

# *Paying your employee professionally is important -- for you and her.*

*(Good news! It's also easier and cheaper than you think).*



Most new household employers are fearful of payroll & taxes. They assume it will be expensive and tedious. Good news: they're wrong!

As a service to you, we have partnered with Breedlove & Associates, the nation's leader in household payroll and tax compliance services. This family-owned firm specializes in helping busy families eliminate the headaches, hassles and risks normally associated with being a household employer. And they can show you how to take advantage of tax breaks that can offset -- sometimes even exceed -- your tax costs.

As our trusted partner, they will give you a complimentary, no-obligation phone consultation. In about 10 minutes, they can assess your situation, run payroll scenarios, help you budget, help you maximize your tax breaks and provide valuable advice and guidance. A short phone call with Breedlove & Associates will likely save you dozens of hours and thousands of dollars. Just as importantly, it will ensure that your new household employment relationship is off on the right financial and legal track.

Just tell them we sent you and they'll take care of you!

## *What Every Family Needs to Know*

When you hire a domestic worker (i.e. nanny, nurse, chef, personal assistant, etc.), you are considered a "household employer." Therefore, you're required by law to withhold certain taxes from your employee's pay and remit those taxes -- along with tax returns and employer taxes -- to the state and federal tax agencies each quarter. At the end of the year, you're required to prepare tax documents and distribute them to your employee(s) and to the government by certain deadlines. These taxes provide your employee with many short-term and long-term benefits, such as social security, medicare, unemployment insurance, disability and/or

### *Helpful Links*

[More Tax & Labor Law Info](#)

[Payroll Calculator](#)

[About Breedlove & Associates](#)

[Registration Form](#)



### *Save Time*

The IRS estimates that the federal and state tax compliance process for household employment takes the average family 50 hours per year. For a small fee, Breedlove & Associates frees you from time-consuming government paperwork so you can spend your time doing things you

workers' compensation coverage (in most states), and credit worthiness.

Failure to abide by these laws not only robs your employee of these essential benefits, it exposes your family to significant financial and legal risk. And, it's an unnecessary risk since savings from tax breaks can offset -- even exceed -- the employer taxes. You may come out ahead by paying legally!

If you're not thrilled about the idea of dealing with payroll, legal issues and tax filings, don't worry...Breedlove & Associates can handle everything for you with guaranteed accuracy and timeliness. They make it all easy, affordable and worry-free -- and their tax-deductible professional fees are usually about half the cost of a CPA or general tax professional (by the way, if you're thinking about asking your accountant to handle these duties, please be careful and ask a lot of questions; most of them are not experts in this highly-specialized area of the tax world nor do they provide payroll services or employment law guidance). For these reasons, most people use Breedlove & Associates as a *supplement to* -- not a *replacement for* -- their CPA.

For more information about tax law and employer obligations, please give Breedlove & Associates a call at toll free 888-273-3356 or [click here](#).

## *If You Hire a Temporary Employee*

If you pay an individual less than \$1,600 (2008) per calendar year, your employee falls under the casual babysitter exemption and, therefore, you are exempt from some of the obligations stated above. (This is true even if you have several employees, as long as each employee is paid less than the threshold).

If, however, your temporary employee crosses the \$1,600 threshold, you will be required to meet all of the federal and state requirements mentioned above.

It is important to note that whether you cross the threshold or not, you are still considered an employer, and therefore, will be expected to know and follow household labor law. For more information about temporary employment, please call 888-273-3356 or [click here](#).



enjoy.

### *What Families Say About Breedlove & Associates*

*"I asked my CPA to handle it at first because I thought he would be cheaper and more convenient. But he didn't manage payroll and it ended up costing twice as much as your service because he spent a lot of time researching things. Even with all the research, he got a few things wrong and it was a big hassle for me and my employee. As soon as I switched, I saw a night-and-day difference. You guys are really awesome! And, by the way, my CPA now loves Breedlove, too. He told me he's sent all of his other household employer clients your way."*

- Suzanne, San Francisco

*"I am blown away by the service and value Breedlove provides. You make it super simple and the fees are very reasonable."*

- Rob, Chicago

*"I don't like dealing with taxes, but it's important to me that it's done right. Breedlove & Associates treats me like their only client...whenever I call, your experts completely take care of me. Your fees would be a steal at twice the price."*

- Janet, Atlanta

*"Thanks to all of you for giving me incredible customer service. Everyone I worked with was amazingly helpful and knowledgeable and it all ran without a hitch for 4 years. It was a big load off of my mind when I needed it most. I tell all my friends they're crazy if they don't use Breedlove for their household tax stuff."*

- Alan, Boston