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100% Effective Natural Hormone Treatment
Menopause, Andropause And Other Hormone Imbalances
Impair Healthy Healing In People Over The Age Of 30!

Deductible Moving Expenses

By dan the roommate man

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Yes, Uncle Sam stands ready to help soften the expense of your job-related move.

No, he isn't quite as generous about it as he used to be. You may be eligible to deduct some moving expenses if:

- * Your new job or job transfer is at least 50 miles farther from your home than the old one was.
- * If you had no previous job, the new one is at least 50 miles from your old home.
- * You are in the armed forces and had a permanent change of station.

You are eligible if you are working full-time (defined as at least 39 weeks in the next year.) Expenses are included if they are incurred within one year from the day you reported to work at the new job. Time extensions are sometimes granted, if, for example, you remained in your old home until your daughter graduated from high school.

If you are self-employed, you also need at least 39 weeks in the 12 months after the move.

Generous provisions, however, allow coverage without the required length of time at the new job for members of the armed forces, those transferred by an employer, those who lost a job through no fault of their own, and persons returning to the United States from abroad when they retire (or their survivors).

The expenses are deducted directly from your adjusted gross income, rather than being included in itemized deductions. This may leave you free to take a standard deduction if that's usually to your advantage. It also bypasses the regulations that sometimes make itemized deductions less valuable.

If you are qualified, you may deduct the expenses of:

- * Packing and transporting household goods,
- * Mileage for use of your own car (or gas and oil expenses)

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- * Tolls and parking fees on the trip
- * Up to 30 days' storage of household goods
- * Disconnecting and connecting utilities.
- * Transportation and lodging for yourself and members of your household while traveling to the new home.

No longer deductible: \$3,000 more for up to 30 days' temporary living expenses, house hunting trips, or costs of selling an old home and buying a new one.

Since 1989 dan the roommate man has helped 1000's of people find roommates. Need help? Contact him at 800-487-8050 or www.roommateexpress.com

How To Save Money On Health Insurance Premiums Using HSA's

By Charles E. White

Opening a health savings account (HSA) can save you hundreds on your health insurance premium and help pay for out of pocket expenses and deductibles. Anyone younger than age 65 who buys a qualified health insurance policy with a deductible of at least \$1,000 for individuals, \$2,000 for families, can open an HSA. An HSA lets you set aside pretax money up to the amount of the deductible (with an annual maximum of \$2,600 for singles; \$5,150 for families). You can use the money tax-free for medical expenses, and anything left over grows tax-deferred. You can use the money for anything after age 65 without penalty, but you will owe income taxes on any money that isn't used for medical expenses.

In many cases, the cost savings from buying a high-deductible policy make up for the higher out-of-pocket medical expenses you'll have to pay -- not to mention the tax benefits.

The HSA Insider Web site (

) has a comprehensive list of insurers offering

HSA-eligible policies and financial institutions providing the investment accounts. You can also search for a quality high deductible health insurance plan to complement your HSA at Best Insurance Deals (

).

Charles White has authored several informational articles related to saving money on insurance. He is the owner of Best Insurance Deals, a website offering several sources of free insurance quotes saving you hundreds on Auto, Life, Health, Long Term Care and RV insurance. You can visit the website at

and save money today.

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Keep More of What You Make – Start A Home-based Business
Home-Based Business Owners Save Thousands on Their Taxes
Cheap Health Insurance rates and personal health insurance.

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