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Tax Estimator can give you an accurate "estimate" of your federal tax. While accurate unofficial tax rates were used and the formulas sound, the bottom line amount is only a "ballpark" estimate and can not take the place of your tax accountant's knowledge and experience.

Tax Estimator is a spreadsheet prepared in Lotus 1-2-3 release 2.4. It should be compatible with all Lotus 1-2-3 releases 2.x and 3.x. In addition, it should import to other spreadsheet programs (Excel, etc.).

This spreadsheet has the same information as the text files:
Read1st.bat, Instruct.txt, Tips.txt, Warranty.txt, and Register.txt.

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- 1) Enter the correct filing status so that proper tax rates are used.
- 2) Income and tax withholdings may be entered off your paycheck totals.
- 3) Entering the GROSS amount and the number of times paid in one year OR just enter your annual salary (but not both methods).
- 4) Adjustments to income are alimony paid, IRA/SEP contributions, etc.
- 5) Enter the number of exemptions (include yourself, spouse, and kids).
- 6) The standard deduction is automatic based on the filing status, BUT if you itemize, then enter that amount instead of the standard ded.
- 7) Finally, (if nothing changes and you thought of everything) you will have a tax refund or payment that should be a good ESTIMATE of what your final 1040 form will say.

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- 1) Press escape and save your worksheet (so you can update any changes).
- 2) Fine tune the figures as close to reality as possible (tax amounts can change significantly, if your figures are off by many \$100's).
- 3) It is probably best to be conservative (overestimate on income and

underestimate on deductions or tax payments).

- 4) Don't forget to adjust for pay raises during the year.
- 5) If you are unsure about itemizing, go with the standard deduction.
- 6) Adjustments to income are good to reduce income, while tax credits are even better because they are a dollar-for-dollar tax reduction. Investigate what adjustments and tax credits you may have.
- 7) If you have a tax payment due, you may pay estimated tax payments (paid quarterly) OR you can increase your withholding on the W-4.

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WARRANTY AND DISCLAIMERS:

1. Tax Estimator is copyrighted property of Soft Breeze (formerly SPE) and Gregory M. Brown, C.P.A. and is protected under the copyright laws provided by Title 17 of the United States Commerical Code.
2. TAXPAYERS WITH INCOMES OVER 100,000 WILL NOT GET ACCURATE RESULTS. Also, OFFICIAL tax rates the IRS releases could be much different.
3. Soft Breeze makes no general or specific warranties about the performance of Tax Estimator on particular hardware or software. However, Tax Estimator should work with most spreadsheet software.
4. Tax estimator is provided to all as a public service. If you would want next year's Tax Estimator mailed to you, please register.

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BENEFITS OF REGISTRATION:

1. Tax Estimator Version 1994 will be mailed to you when available.
2. Support is provided for any problems or questions on this product.
3. You will be notified of any updates and receive our newsletter.

NAME _____

ADDRESS _____

CITY/STATE/ZIP

SEND: 1. This completed form and c/o Soft Breeze
2. A check for \$10 payable 859 Watermead Drive
to GREGORY M. BROWN Noblesville, IN 46060

