

SEPTEMBER 2022

IRS Tax Tips P.1

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IRS TAX TIPS

Donate carefully after a disaster

After an emergency or disaster, people rally to help victims by donating money. Unfortunately, this can give criminals an opportunity to prey on them by soliciting donations for fake charities. Scammers may also pose as federal agencies to dupe disaster victims trying to get disaster relief. People should always be suspicious of unsolicited contact. Scammers often contact their possible victim by telephone, social media, email or in person.

- Thieves may pose as a representative of a charity to ask for money or private information from well-intentioned taxpayers.
- Scammers may set up bogus websites using names that sound like real charities.
- Donors can use the "Tax Exempt Organization" search on the IRS website to find or verify qualified charities. Donations to these real charities may be tax deductible.
- Taxpayers should always give by check or credit card to have a record of the donation.
- Donors shouldn't give out personal financial information to anyone who asks for money. This includes things like Social Security numbers, credit card information, bank account numbers, and passwords.

Get tax information 24/7

Taxpayers can use IRS.gov to:

- View the "filing page" to get information on most federal income tax topics.
- Access the "Interactive Tax Assistant" tool for answers to many tax law questions.
- Sign into their individual IRS online account to view their balance and tax records, make payments, and manage communication preferences.
- Find information about their tax refunds using the "Where's My Refund?"

Taxpayers who requested an extension to October 17 or missed the April 18 deadline can still prepare and file returns electronically for free with **"IRS Free File"**, if they qualify. The IRS accepts electronically filed returns 24/7. There's no reason to wait until October 17 if filers have all the information and documentation they need to file an accurate return. They can get their refund faster by choosing direct deposit. Taxpayers who missed the April 18 deadline and owe should file and pay electronically as soon as possible to reduce penalties and interest. Taxpayers can make payments or set up payment plans online.

What is a Form 1099-G?

The Arizona Department of Revenue (AZDOR) is required to issue this form to you as an informational statement for your records. Form 1099-G reports the amount of refunds, credits, or offsets from your state income tax we paid to you in a tax year. This amount may be taxable to you. AZDOR will provide you a Form 1099-G if:

- you itemized deductions on your federal Form 1040, Schedule A, for a tax year, and
- your Arizona income tax payments for the tax year exceeded your actual tax liability (e.g., you received a refund, applied your overpayment against your estimated tax obligation, or your overpayment was used to pay another tax liability, applied to a debt owed another state agency or applied to a voluntary contribution on your tax return).

If you meet these criteria, you will receive a Form 1099-G for the year in which the overpayment was refunded or applied. The AZDOR is now making Form 1099-G available online at www.aztaxes.gov. Arizona will no longer automatically mail the Form 1099-G. If you do not have a computer or cannot access the internet you can contact the AZDOR to request a copy of your Form 1099-G.

The **AZ Department of Economic Security** will provide Form 1099-G for Unemployment Insurance Benefits and Pandemic Unemployment Assistance, not the AZ Dept of Revenue.

September is National Cholesterol Education Month

According to the Centers for Disease Control and Prevention (CDC), heart disease is the number one leading cause of death in the U.S. More than one million Americans have a heart attack each year and about 500,000 die of heart disease. High blood cholesterol is one of the major risk factors for heart disease, causing heart attack and stroke. Cholesterol is a fat-like substance in your blood. Your body, specifically your liver, makes all the cholesterol you need. The rest comes from what you eat, namely foods high in saturated and trans fat. Other things can affect cholesterol levels, too, including:

- Being overweight
- Inactivity
- Being older (cholesterol levels natural rise as we age)
- Relatives with high cholesterol
- Smoking

Cholesterol levels are checked through a blood test called a "fasting lipoprotein profile." This test provides four measurements:

Total Cholesterol

Goal is to be less than 200 mg/dL*

Triglycerides

Goal is less than 150 mg/dL

Low Density Lipoprotein (LDL, or "bad" cholesterol)

Goal is to have a level lower than 100 mg/dL

High Density Lipoprotein (HDL, or "good" cholesterol)

Goal is to have a level greater than 60 mg/dL

*Milligrams (mg) of cholesterol per deciliter (dL) of blood.

According to the CDC, 71 million American adults have high LDL cholesterol, yet fewer than half get treatment, perhaps because they have no symptoms. For these reasons, the American Heart Association recommends all adults age 20 or older have their cholesterol checked every four to six years, and to seek treatment if your numbers are out of range. High cholesterol can develop in early childhood and adolescence, and your risk increases as your weight increases. In the United States, more than one-fifth (20%) of youth aged 12-19 years have at least one abnormal lipid level. It is important for children over 2 years of age to have their cholesterol checked, if they are overweight/obese, have a family history of high cholesterol, or heart disease, diabetes, high blood pressure.

The main goal of any treatment for high cholesterol is to lower the LDL level enough to reduce risks. You can lower your cholesterol levels through lifestyle changes such as:

- Low-fat and high-fiber food (Eat more fresh fruits, fresh vegetables, and whole grains).
- For adults, getting at least 2 hours and 30 minutes of moderate or 1 hour and 15 minutes of vigorous physical activity a week. For those aged 6-17, getting 1 hour or more of physical activity each day.
- Maintain a healthy weight.
- Don't smoke or quit if you smoke.





Macadamia Nut Banana Bread

Prep Time 10 mins, **Cook Time** 55 mins, **Total Time** 1 hour 5 mins

Easy Macadamia Nut Banana Bread recipe. This moist lightly sweet loaf is perfect for a grab and go breakfast or snack idea. Atasteofmadness.com

Ingredients

- 1 cup granulated sugar
- 1/3 cup salted butter, melted
- 3 medium ripe bananas, mashed
- 1 tsp vanilla extract
- 2 large eggs
- 2 cups all-purpose flour
- 1 tsp baking soda
- 1 tsp baking powder
- 1/4 tsp ground cinnamon
- 3/4 cup macadamia nuts, chopped

Instructions

1. Preheat the oven to 350°F. Line a loaf pan with parchment paper and set aside.
2. In the bowl of a stand mixer, cream together the sugar and butter until light and fluffy. Add in the bananas, vanilla and eggs, and mix until fully combined.
3. In a separate bowl, mix together the flour, baking soda, baking powder and cinnamon.
4. Slowly add the dry ingredients into the wet ingredients, mixing until fully incorporated. Fold in the macadamia nuts.
5. Pour the batter into the prepared pan and bake in the preheated oven for 55-65 minutes, or until a toothpick inserted comes out clean. Allow to cool completely in the pan before cutting into slices.

September

Sept 3

National Tailgating Day

Sept 4

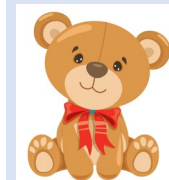
National Macadamia Nut Day

Sept 5

National Labor Day

Sept 9

National Teddy Bear Day



Sept 17

Puppy Mill Awareness Day

Sept 19

Talk Like A Pirate Day

Sept 22

National Ice Cream Cone Day



Sep 24

National Punctuation Day

Sept 29

National Coffee Day

Sept 30

National Chewing Gum Day

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FORMS OF
PAYMENT NOW
ACCEPTED:

- VISA
- MASTERCARD
- AMERICAN EXPRESS
- DISCOVER CARD
- VENMO
- FACEBOOK PAY
- CASH
- PERSONAL CHECK

The Brain

W	E	C	R	T	M	N	E	I	V	O	B	M	D
T	G	O	N	C	R	E	E	M	E	E	E	U	U
R	D	N	N	A	T	G	C	M	N	E	I	I	E
C	E	H	E	C	H	E	E	T	T	B	N	N	R
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E	O	D	R	R	K	U	B	E	C	D	L	C	G
B	N	A	T	A	L	S	R	R	L	U	L	E	I
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L	E	E	L	U	E	C	R	M	E	A	T	Y	B
U	R	B	N	M	O	B	O	E	E	M	E	S	Y
M	R	E	B	N	L	R	O	G	S	T	P	P	E
C	E	E	C	D	A	R	R	L	E	U	S	E	D

- NERVE
- PSYCHE
- LEARN
- STEM
- MEDULLA
- BRAIN
- CEREBRUM
- KNOWLEDGE
- CEREBELLUM
- VENTRICLE
- FREUD
- GENIUS
- INTELLECT
- CORTEX
- EGO
- LOBES
- THINK
- CRANIUM

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We Love Referrals!