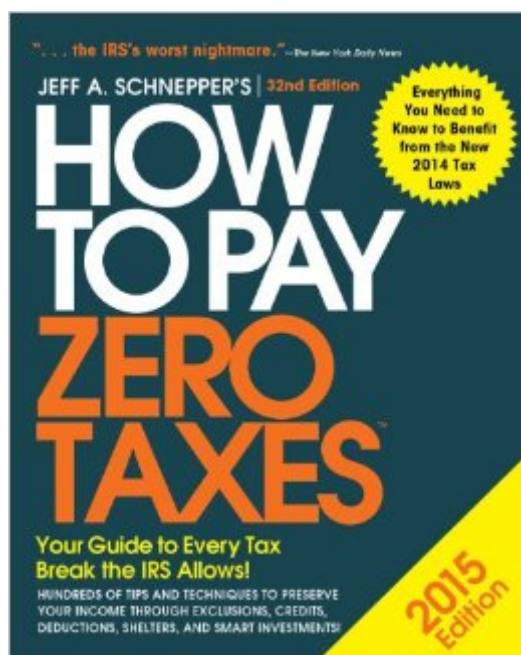


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# How To Pay Zero Taxes 2015: Your Guide To Every Tax Break The IRS Allows



## Synopsis

The revised, updated edition of the popular guide that helps you save thousands at tax time *How to Pay Zero Taxes 2015* provides simple strategies that are sure to save readers money--this year, next year, and beyond. From converting personal expenses into business deductions to avoiding--or surviving--an IRS audit, Jeff Schnepper's guide covers more deductions than any other tax book, all conveniently organized into six easy-access categories: exclusions, general deductions, "below the line" deductions, traditional tax shelters, and super tax shelters. Jeff A. Schnepper, Esq., is the author of multiple books on finance and taxation, including all previous editions of *How to Pay Zero Taxes*. He is a financial, tax, and legal advisor for Estate Planning of Delaware Valley and operates a tax, accounting, and legal practice in Cherry Hill, New Jersey. Mr. Schnepper is Microsoft's MSN MONEY tax expert, an economics editor for USA Today, and tax counsel for Haran, Watson & Company.

## Book Information

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## Customer Reviews

Being a CPA and attorney, I am a saavy financial person and read a lot of tax and financial books. *How To Pay Zero Tax* has been out for quite a while and is actually one of the first tax planning books that I have read. It is fairly comprehensive and actually better than most of the tax planning books out there. However, there are two main problems with it though for the average reader. First, it is literally much too much. It has over 600 pages and some of it isn't clear.

Mr. Schnepper tries to be all things to all people, which doesn't really succeed. I guess a point in all

directions is a circle. In fact, despite its length, some of the discussion on topics tends to be too brief. The second problem that has been noted by other reviewers is that this book hasn't been kept up to date. I guess Mr. Schnepfer is "resting on his laurels." Let me be clear about this: it's not that I disliked this book. It is just that there are a number of other, more up to date and better written tax books that I would recommend instead such as *Lower Your Taxes: BIG TIME* by a Mr. Botkin.

Schnepfer's book is not without its nuggets of ideas. However, to lead the reader to believe he or she will pay zero taxes is a bit misleading. This book is much too wordy and dense for the average reader. It's best to give it to your tax advisor and let them sort through the material. Schnepfer devotes much of the book to case law, which is of more interest to tax attorneys than general consumers. Particularly frustrating is that the index must be from previous editions of the book. As I tried to reference various topics, the pages cited were not where the information I needed was. In short, this book is not particularly user-friendly and excessive attention was devoted to random topics.

Unless you're planning to re-file returns for previous years, there's hardly any information for 2013. I can understand that but don't advertise with the year 2013. Topics are duplicated several times over and you can find a particular deduction, including its history and all the parts that have changed, have been repealed, or sunset, at least 3 times over throughout the book. Besides 1 suggestion, claimed as "Oh, this will get me in trouble.", it's all pretty plain and not much more informative than filling out your taxes with TurboTax online. Unless you have your own C-Corp, even that is not worth the buy. Tips for the author:- Clean up the text. Since there could be value in describing the entire history, move it to appendixes. It also avoids duplicating large parts of texts.- Don't repeat complete sections when looking at things from a different perspective, refer to other sections. Another way of reducing volume.- Build scenarios and give examples how tax payers can reduce their tax liability. "If you have a sole prop that delivers services, then here are your options." "If you're employed and have a hobby, these are your options." "If you own a corp with employees, here are your options". Right now it is not easy to figure out what could possibly apply to your own situation.- It would actually be interesting if you would, possibly within the above scenarios, demonstrate how you can get to zero taxes. Just giving the book a title like that and then presenting an endless list of deductions, credits, etc. is just not meeting the expectation you're setting.

This tome is as relatively thick as the tax code it describes. The first chapter is great for getting

some practical tips for lowering your taxes. After the introduction, however, the book becomes practically useless for the casual reader. Why? This is the 27th edition of a book with chapters added simply to the back of each prior edition. No consideration appears to have been given for editing the text for what is meaningful for the book's reader. (I guess a thicker book appears more authoritative and will thus sell more copies.) I would have preferred a text that was organized by topic, leaving out the chapters of "...in 1988 the tax code said...but that code was replaced so you don't need to worry about it." Most of the book's 900 pages is good for history, but not justifiable as a user's guide for lowering taxes today. For those interested in purchasing the book, I'd recommend simply taking a note pad with you to the public library or local bookstore and spend an hour skimming through the first chapter. From there you could get everything you need to know from the internet sources referenced in the book.

Little time was spent on the changes that will occur after Dec 31, 2012. Jeff Schnepper's included the same old stuff from the prior years, even though none of it applies to 2012 or 2013. But, the old material bulks up this edition. This book has some technical errors, such as 1099 reporting is required for payments to corporations in 2012. I purchased this book in a book store. I wish that I could return it. I would go with J K Laser's books for better value. But, that is my opinion.

This is a great book. I would say that it is a must read for anyone who wants to understand (as much as possible) our tax system. We can only take advantage of all the offers the IRS provides for us if we are aware of them. This book will help you plan your tax strategy. I did not give it 5 stars because there are several typos in the text, and it is poorly organized. If I were writing this book, I would have first started with explaining how our taxes are set up first, then targeting each area. The way it is currently set up is haphazard and he hits the same topic in several chapters because of how poorly its organized. Still it is a valuable read and worth the money and time to read it.

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