

JULY 2025

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Tax Checklist For Newlyweds

Summertime is common time for wedding bells to ring, and newlyweds can make their tax filing easier by doing a few things now. A taxpayer's marital status as of December 31 determines their tax filing options for the entire year, but that's not all newlyweds need to know.

Report a name change

Report any name changes to the Social Security Administration. The name on a person's tax return must match what's on file at the SSA. Otherwise, it could delay any tax refund. Taxpayers should file **Form SS-5, Application for a Social Security Card** with their updated information. It's available on SSA.gov, by phone at 800-772-1213 or at a local SSA office.

Update address

Notify their local post office, employers and the IRS of any address change. To officially change their mailing address with the IRS, taxpayers must complete and submit **Form 8822, Change of Address**. See page 2 of the form for detailed instructions.

Check withholding

Newly married couples must give their employers a new **Form W-4, Employee's Withholding Certificate**, within 10 days. If both people work, this could move them into a higher tax bracket or be affected by the additional Medicare tax. The **Tax Withholding Estimator** on IRS.gov can be used to check withholding and provide tips for completing a new Form W-4.

Review filing status

Married people can choose to file their federal income taxes jointly or separately. While filing jointly is usually more beneficial, it's best to figure the tax both ways to find out which makes the most sense.

Our office will be closed Friday, July 4th, for Independence Day.



July is UV Awareness Month

In July, we raise awareness that UV is the root cause of most skin cancers and encourage the public to take precautions. The AAD recommends that the public **#PracticeSafeSun** year-round by following three simple steps while outdoors:

- Seek shade when appropriate
- Wear sun-protective clothing
- Apply a broad-spectrum, water-resistant sunscreen with an SPF of 30 or higher

What is broad spectrum sunscreen and why you want it

Broad Spectrum means the sunscreen can protect you from the sun's harmful ultraviolet A (UVA) and ultraviolet B (UVB) rays to help avoid:

- Skin cancer
- Early skin aging (premature age spots, wrinkles, and sagging skin)
- Sunburn

What is SPF?

How well a sunscreen protects you from sunburn. You may want to think of the sun protection factor (SPF) as the "sunburn protection factor." The number tells you how much UVB light (the burning rays) a sunscreen can filter out. The AAD recommends using an SPF 30 or higher.

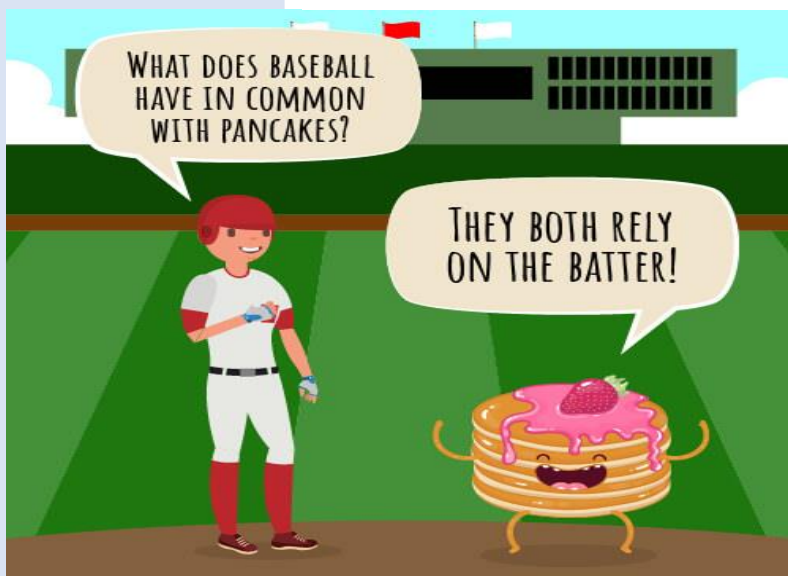
Here's what the science tells us about how much UVB light different SPF's can filter out:

- SPF 15: 93% of the sun's UVB rays
- SPF 30: 97% of the sun's UVB rays

It's important to know that no sunscreen can filter out 100% of the sun's UVB rays. That's why it's important to also seek shade and wear sun-protective clothing — such as a lightweight and long-sleeved shirt, pants, a wide-brimmed hat, and sunglasses with UV protection. For more effective protection, look for clothing with an ultraviolet protection factor (UPF) label.

Waterproof sunscreen vs. Water resistant sunscreen?

There's actually no such thing as waterproof sunscreen. Sweat and water wash sunscreen from our skin, so the FDA no longer allows manufacturers to claim that a sunscreen is waterproof. Some sunscreens are water resistant. Even if you use a water resistant sunscreen, you'll need to reapply the sunscreen every 2 hours.





Orange-Chili Chocolate Cookies

Ingredients

- 1 package (17-1/2 ounces) sugar cookie mix
- 1/3 cup baking cocoa
- 4 teaspoons grated orange zest
- 1/2 teaspoon ground cinnamon
- 1/4 to 1/2 teaspoon cayenne pepper
- 1/2 cup butter, softened
- 1 large egg, room temperature
- 1 teaspoon vanilla extract
- 1 teaspoon Triple Sec, optional
- **TOPPING:**
- 2 tablespoons sugar
- 1 teaspoon ground cinnamon

Directions

1. Preheat oven to 350°. Combine cookie mix, cocoa, orange zest, cinnamon and cayenne. Beat in butter, egg, vanilla and, if desired, Triple Sec.
2. Mix sugar and cinnamon. Roll dough into 1-in. balls; roll in sugar mixture. Place 2 in. apart on ungreased baking sheets. Bake until set, 8-10 minutes. Remove from pans to wire racks to cool.

Nutrition Facts

1 cookie: 89 calories, 4g fat (2g saturated fat), 13mg cholesterol, 52mg sodium, 12g carbohydrate (7g sugars, 0 fiber), 1g protein.

<https://www.tasteofhome.com/recipes/orange-chili-chocolate-cookies/>

JULY 2025

JUL 3

American Redneck Day

JUL 6

International Kissing Day

JUL 9

National Sugar Cookie Day

JUL 12

Paper Bag Day



JUL 17

National Tattoo Day

JUL 18

National Sour Candy Day

JUL 20

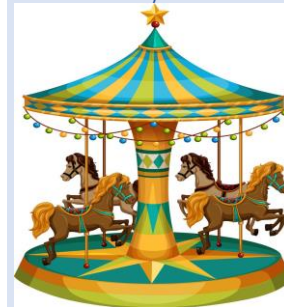
International Chess Day

JUL 22

Mango Day

JUL 25

Nat'l Merry-Go-Round Day



JUL 27

National Tree Day

JUL 28

National Milk Chocolate Day

JUL 31

Lifeguard Appreciation Day

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FORMS OF
PAYMENT NOW
ACCEPTED:

- VISA
- MASTERCARD
- AMERICAN EXPRESS
- DISCOVER CARD
- ZELLE
- CASH
- PERSONAL CHECK



Tax Times July 2025

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