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#### Issue #1-2009

January 12th, 2009

Dear Evelyn,

Happy New Year! I hope that the start of the New Year has treated you with kindness and excitement. Like most people, I have a whole lot of lofty ideas. In the past, I would make one long "To Do" list and then plug away at it as the months and year wore on. I did not necessarily enjoy all of the tasks, but in my mind, "I was doing the right thing". What exactly is "the right thing" anyway?

As I was sitting down, creating my intention list for the New Year, I promised myself that I was going to learn from my missteps and try to make every moment count. I realized that it was not about creating to do list, as much as it was about creating high-impact strategies...or rather, one high impact strategy- "Do Less, Get More, Have Fun". With this motto in mind, I was able to create 5 core business goals that I believe encompass everything that I want to accomplish in 2009, and will allow me to have fun and alleviate stress while doing so.



At some point I will blog about my business goals at Fiscally Fit Fashionista, but until then, feel free to enjoy my post about [Financial Planning for Creative Entrepreneurs](#), and my post about the [Top Ten Tips for Creative Entrepreneurs](#). I think that you will find these post highly informative if not somewhat entertaining.

Oh, and before I forget, EAB is pleased to announce the launch of its new website. The website will serve as the premier source of information for all of the latest news, offerings and workshop schedules from EAB. Please visit us at: <http://www.eabplanning.com>.

EAB is also offering a service special on a personal financial or business planning. This service includes 3 hours of advising on either your personal and business situation. Depending on the service that you choose, I will help you assess and create an implementation strategy so that you can achieve your objective (s) for 2009. Book your service by **January 31st, 2009**, and your total investment is only

**\$350**, (a savings of \$45 off the regular package price. Email [info@eabplanning.com](mailto:info@eabplanning.com) for more details.

Success Always,  
-Evelyn Bandoh, Founder & Principal

### Ask the Expert

**Q: It's a new year, which means it's tax time. I'm petrified. What should I do?**

**A:** First things first, let the fear go! Tax time comes around every year and there is no point in being fearful. Instead, create a plan to slay the tax dragon.

(1) Figure out if you are going to hire someone or do your own taxes. How complicated is your situation? Did you buy or sell property, start a business, go into foreclosure or get married? Any of these situations complicates your return. Make sure you can navigate your situation or hire a competent professional to do it for you.

(2) If you hire a pro, make sure that they know what they are doing. Are they knowledgeable about the current tax law changes? Do they know how to legally maximize your return or minimize your tax liability? Are they honest in their practices? Do they come highly recommended? If your tax pro can explain what a DIF score is, you are on the right path.

(3) Once you have established the relationship, ask your tax pro how they would like you to prepare your records. The best thing you can do for your situation is to ORGANIZE your records BEFORE you go to your appointment. Outside of shaky records, the one thing that tax pros hate seeing is a client who walks in with a shoe box of crumpled receipts. It will only cost you more money in the long run.

(4) Be realistic about your tax situation. If you did not withhold any taxes or pay any estimated payments over the tax year, accept that you (probably) will not walk away with a \$5000 refund (at least legally anyway) and in fact, you might owe. The good thing is that a tax pro will help you adjust your situation so that the next tax year is not as traumatic.

Need help demystifying your taxes? Contact us at [info@eabplanning](mailto:info@eabplanning) and ask about our Tax Technical Assistance services.

### EAB Now Offering Packages!

EAB Creative Planning Services, LLC is proud to announce its new menu of service packages. Our packages are designed with our clients in mind and make it easy for clients to engage our services. Clients are now be able to choose a package that best fits their needs! Our new packages include:

### [Personal Financial Coaching](#)

Clients can choose a:

- Personal Financial Check-Up
- Personal Financial Coaching Program

### [Business Advising](#)

Advising services now come in 3,5,10 and 20 hour packages. Whatever your needs are, EAB can customize a package that best serves you and your business.

For more information on scheduling a free phone consultation, the programs, pricing or to book a package, please email us [info@eabplanning.com](mailto:info@eabplanning.com) or visit our website at [www.eabplanning.com](http://www.eabplanning.com)

## 2009 Campaign for the Fiscally Fit Fashionista

# FISCALLY FIT *Fashionista*

We are pleased to announce the 2009 Campaign for Fiscally Fit Fashionistas. In light of everything that is going on in the economy, we thought it we would be great time to offer a positive space for people who wanted support in achieving their financial goals for the year.

The Campaign is functioning differently in 2009. The Campaign will be a self paced program. You can commit as much time as you want or need. If you follow along with the postings, you will derive some benefit from participating.

You can sign up for the campaign in one of two ways:  
(1) If you are on FaceBook, join the GROUP-"Fiscally Fit Fashionista" and follow the discussions; or  
(2) Send an email to [info@eabplanning.com](mailto:info@eabplanning.com) and then follow the blog: <http://fiscalfashionista.blogspot.com>. Each month, a new lesson will be posted for your review.

## Upcoming Events

### Out and About...

Evelyn Bando, Founder of EAB CPS, LLC will be facilitating workshops and attending events around D.C. Come and check things out:



### Exploring Entrepreneurship

DC eBIC-DC LSBD

February 2nd, 2009:

Register: <http://eabplanning.com/workshops-and-events>

### Artist Inaugural Celebration

Sponsored by: Chocolate City Cultural Alliance

January 16th, 2009

For Details: <http://ccainaugural.eventbrite.com/>

**Financial Planning for Visual Artist**

Part I: Personal Financial Planning: March 4th, 2009

Part II: Business Financial Planning: March 11th, 2009

For more information, send an email to:

[info@eabplanning.com](mailto:info@eabplanning.com)

**Sincerely,**

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EAB Creative Planning Services, LLC, is a business and financial advising and coaching firm for creative entrepreneurs (designers, retailers, visual and performing artist, writers, musicians, creative organizations etc). EAB exists to support creative entrepreneurs in realizing their full financial and business potential.

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