

E-CPA - November 2010  
BROUGHT TO YOU BY **Lynn Paslowski, CPA**  
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#### 1. 2011 FINANCIAL FITNESS CALENDAR NOW AVAILABLE

The New Jersey Society of CPAs will be releasing its 2011 Financial Fitness Calendar later this month. This FREE calendar is an easy-to-follow resource guide, complete with handy tips and tools for improving your financial health. Request your free copy today!

<http://www.moneymattersnj.com/resources/calendar.cfm>

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#### 2. TIPS FOR CUTTING COMMUTING COSTS

Commuting can be an expensive proposition. Follow these tips to minimize the cost of getting to and from work. <http://www.moneymattersnj.com/story.cfm?SID=15084>

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#### 3. CONVERTING TO A ROTH IRA: IS IT RIGHT FOR YOU?

Roth IRA conversions have been a hot topic this year. New rules have made 2010 the first year that there is no income limit for Roth IRA conversion eligibility. As such, many taxpayers have access to a Roth for the first time. How do you know if converting your traditional IRA to a Roth IRA is right for you?

<http://www.moneymattersnj.com/story.cfm?sid=15087>

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#### 4. CHOOSING BETWEEN AN FSA AND AN HSA

Health care expenses take a big bite out of many family budgets. There are tax-advantaged options to help pay for medical or prescription costs, so it's important to understand your options for lowering those costs. <http://www.moneymattersnj.com/story.cfm?sid=15085>

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#### 5. LOWERING YOUR TAX BILL WITH HOME OFFICE DEDUCTIONS

The country's economic downturn has created a new legion of entrepreneurs who are working from home after losing a job. Many will consider using their home office as a tax deduction for the first time, but caution is essential. <http://www.moneymattersnj.com/story.cfm?sid=15086>

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**Lynn M. Paslowski, CPA, MBA**

326 Mulberry Place Brick, NJ 08723

732-262-0061 [Lmpcpafirm@aol.com](mailto:Lmpcpafirm@aol.com)

[www.lynnpaslowski.com](http://www.lynnpaslowski.com)