

# MONEY SENSE

**Genesis**  
FINANCIAL MANAGEMENT INC.

Volume 4, Issue 1

January 2008

## NEW BEGINNINGS, DEBT FREE

### Need Help? Find it fast on IRS. Gov

There is a wealth of free tax information on the IRS Web site, IRS.gov. The IRS has just about everything except the kitchen sink and Shakespearean plays. But even those might have tax implications that can be discovered by a visit to the site.

Individuals and businesses can find answers to almost any question about federal taxes on the web site. During the 2007 filing season, the IRS web site was accessed approximately 150 million times. In fact, during the tax filing season from January through April, [IRS.gov](http://IRS.gov) is one of the most heavily visited sites on the Internet.

The award-winning IRS Web site has been designed to help you get to the information you need. Helpful links found at the top of the home page will take you directly to topics centered on Individuals, Businesses, Charities and Non-Profits, Government Entities, Tax Professionals, the Retirement Plan Community and Tax Exempt Bonds.

In addition to the latest news coming from the IRS, the homepage can lead you to statistics, news releases and tax tips, local IRS offices, the Taxpayer Advocate Service, and thousands of IRS forms and publications. Frequently asked questions

and answers are available or you can use two separate search icons: one by keyword and one by answering "I need to . . ."

There's much, much more. For example, small business owners and the self-employed will find that there are special products and resources made just for them by selecting from among more than two dozen links. There is even an A-Z find-it-fast link for small businesses and a small business workshop video you can view online.

The best way to learn about the IRS Web site is to take some time to browse through the pages of information that interest you the most. Understanding the tax system may never be easy, but the IRS is constantly working to make it easier to find the information you need on [IRS.gov](http://IRS.gov).

You can have the advice of tax experts and all of the resources of the IRS right in the comfort and convenience of your home by visiting [IRS.gov](http://IRS.gov). If you don't have a computer with internet access, many libraries offer this service.

- Marcia Bailey, Senior Tax Specialist

### Dollar \$aver\$:

#### New Year's Resolutions

Give yourself a break in 2008. Now is the perfect time to create a financial resolution and stick to it. A new year can equal a new attitude and a new outlook on your financial goals.

- **Get Organized.** Get your free copy of all three credit reports at [www.annualcreditreport.com](http://www.annualcreditreport.com). Make sure everything is accurate and if not, take steps to make the necessary corrections. The sooner you do this, the better.
- **Review Your Credit Cards.** Make a list of all your credit cards and information including contact numbers in case your cards are ever lost or stolen. Make sure your ATM card information is on this list as well.
- **Take Time Out to Review Your Bank Statements.** If you aren't already doing this, review your bank statements each and every month to check for accuracy.
- **Track Your Progress.** Make a specific financial goal. Keep track of how and when it will be completed. Once you complete one, work on the next one.

### Payment Address

Genesis Financial Management  
P.O Box 758602  
Baltimore, MD 21275-8602

### Genesis Update:

We would like to say congratulations to the 117 clients who completed their journey through the debt management program as of the end of November.

We would also like to welcome the 431 new clients who have decided to have Genesis assist in their repayment journey.



### Top 10 Things Everyone Needs to Know about Money

- 1) It doesn't grow on trees
- 2) Rainy days will come
- 3) Some days, you're just a number
- 4) You can be your own worst enemy
- 5) Don't borrow trouble
- 6) Sometimes you do have to sweat the small stuff
- 7) Make sure you choose the right tool for the right job
- 8) Hope for the best but prepare for the worst
- 9) You have got to live for today but plan for tomorrow
- 10) You don't know what you don't know until you ask.

"Saving money every month is easy if you know where to look, especially if you are disciplined!"

### Genesis Financial Management

12640 Telecom Drive  
Tampa, Florida 33637

Phone: (800) 460-8641  
Fax (813) 866-5120

## Where Can You Find an Extra \$100 a Month? (or more!)

It's probably safe to say that we all wish we could find an extra dollar or two in our budgets each month. What about an extra \$100? Sound impossible? Think again. In a recent article posted on [MSN.com](http://MSN.com), columnist Liz Pulliam-Weston presented a round up of ideas shared by readers for ways to make extra money. If you can't squeeze an extra dime out of your existing budget, and a raise at your current job is not in the cards, you might consider "moonlighting" in one of the following ways:

Office Assistant- leaner staffs mean many workplaces don't have enough people to help with administrative tasks like filing or copying. You will have to ask around to find these jobs, as they usually are not posted, but you might start with your current employer or maybe a University in your area.

For a few extra hours each week, you could easily come up with an extra \$100 or so a month.

### A Note From Genesis

We sometimes take for granted the very people who mean the most to us. We just want to say thank you to all of our clients who have allowed us to help you on your debt repayment journey. We hope our services have brought some peace of mind to you and your family this holiday season.

When you are sitting down this month, evaluating your debt repayment progress, reviewing your

- **Caterer-** check with local catering companies or popular wedding locations to see if they need extra help on the weekends, especially if you have experience as a waiter, waitress, server or bartender.

- **Cleaner-** Office buildings need someone- or perhaps a crew- to help tidy up in the evenings and on weekends. Check with janitorial service companies or directly with building owners in your area to see what might be available or perhaps start your own cleaning service. You control how many hours you work, and again, just a few extra hours a week can net some valuable cash.

- **Convention Center Worker-** if there's a busy sports and/or entertainment venue in your area, check to see if they need extra

help during major events. You may be able to pick and choose your assignments or be put a list to be called when needed.

- **Newspaper Deliverer-** many people still count on their morning paper with coffee, and someone's got to deliver those things. If you don't mind rising early, you could easily make more than \$100 a month for about 1-2 hours a day of effort. Contact your local papers, including the "shoppers," to see if they need route carriers.

And there were about 15 more great ideas on the list. To read them all, visit the "Personal Finance" section on [MSN.com](http://MSN.com)'s money site and type "Twenty Ways to Save \$100" in the search box.

ited Financial Counselors are eager to assist you in any way possible to ensure your success.

On another note, we would like to say congratulations to the 117 clients who have completed their journey through the debt management program.

We would also like to welcome the 431 new clients who have decided to have Genesis assist in their repayment journey.

Visit our Website: [www.YourGFM.com](http://www.YourGFM.com)