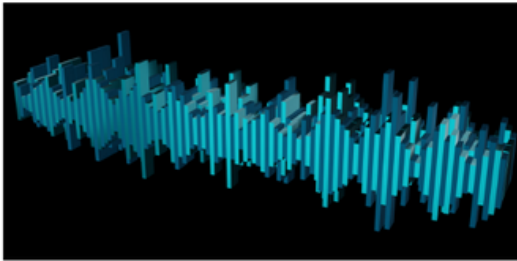


Financial Frequency

WHAT'S YOUR FINANCIAL FREQUENCY?

Happy Frequency Friday!



2023 is your year to make sure your Financial House is in order & to make sure you are taking the proper steps to secure your financial future!

One of my goals this year is to help you get there but I am going to need your help!

Do any of these thoughts keep you up at night?

Do you have an estate plan? Do you have a will? If so, have you reviewed in the last 12 months?

Do you have a college saving plan?

Did you just start a new business and not sure how to pay yourself?

Are you self-employed and not sure how much to set aside for taxes?

What's your monthly household budget?

How much money do you make?

Do you have enough money saved for a rainy day fund?

Are you on track for retirement?

Do you have enough life insurance? Do you need life insurance?

What happens if you are unable to work? Are you & your family protected?

What's your net worth?

Where should I invest my money?

Should you payoff your house or credit card debt first?

Stay Tuned! New Financial Frequency Quiz coming soon!

Upcoming Tax Deadlines

January 12, 2023:

- Tax Filing Season Begins for 2022 Business Returns

January 15, 2023:

- Deadline to make last 1040-ES Payment to IRS for 2022 to avoid underpayment penalties for taxpayers outside of Florida

January 31, 2023:

- TBD (Anticipated Date) Tax Filing Season Begins for 2022 Individual Returns.
- W-2 forms are due to the employees & SSA
- 1099 & the new 1099-NEC Forms are due to the recipients and IRS
- Year-End & 4th Quarter Payroll Reports due to IRS and FL DOR

February 15, 2023:

- Deadline to make last 1040-ES Payment to IRS for 2022 to avoid underpayment penalties*** (extended from January 15, 2023 for Florida residents)***
- 2021 Form 1040 Extension deadline (due to Hurricane Ian-extended from October 15, 2022)

March 15, 2023:

- S-Corporations and Partnership Returns are due (or extensions must be filed)

March 31, 2023:

- FL Homestead Exemptions are due for 2023 property taxes for homeowner's that purchased new home in 2022 in FL or made FL residence primary in 2022

April 1, 2023:

- Florida Tangible Property Tax Returns due

April 18, 2023:

- Individual, Trust & C-Corporation returns are due (or extensions must be filed)

May 1, 2023:

- Annual reports are due to the FL Division of Corporations

We anticipate a busy tax season, so don't delay, send us your tax documents ASAP!

Financial Frequency

WHAT'S YOUR FINANCIAL FREQUENCY?

Tax Season Tips!

During tax season, in person appointment slots fill up quickly. We have created an online scheduling app so you can see Jill's availability and receive appointment reminders.

[CLICK HERE](#) to schedule your appointment with Jill!

NO TIME TO FOR A TAX PREP MEETING?
SUBMIT YOUR TAX DOCUMENTS TO US NO
APPOINTMENT NEEDED!

We realized that your busy schedule may prohibit you from coming in for your tax preparation appointment. You can submit your documents to us in a variety of ways!

[CLICK HERE](#) to submit your tax documents via e-mail

Via Fax @ 561-228-0156 or Text @ 561-659-1177

Via our Secure Citrix ShareFile Link - contact us today for your secure link [Click here](#)

We will prepare your return as quickly as possible and contact you when ready to review and sign.

Retirement Contribution Limits

401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan is increased to \$22,500, up from \$20,500.

The catch-up contribution limit for employees aged 50 and over who participate in 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan is increased to \$7,500, up from \$6,500. Therefore, participants in 401(k), 403(b), most 457 plans, and the federal government's Thrift Savings Plan who are 50 and older can contribute up to \$30,000, starting in 2023.

The limit on annual contributions to an IRA increased to \$6,500, up from \$6,000. The IRA catch-up contribution limit for individuals aged 50 and over is not subject to an annual cost-of-living adjustment and remains \$1,000. If you start now, you can maximize your IRA contribution for the year by contributing \$125 per week. Using an app such as Acorns makes it easy to save and invest. Join today and you'll get a free \$5 investment! Click here to get started today! https://share.acorns.com/jill.disalvo?advocate.partner_share_id=7138934724529757733

The SIMPLE IRA contribution limit has been increased to \$15,500. The catch-up contribution limit for employees aged 50 and over who participate in SIMPLE plans is increased to \$3,500, up from \$3,000.

NOW HIRING

We have 3 immediate openings!

1. **Full - Time accounting manager** and bookkeeper. Tax preparation both business and personal. Send resume to jjoseph@d-acpa.com

2. **Part time or Full-Time Tax Preparer**- Personal Tax Preparation required, Business experience a plus. (Minimum 1 year 1040 experience required). Send resume to shuggins@d-acpa.com

3. **Administrative Position** - back up receptionist & document management & scanning. Send resume to jjoseph@d-acpa.com

Competitive compensation package, 401k plan, medical insurance, 3 weeks paid time office and 10 holidays.

Join our team today!

Cosmic Crypto Mojo

WITH ASTROLOGER & NUMBEROLOGIST HATTIE PARKER, MS,ED
A CRYPTO PRIMER: EARTHBOUND AND CELESTIAL NEWS AND VIEWS

Get Your Cosmic Mojo On

Anticipated Joys and Challenges of 2023 and Last Call to Sign Up for The VIBE Challenge

What 2023 Has in Store for Us

Year after year people typically ask me, as an astrologer, if this year (whatever year it may be) is going to be better than the last. I think the underlying intent of the question is actually something to the effect of being a hopeful quest to find out if: "this is the year the good ship lollipop is going to show up?" Astrology is far too complex to be reduced to answering that question in a one-size fits all manner. And, however, I am happy to report there is some universal 2023 good news -- if you are ready, willing, and able to be open to surprises, the unexpected and change.

We started 2023 with Uranus, the planet of Surprises, having a very positive influence on the Sun. We end the first week of 2023 with the Sun gracing us with a Full Moon (exact on 1/6/23). The Moon is in close contact with Mercury Retrograde and when Mercury is in Retrograde we are challenged to re-evaluate our ideas. Often "things" tend to not go as planned when Mercury is retrograde. Thus, we start the year with both the Sun and the Moon (the two most important heavenly bodies) influenced by planets that bring unexpected turns of events, communications, and awareness.

We can see this is going on in national and international politics and affairs. And I suspect if you look for it in your own life you will see it at play on the more micro level. Thus, I commence this year with recommending you cultivate a practice of planning for what you want and being open for this to morph into something that is perhaps different and yet also positive.

Experiment with Visualizing Flowing In Tune With Heavenly Benefits

1. Start from the perspective that you never know where your good is going to come from.
2. Adopt and embrace the perspective that you are open, enthusiastic, and ready for surprises and change.
3. Continue to set and pursue your chosen goals and however do this with the perspective that something even more wonderful may come your way.
4. Choose to be flexible: You might like to visualize yourself, like a flexible tree trunk, bending with the wind and/or letting the wind carry you to new heights - like a kite.

Visualization Mojo and The VIBE Challenge

The VIBE 432 "Yes I Can" 22 Day Challenge is expressly designed to help and support participants in creating positive 2023 Mojo. All are welcome.

VIBE stands for: Visionary Victory through Insight and Breakthrough Energy

Cosmic Crypto Mojo

WITH ASTROLOGER & NUMEROLOGIST HATTIE PARKER, MS,ED
A CRYPTO PRIMER: EARTHBOUND AND CELESTIAL NEWS AND VIEWS

Space Limited:
Sign Up NOW!

"Yes I Can" Metaphysical Magic



Join THE CHALLENGE
Harness the Hidden Super Powers of the Universe
Flourish in 2023

REGISTER
TODAY!

About The VIBE 432 CHALLENGE

- Orientation January 8 - 3:00 - 5:00 PM (in person Jupiter, FL)
7:00 - 9:00 PM (virtual)
- Daily e-mails and self guided participation 1/11 - 2/1/2023
- Optional Wednesday, Zoom Check-in Sessions 7:30 - 8:30 PM
- Celebration February 5 3:00 - 5:00 PM (in person Jupiter, FL)
7:00 - 9:00 PM (virtual)

THE DETAILS:

<https://hattieparker.com/vibe-432-the-challenge>.

REGISTER <https://frequency432.us/vibe432/>

Suggested Donation: \$22.00 (to non-profit Vibration 432, Inc.)

Pre-registration required.



"Yes, I Can" Live My Best Life!

With excitement and anticipation, I write just days before the launch of the VIBE432 "Yes, I Can" 22 Day Challenge. I am honored to support this fun metaphysical adventure. It's designed to harness the energy of the universe so that we can let go of any resistance to growth and expansion that is getting in the way of our dreams.

To borrow from Oprah, "What I know for sure" after 15+ years providing coaching support to women who are stuck or unclear about how to live their dreams, is that there is one most important thing we can do to ensure our success. That one thing is to challenge and change our old patterns and belief systems - to change our Inner voice that says "but I can't..." into one that says "Yes, I Can!".

Of course, it sounds easier than it actually is. In reality, shifting our mindset takes practice and perseverance. First we get to notice when that nagging, negative self-talk is creeping into our thoughts. Then, we get to acknowledge it and choose different, energizing thoughts. Over time, when we practice with regularity, the negatives get replaced with more positives.

The difficulty is that sometimes our negative self-talk is loud, (and obvious to hear), and sometimes it's very, very quiet (so quiet we don't even recognize it's still there). We tend to get caught in negative loops, too, because we beat ourselves up for not being positive every day when we try.

That's why this new VIBE432 program is so powerful. When we participate in the challenge, we'll get to check our energy in just minutes every day using the easy-breezy VIBE432 process. Every day for 22 days we'll get to see our energy using the oracle cards and uncover some of the blocks we may not have seen otherwise. We'll see when we're feeling good, too, and we'll get better and better at shifting our mindset so we keep our vibration elevated and congruent with creating new possibilities for ourselves. Most importantly, we get to reset every day because we know we get another chance to practice tomorrow, it will get easier when we stick with it and our vibration will change.

This week I received my quarterly Oprah magazine (yes, I'm "old school" and still get Oprah's printed magazine in the mail). In her signature "One Last Thing" closing she encouraged us to take our next step. She wrote, "The past few years have taught us that we can't even imagine what might come next or how it might knock us off course. But that's exactly the gift of each new moment: It offers another chance to reset and restart - to take a significant, life-transforming step."

So as I close today, I invite you to consider this opportunity to join the VIBE432 Challenge as your invitation to take a next life-transforming step.

You can do this. This I know for sure.!

Nanette Saylor
Creativity Curator + Possibility Partner
WiseWellWomen.com

#wisewellwomen are #consciouscreators who #createplaylive!
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