

# Frequency Friday

WEEKLY TIPS FOR YOUR WELL BEING

Are you a talented business owner who struggles when it comes to charging? If so, fear not, you're definitely not alone. I struggled with that too. Maybe you don't really know your value or perhaps you're too modest or possibly you're just not able to get your clients to understand the value you provide.

## THREE SECRETS OF CHARGING WHAT YOU'RE WORTH:

### Secret 1: Don't be the person doing it cheaper

It's that simple! Make that decision and stick with it. If you do, you've successfully jumped over the first hurdle. Well done.

### Secret 2: Understand your value

Sit down to reflect and understand the true value you provide for your clients. Ask yourself what you actually do for your clients – that's the features of your service. However, benefits are what the features of your service mean to the client. So to turn a feature into a benefit, you can add the words 'which means that'.

For example, I am an accountant, when I tell a client, "I can do your compliance work for you," that's me describing a feature of my service. If I then add, "which means that you'll have more time to work on your business which means that you'll be able to bring in more business, which means that you'll make more money." I'm now listing the benefits for my clients. Next step is to then ask, "So what would that extra business be worth to you?"

Remember you have expertise in your field, the longer you have been utilising it, the easier it has become to you, and the more you take it for granted. That's just human nature. If you don't understand your own value, it will be unlikely that your clients will. Understanding your value is something which takes time and you also need to review it on a regular basis. Think how long did it take you to become proficient at what you do? What did it cost you? What did you have to give up while training/learning/studying? How long have you been doing what you do? If you were to rate yourself in terms of how good you were when you first trained on a scale of 1-10 compared to now. What new information have you learnt and applied in your business in the last 12 months? How has this added value to your proposition?

### Secret 3: Work for the right clients

Are the clients you're working with ones who will pay you on value? Do they value and respect you, your time, energy and expertise? Whatever service you offer, there will always be those who charge less and those who charge more; in fact, the range of prices may be extensive. Decide to only work with clients who really appreciate your offering and are willing to pay accordingly for it. This means that you must be willing to turn potential clients down who do not fit into this category.

KNOW  
YOUR  
Worth  
THEN  
ADD  
TAX

# Business Spotlight

**Nicole's Getaways** is an independently owned franchise of Dream Vacations that specializes in Cruise and Land packages anywhere in the world. Travel Advisors are more important than ever with the ever-changing rules and regulations in travel. Nicole will handle every detail...from Europe to Africa, Asia to the Americas and everywhere in between, the result is a CUSTOM travel experience for you! Group Travel, family reunions, honeymoons & more will be meticulously planned and headache-free!



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## POSITIVE AFFIRMATIONS

EACH DAY, I DO MY  
BEST AND DESERVE TO  
RECEIVE THE BEST!



AFFIRMATIONS.ONLINE

*I believe  
in my  
skills  
and  
abilities.*

I AM *worthy*  
OF MY  
DREAMS  
AND  
GOALS

# Important Deadlines



## MAY 31ST

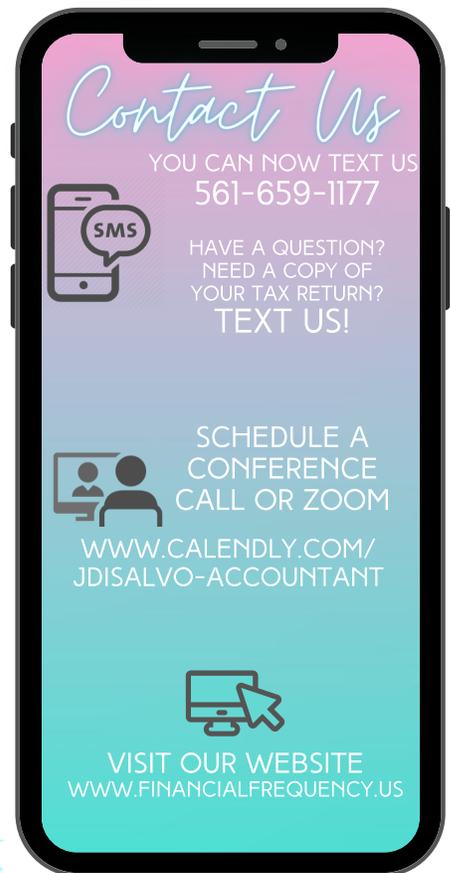
- Deadline for submitting 1st & 2nd round PPP applications \*most lenders will cut off the applications by mid-May

## JUNE 15TH

- 2nd 1040-ES Estimated tax payment due for 2021

## SEPTEMBER 15TH

- Extension deadline for Partnership & S-Corporation Tax Returns



## Tax Talk!

### **IRS Refunds:**

The IRS has announced that refunds are being delayed and to check [IRS.gov/refunds](https://www.irs.gov/refunds) for updates. The IRS has stated that it could take 10-12 weeks for refunds to be processed.

### **Tax Refund Adjustments:**

If you receive a reduced refund it may be due to an adjustment due to Round 1 and/or 2 of your Economic Impact Payments reported on your tax return. You should check your bank account to confirm amount actually received for these payments.

### **Advanced Child Tax Credit Payments:**

The American Rescue Plan Act (ARPA) of 2021 expands the Child Tax Credit (CTC) for tax year 2021 only. The expanded credit means:

- The credit amounts will increase for many taxpayers.
- The credit will include children who turn age 17 in 2021.
- Taxpayers may receive part of their credit in 2021 before filing their 2021 tax return.

For tax year 2021, families claiming the CTC will receive up to \$3,000 per qualifying child between the ages of 6 and 17 at the end of 2021. They will receive \$3,600 per qualifying child under age 6 at the end of 2021.

The increased amounts are reduced (phased out), for incomes over \$150,000 for married taxpayers filing a joint return and qualifying widows or widowers, \$112,500 for heads of household, and \$75,000 for all other taxpayers.

**\*\*\*Details coming soon regarding how to receive this credit starting in July 2021.\*\*\***

# Get Your Cosmic Mojo On

WITH ASTROLOGER & NUMEROLOGIST HATTIE PARKER, MS,ED

**M FOR MONEY**

**AND MAKING THE MOST OF THE CURRENT MERCURY RETROGRADE**

## **Cosmic Background Information:**

- 1.) From May 29 – June 22 the planet Mercury will be retrograde.
- 2.) During this retrograde period Mercury will be in Gemini. It is the astrological sign that, though it has many positive attributes, also has an Achilles Heel quality in that it scatters energy.
- 3.) In numerology the letter M is the 13th letter of the alphabet.  
It has a value of 4 (1 + 3; Practical Meaning: Stability).
- 4.) The word MONEY translated into numbers adds to the number 9.  
(M - 4, O - 6, N - 5, E - 5, y - 7  $4 + 6 + 5 + 5 + 7 = 27 = 2 + 7 = 9$ ; Practical Meaning: Completion).
- 5.) Put 4 and 9 side by side and we get the number 49. (Practical Meaning: Wishes Come True.)

## **Partner with the Universe: To Have a Money Related Wish Come True.**

Mercury Retrograde is a time when we experience annoying challenges with technology and communication. The following are 3 easy steps for making this Mercury Retrograde work for your Money Mojo BENEFIT.

1. Spend a short period of time to FOCUS on choosing ONE (and only ONE) goal for which having more money will make a difference in your being able to achieve it. Do not over think. Choose what first comes to mind. (FOCUS, FOCUS, FOCUS.)
2. Then, throughout this Mercury Retrograde time, commit to staying alert to taking note of when you encounter tech or communication challenges. Opt to read these times as "gifts" from the universe. Thank the universe for reminding you to stay focused and positive in your thinking about achieving your goal. (Stability + Completion = Wishes Come True).
3. It is a law of the universe that what you FOCUS upon EXPANDS. FOCUS on your goal of money success mojo and take note of what happens. You have nothing to lose and everything to gain.

P.S. Jill and I continue the process of creating a Membership Group related to Money, Cryptocurrency and Success (as defined in the broadest sense of the word). Our goal is to make this a meaningful option for interested individuals. As previously mentioned we continue to invite you to send Jill questions and/or to register your interest in the subject matter.

**Write her at [jdisalvo@d-acpa.com](mailto:jdisalvo@d-acpa.com)**