions that you claim with phase-outs or limitations based on AGI could also be favorably impacted.

If you plan to make a QCD, be sure to let your IRA trustee or custodian know well in advance of December 31 so that they have time to complete the transfer to the charity. Your QCD need not be made to just one charity – you can spread the distributions to any number of charities you choose, so long as the total doesn't exceed the annual limit. And don't forget to have the charity you've donated to provide you with a receipt or letter of acknowledgment for

the donation.

If you have contributed to your traditional IRA since turning 70½, the amount of the QCD that isn’t taxable may be limited, so it is a good idea to check with this office to see how your tax would be impacted.

**Maximizing Retirement Account Contributions -** Maximize your contributions to retirement accounts like IRAs and 401(k)s. Contributions to these accounts can reduce your taxable income, and the funds grow tax-deferred. For 2024, the contribution limit for a 401(k) is $23,000, with an additional $7,500 catch-up contribution for those aged 50 and over. For IRAs, the limit is $7,000 plus an age-50 or older $1,000 catch-up contribution.

**Tax Loss Harvesting -** If you have underperforming stocks, consider selling them to realize a loss. This strategy, known as tax loss harvesting, can offset capital gains and reduce your taxable income. Be mindful of the "wash sale" rule, which disallows a deduction if you repurchase the same or a substantially identical security within 30 days.

**Reviewing Paycheck Withholdings and Estimated Taxes -** Review your paycheck withholdings and estimated tax payments to ensure you're not underpaying taxes. If you find that you've under-withheld, consider increasing your withholdings for the remaining pay periods or making an estimated tax payment to avoid or minimize underpayment penalties. The advantage of withholdings is they are treated as paid ratably throughout the year and can make up for underpayments earlier in the year. Other withholding strategies are available, contact this office for details.

**Managing Health Flexible Spending Accounts (FSAs) –** if you contributed too little to cover expenses this year, you may wish to increase the amount you set aside for next year. The maximum contribution for 2025 is $3,300.
If you have a balance remaining in your employer's health flexible spending account (FSA), make sure to use it before the year ends. FSAs typically have a "use-it-or-lose-it" policy, meaning any unused funds may be forfeited. The amount you haven’t used in 2024 that may be carried to 2025 is $640 and must be used in the first 2½ months of 2025. Any unused portion is lost.

**Did You Become Eligible to Make Health Savings Account (HSA) Contributions This Year? –** If you become eligible to make health savings account (HSA) contributions late this year, you can make a full year’s worth of deductible HSA contributions even if you were not eligible to make HSA contributions for the entire year. This opportunity applies even if you first become eligible in December. In short, if you qualify for an HSA, contributions to the account are deductible (within IRS-prescribed limits), earnings on the account are tax-deferred, and distributions are tax-free if made for qualifying medical expenses.

**Prepaying College Tuition -** If you qualify for either the American Opportunity or Lifetime Learning education credits, check to see how much you will have paid in qualified tuition and related expenses in 2024. If it is not the maximum allowed for computing the credits, you can prepay 2025 tuition if it is for an academic period beginning in the first three months of 2025. That will allow you to increase the credit for 2024. This is especially effective for students just starting college who only have tuition expenses for part of the year.

**Is Your Income Unusually Low This Year? –** If your income is unusually low this year, you may wish to consider the following:

- *Converting your traditional IRA into a Roth IRA - The lower income likely results in a lower tax rate, which provides you an opportunity to convert to a Roth IRA at a lower tax amount. Also, if you have stocks in your retirement account that have had a significant decline in value, it may be a good time to convert to a Roth.*

- *Planning for Zero Tax on Long-Term Capital Gains* - Lower-income taxpayers and those whose income is abnormally low for the year can enjoy a long-term capital gain tax rate of zero, which provides an interesting strategy for these individuals. Even if the taxpayer wishes to hold on to a stock because it is performing well, they can sell it and immediately buy it back, allowing them to include the current accumulated gain in the sale-year’s return with no tax while also reducing the amount of taxable gain in the future. Since the sales results in a gain, the wash sale rule doesn’t apply.

To determine if you can take advantage of this tax-saving opportunity, you must determine if your taxable income will be below the point where the 15% capital gains tax rate begins. For 2024, the 15% tax rates begin at $94,051 for married taxpayers filing jointly, $63,001 for those filing as head of household and $47,026 for others.

**Example:** Suppose a married couple is filing jointly and has projected taxable income for 2024 of $50,000. The 15% capital gains tax bracket threshold for married joint filers is $94,051. That means they could add $44,050 ($94,050-$50,000) of long-term capital gains to their income and pay zero tax on the capital gains.

Additionally, if the taxpayer has any loser stocks, he or she can sell them for a loss, and thereby allow additional long-term capital gains to take advantage of the zero-tax rate. Contact this office for assistance in developing a plan to take advantage of the zero capital gains rate.

**Don't Forget the Annual Gift Tax Exemption –** Though gifts to individuals are not tax deductible, each year, you are allowed to make gifts to individuals up to an annual maximum amount without incurring any gift tax or gift tax return filing requirement. For the tax year 2024, you can give $18,000 ($19,000 in 2025) each to as many people as you want without having to pay a gift tax. If this is something that you want to do, make sure that you do so by the end of the year, as you are not able to carry the $18,000, or any unused part of it, over into 2025. Such gifts need not be in cash, and the recipient need not be a relative. If you are married, you and your spouse can each give the same person up to $18,000 (for a total of $36,000) and still avoid having to file a gift tax return or pay any gift tax.

By implementing these strategies, you can optimize your financial outcome and minimize your tax liability. Remember, tax planning is a year-round activity, and these last-minute moves are just one part of a comprehensive tax strategy.

# Top Year End Tax Strategies to Boost Your Business Bottom Line

**Article Highlights:**

- Accelerate Business Expenses
- Review and Adjust Payroll
- Manage Inventory and Cost of Goods Sold
- Optimize Retirement Contributions
- Charitable Contributions
- Business Advertising
- Filing Obligations and Compliance
- Tax Credits and Incentives
- Employee Gifts
- Disaster Loses

As the year draws to a close, small business owners have a unique opportunity to implement strategies that can significantly reduce their tax liability for the upcoming year. By taking proactive steps in the final months, businesses can not only minimize their tax burden but also streamline their financial operations. Here's a comprehensive guide on actions you can take to optimize your tax situation for 2024.

**1. Accelerate Business Expenses**

One of the most effective ways to reduce taxable income is to accelerate business expenses. Consider purchasing office equipment, machinery, vehicles, or tools before the year ends. By doing so, you can take advantage of Section 179 expensing or bonus depreciation.

- **Section 179 Expensing:** This allows businesses to deduct the full purchase price of qualifying equipment and software purchased or financed during the tax year. For 2024, the deduction limit is again substantial, allowing businesses to deduct up to

$1,220,000 of eligible property. This can include machinery, office furniture, and certain business vehicles. That limit phases out dollar-for-dollar once the amount of section 179 property placed in service during the tax for year exceeds $3,050,000. This means that a business can no longer claim section 179 expensing in 2024 if it places in service $4,270,000 or more of expense-eligible property. Property eligible for 179 expensing includes:

  - *Generally, machinery and equipment, depreciated under the MACRS rules, regardless of its depreciation recovery period,*
  - *Off-the-shelf computer software,*
  - *Qualified improvements to building interiors, and*
  - *Roofs, HVAC systems, fire protection systems, alarm systems, and security systems.*

- **Bonus Depreciation:** In addition to Section 179, businesses can use bonus depreciation to write off a significant portion of the cost of new and used business assets. For 2024, the bonus depreciation allows 60% of an asset's cost to be expensed. That is down from 80% in 2023 and will further reduce to 40% for purchases in 2025.

  Qualifying property includes tangible property depreciated under MACRS with a recovery period of 20 years or less and most computer software.

**2. Review and Adjust Payroll**

If you have employees, reviewing your payroll can provide additional tax savings. Consider the following:

- **Reasonable Compensation for S-Corporation Shareholders:** If you are a shareholder in an S-Corporation, ensure that you are paying yourself a reasonable salary. This affects your Section 199A deduction and payroll taxes. The IRS requires that S-Corporation shareholders receive reasonable compensation for services provided.
- **Year-End Bonuses:** Consider issuing bonuses before the year ends. Bonuses are deductible in the year they are paid, reducing taxable income. However, year-end bonuses are considered supplemental wages and are subject to payroll taxes and withholding. Ensure that bonuses are processed through payroll to account for withholding taxes.

**3. Manage Inventory and Cost of Goods Sold**

For businesses that maintain inventory, managing your year-end inventory levels can impact your taxable income. Consider the following strategies:

- **Inventory Write-Downs:** If you have obsolete or unsellable inventory, consider writing it down. This reduces your taxable income by increasing the cost of goods sold.
- **Year-End Inventory:** From a tax perspective, the value of your ending inventory affects your taxable income. A larger ending inventory increases your taxable income because it reduces the cost of goods sold (COGS), while a smaller ending inventory decreases taxable income by increasing COGS. Therefore, if your goal is to reduce taxable income, you might prefer to have a smaller inventory at year-end.

**4. Optimize Retirement Contributions**

Contributing to retirement plans is a powerful way to reduce taxable income while planning for the future. Consider the following options:

- **SEP IRAs and Solo 401(k)s:** If you are self-employed, you can contribute up to 25% of your net earnings to a SEP IRA, with a maximum contribution limit of $69,000 for

2024. Solo 401(k) plans also offer significant contribution limits, allowing both employee and employer contributions.

- **Catch-Up Contributions:** If you are over 50, take advantage of catch-up contributions to increase your retirement savings and reduce taxable income.
- **Contribution Due Dates:** SEP IRA contributions must be made by the due date of your business's tax return, including extensions.

  For 401(k) contributions, employee elective deferrals must be made by the end of the calendar year (December 31, 2024) to count for that tax year. However, employer contributions, such as matching or profit-sharing contributions, can be made by the due date of the employer's tax return, including extensions, for the 2024 tax year.

**5. Charitable Contributions**

Making charitable contributions before the end of the year can provide tax benefits. C corporations can directly deduct charitable contributions on their corporate tax returns. The deduction is generally limited to 10% of the corporation's taxable income.

However, Sole Proprietorships, Partnerships, and S Corporations can not directly deduct charitable contributions as business expenses. Instead, the deduction is passed through to the individual owners, partners, or shareholders, who can then claim the deduction on their personal tax returns if they itemize deductions. Thus, they do not reduce the business's taxable income or income of the owners that's subject to Social Security or self-employment tax.

For 2024, individuals can deduct cash contributions up to 60% of their adjusted gross income.

**6. Business Advertising**

Advertising expenses are generally considered ordinary and necessary business expenses. As such, they are fully deductible on a business's tax return. This includes costs associated with promoting the business through various media, sponsorships, and events where the primary intent is to advertise the business.

However, the distinction between advertising and charitable contributions can be unclear. Business advertising is defined as an expense to promote the business and generate revenue. Whereas charitable contributions are made with the intent of supporting a charitable cause or organization without expecting a direct business benefit in return.

> **Example:** If a business donates money to a local food bank without receiving any advertising or promotional benefit, this is considered a charitable contribution. The business does not expect to receive a direct financial return from the donation.

**7. Filing Obligations and Compliance**

As you prepare for year-end, ensure that you are compliant with all filing obligations:

- **Beneficial Ownership Reporting:** If your business is required to report beneficial ownership information, ensure that you have gathered the necessary details. This includes information about individuals who own or control the company.

  The FinCEN Beneficial Ownership Information (BOI) report filing has specific due dates depending on when a business is created or registered. For existing businesses that were in operation before January 1, 2024, the initial BOI report must be filed by January 1, 2025. For new businesses created or registered between January 1, 2024, and December 31, 2024, the report is due within 90 calendar days from the date the business receives actual or public notice of its creation or registration. Starting January 1, 2025, newly created or registered businesses have 30 calendar days from the effective date of their creation or registration to file their initial BOI reports. These deadlines are crucial for compliance and avoiding potential penalties.

- **Information Returns:** Prepare for filing information returns, such as Form 1099-NEC for non-employee compensation. Ensure that you have collected Social Security Numbers (SSNs) or Taxpayer Identification Numbers (TINs) from all independent contractors. Independent Contractors should be required to complete Form W-9 before beginning work. If that was not done originally, make sure to collect them so the 1099-NEC forms can be properly and timely filed in January.

- **Estimated Tax Payments:** If you or your business is required to make estimated tax payments, ensure that these are up to date to avoid penalties.

**8. Tax Credits and Incentives**

Explore available tax credits and incentives that can reduce your tax liability:

- **Research and Development (R&D) Tax Credit:** If your business engages in research and development activities, you may qualify for the R&D tax credit. This credit can offset income tax liability and, in some cases, payroll tax liability.

- **Energy Efficiency Credits:** Consider investing in energy-efficient equipment or renewable energy systems. Federal and state governments offer credits for businesses that make energy-efficient upgrades.

**9. Employee Gifts**

Employee gifts are a common practice in many organizations, especially during the holiday season or as a token of appreciation for hard work and dedication. However, when it comes to gifting employees, businesses must consider the tax implications of such gestures. Generally, they are deductible by the business but may or may not be included in the wage income of the employee, as explained here:

- **Cash Bonuses:** These are often the most appreciated form of gift, as they provide employees with the flexibility to use the money as they see fit. However, cash bonuses are considered taxable income and are subject to payroll taxes and withholding.

- **Gift Cards and Certificates:** These are popular because they offer a degree of choice to the recipient. However, if they are easily convertible to cash, they are also considered taxable income.

- **Non-Cash Gifts:** Items such as company merchandise, holiday baskets, or event tickets can be considered de minimis fringe benefits if they are of low value and given infrequently, making them non-taxable.

**10. Disaster Loses**

A disaster loss refers to a financial loss incurred by a taxpayer due to a federally declared disaster. Taxpayers who experience such losses in 2024 have the option to make an election to deduct the loss on their 2023 tax return instead of waiting to claim it on their 2024 return. This election can provide quicker financial relief by potentially generating a tax refund for the prior year.

It your business or you personally were affected by any of many disasters in 2024, that can impact your year-end strategies and your overall tax planning for 2024.

By implementing these strategies in the final months of the year, small businesses can significantly reduce their 2024 tax liability. From accelerating expenses to managing inventory and exploring tax credits, there are numerous opportunities to enhance your tax efficiency. Stay proactive, remain compliant with filing obligations.

If you would like to explore how these year-end strategies might benefit your business, please consult with this office

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Thank you for selecting our firm for your tax and accounting needs. We appreciate the confidence you have shown in us, and we remain ready to assist you at any time.

Aaron Bagby
Kramer, Jensen & Bagby, LLC

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