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Issue #3-2009

Week of March 31, 2009

Dear Evelyn,

It's officially SPRING! I am always excited for Spring because it means a fresh start. The weather starts to get warmer, the air starts to smell fresher, and (I think) that people are generally nicer. Something about warm weather and sunshine brings out the best in people. I also want to play my part in bringing out the best in people. To this end, I will be hosting the first set of workshops under EAB's Creative Entrepreneurs Workshop Series.



Since April is Financial Literacy Month, I will be starting out with the ever popular "[Your Money Personality](#)" workshop. This workshop takes place on **Friday, April 24th from 1-3pm**. Next, is the "[Creative Entrepreneurs Bootcamp](#)", which takes place on **Saturday, May 16th from 12-7pm**. You can read more about both of these workshops below.

Workshop prices range from \$30 -\$200, and are well worth the investment. Additional upcoming workshops include a 5 hour **Creative Entrepreneurs Financial Bootcamp** and a **Marketing Research/Niche Defining Workshop**. There is always a lot of information to pack into short time-frames, but I am up to the challenge of making my workshops CREATIVE, FUN and most important of all INFORMATIVE.

As always, don't forget to visit the updated [Fiscally Fit Fashionista blog](#). There is a lot of good information for folks. In addition, I am now also the "[Start-a-Business](#)" [blogger for the DC Examiner](#). Check out my blog here.

Feel free to contact me. I love interacting with my readers.

Success Always,
-Evelyn Bandoh, Founder & Principal

Ask the Creative Business Expert

It's almost April 15th, and I still have not filed my taxes. What do I do now?

If you are under [the filing threshold](#) you are not required to file a tax return (unless you are entitled to some type of refund or need to get your stimulus payment from 2008). If you are sure that you are entitled to a refund, you don't have to panic. You will not be subject to penalties and interest, and you have 3 years from April 15th, 2009 to file your return and claim your refund for 2008.

If you know that you owe taxes, you still have 12 days and 12 hours to file your tax return in a timely fashion. If it is a matter of sitting down to file on your own, take this weekend to get yourself organized and file that return. Once you get into the task, you will find that it is not as onerous as you might have thought.

Now, if you are in the situation where your tax records are all over the place, and you need help with filing, I suggest that you (1) schedule an appointment with a tax preparer (2) ask them what you need to do to prepare (3) pull your paperwork together over the weekend so that you are prepared and (4) be prepared to pay a lot of money. April 1-15th is notoriously busy for tax professionals and because of this, tax pros can and will charge a premium for their services. The longer that the tax pro has to spend on your return, the more costly it will be.

If you know that there is no way that you will be able to make the April 15th deadline, file for an extension. It will not extend your time to pay any taxes owed by April 15th, but at least you won't be hit with a "failure to file" penalty. You or your tax pro can fill out [Form 4868](#) and mail it in or, if you are filing with tax prep software, you can fill it out using the software. Keep in mind that you will have to estimate any taxes due and remit that payment along with the extension form.

Would You Like Free Advice?

EAB is looking for small creative businesses to profile for its "Ask the Creative Business Expert" feature. Small business owners will either be profiled via print or via video (or both), and will receive free expert advice for the pressing business issue. If you would like to submit your business for this opportunity, please send your business issue info@eabplanning.

Creative Entrepreneur Workshops

Workshop: Creative Entrepreneurs Bootcamp

Date: May 16, 2009

[Register and Learn More:](#)

<http://creativebootcamp.eventbrite.com/>

Description: As a creative entrepreneur, you need to write a business plan, but perhaps the traditional business planning

process is not relevant or even practical for your business. Here comes the perfect solution! To support the unique needs of creative entrepreneurs, EAB Creative Planning Services, LLC, is pleased to announce its first Creative Entrepreneurs Bootcamp. The purpose of this workshop is to teach creative entrepreneurs how to successfully integrate and balance the concepts of creativity and business into one solid plan. In this workshop, not only will we focus on the business of your creativity, we will focus on the creativity that makes your business.

Discount Code: Save \$50.00 by using "creative". Valid until May 1st, 2009.

Workshop: Your Money Personality

Date: April 24, 2009

[Register and Learn](#)

More: <http://moneypersonality.eventbrite.com/>

Description: April is National Financial Literacy Month! What better way to get fiscally fit, then to figure out your relationship with money? Join EAB for its ever-popular "Your Money Personality" workshop. The purpose of this workshop is to help you discover and learn about your money personality.

Discount Code: Save \$5.00 by using "april09". Valid until April 23rd, 2009.

EAB Offering Service Packages!

Don't forget that our services now come in handy-dandy service packages. Our packages make it easy for you to engage our services. As a client, you will now be able to choose a package that best fits your needs!

For more information on scheduling a free phone consultation, the programs, pricing or to book a package, please visit our website at <http://www.eabplanning.com>.

2009 Campaign for the Fiscally Fit Fashionista

FISCALLY  FIT
Fashionista

Don't forget that the 2009 Campaign for Fiscally Fit Fashionistas has now started. You can commit as much time as you want or need to. 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 and follow the discussions or (2) Send an email to info@eabplanning.com and then follow the blog:

<http://fiscalfashionista.blogspot.com>. Each month, a new lesson will be posted for your review. Remember, it is never too late to start-the most important thing is that you start!

Upcoming Events

Out and About...

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



Free Income Tax Assistance

I am working with the Volunteer Income Tax Assistance Program. If you meet the requirements (\$22,000/ \$42,000 Married, amongst other requirements), please feel free to visit me at the Healthy Baboes Project free tax site. The site is open on Saturdays from 10-2pm. HBP is located at 801 17th Street, NE, Washington, DC. To learn more about the program and obtain a list of the requirements, please visit: the [DC EITC Website](#).

Sincerely,

EAB Creative Planning Services, LLC
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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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