

28 Rate Gain Worksheet

of the statement, you do not have to get another statement for 2013. But you must check the box on line 2 in Part II to certify all three of the following.

1. You filed or got a physician's statement in an earlier year.
2. You were permanently and totally disabled during 2013.
3. You were unable to engage in any substantial gainful activity during 2013 because of your physical or mental condition.

If you checked box 4, 5, or 6 in Part I, enter in the space above the box on line 2 in Part II the first name(s) of the spouse(s) for whom the box is checked.

If the Department of Veterans Affairs (VA) certifies that you are permanently and totally disabled, you can use VA Form 21-0172 instead of the physician's statement. VA Form 21-0172 must be signed by a person authorized by the VA to do so. You can get this form from your local VA regional office.

Part III. Figure Your Credit

Line 11

If you checked box 2, 4, 5, 6, or 9 in Part I, use the following chart to complete line 11.

If you checked . . .	THEN enter on line 11 . . .
Box 6	The total of \$5,000 plus the disability income you reported on Form 1040A or 1040 for the spouse who was under age 65.
Box 2, 4, or 9	The total amount of disability income you reported on Form 1040A or 1040.
Box 5	The total amount of disability income you reported on Form 1040A or 1040 for both you and your spouse.

Example 1. Bill, age 63, retired on permanent and total disability in 2013. He received \$4,000 of taxable disability income that he reports on Form 1040,

line 7. He is filing jointly with his wife who was age 67 in 2013, and he checked box 6 in Part I. On line 11, Bill enters \$9,000 (\$5,000 plus the \$4,000 of disability income he reports on Form 1040, line 7).

Example 2. John checked box 2 in Part I and enters \$5,000 on line 10. He received \$3,000 of taxable disability income, which he enters on line 11. John also enters \$3,000 on line 12 (the smaller of line 10 or line 11). The largest amount he can use to figure the credit is \$3,000.

Lines 13a Through 18

The amount on which you figure your credit can be reduced if you received certain types of nontaxable pensions, annuities, or disability income. The amount can also be reduced if your adjusted gross income is over a certain amount, depending on which box you checked in Part I.

Line 13a. Enter any social security benefits (before deduction of Medicare premiums) you (and your spouse if filing jointly) received for 2013 that are not taxable. Also, enter any tier 1 railroad retirement benefits treated as social security that are not taxable.

If any of your social security or equivalent railroad retirement benefits are taxable, the amount to enter on this line is generally the difference between the amounts entered on Form 1040A, line 14a and line 14b, or Form 1040, line 20a and line 20b.



If your social security or equivalent railroad retirement benefits are reduced because of workers' compensation benefits, treat the workers' compensation benefits as social security benefits when completing Schedule R (Form 1040A or 1040), line 13a.

Line 13b. Enter the total of the following types of income that you (and your spouse if filing jointly) received for 2013.

- Veterans' pensions (but not military disability pensions).
- Any other pension, annuity, or disability benefit that is excluded from income under any provision of federal law other than the Internal Revenue Code. Do not include amounts that are treated as a return of your cost of a pension or annuity.

Credit Limit Worksheet—Line 21

Keep for Your Records

Use this worksheet to figure your credit limit.

1. Enter the amount from Form 1040A, line 28; or Form 1040, line 46	1. _____
2. Enter the amount from Form 1040A, line 29; or Form 1040, lines 47 and 48	2. _____
3. Subtract line 2 from line 1. Enter this amount on Schedule R (Form 1040A or 1040), line 21. But if zero or less, STOP ; you cannot take this credit.	3. _____

R-3

28 Rate Gain Worksheet: Your Ultimate Guide to Mastering Rate Increases

Are you tired of undercharging for your valuable services? Do you dream of boosting your income without sacrificing quality or client relationships? Then you've come to the right place. This comprehensive guide dives deep into the world of the "28 rate gain worksheet," a powerful tool for strategically increasing your rates by 28% – a significant jump that can dramatically impact your bottom line. We'll explore exactly what a 28 rate gain worksheet is, how to create one, and how to use it effectively to achieve your financial goals. We'll also address common concerns and provide you with actionable strategies for success.

What is a 28 Rate Gain Worksheet?

A 28 rate gain worksheet isn't a standardized, pre-made form you can download. Instead, it's a personalized tool you create to analyze your current pricing, identify areas for improvement, and calculate a new rate that reflects a 28% increase. This specific percentage is often chosen because it represents a substantial yet potentially palatable increase for clients. The worksheet helps you justify this increase based on factors like increased experience, expanded skillset, market value, and the overall value you provide.

Why 28%? Is it Always the Right Number?

While 28% is a popular target, it's crucial to remember that it's a guideline, not a rigid rule. The ideal percentage increase depends on several factors, including:

Your current pricing: If your rates are already significantly below market value, a larger increase might be warranted.

Your industry: Some industries have higher average price points than others.

Your client base: Long-standing clients may require a more gradual increase compared to new clients.

Your confidence in your services: If you consistently deliver exceptional value, a larger increase may be justified.

The 28% figure provides a starting point for your analysis. Use the worksheet to explore different percentages and assess their feasibility.

Components of Your 28 Rate Gain Worksheet: A Step-by-Step Guide

Creating a 28 rate gain worksheet involves several key steps:

1. Current Rate Analysis:

List all your services: Include every offering, detailing the current price for each.

Calculate current revenue: Estimate your total income based on your current rates and client volume.

Analyze your costs: Factor in expenses like materials, software, marketing, and administrative overhead.

Calculate your profit margin: Determine your current profit by subtracting costs from revenue. This will be crucial in justifying a price increase.

2. Value Proposition Enhancement:

Identify improvements: Have you gained new skills, experience, or certifications since your last price adjustment?

Highlight your unique selling proposition (USP): What makes your services stand out from the competition?

Quantify your value: Use data and client testimonials to demonstrate the positive impact your services have.

3. Market Research:

Research competitor pricing: Look at what similar businesses charge for comparable services.

Analyze market trends: Understand the prevailing pricing dynamics in your industry.

4. Calculate your New Rates:

Determine the 28% increase (or your chosen percentage): Apply this increase to each service's current price.

Consider package deals or tiered pricing: Offer different pricing options to cater to various client needs and budgets.

5. Client Communication Strategy:

Prepare a compelling justification: Explain the reasons behind the rate increase, emphasizing the added value you provide.

Consider phased increases: A gradual increase may be preferable for long-term clients.

Anticipate client objections and formulate responses: Address potential concerns proactively.

Beyond the Numbers: The Importance of Client Relationships

While the 28 rate gain worksheet provides a valuable framework, remember that building and maintaining strong client relationships is paramount. A well-executed price increase shouldn't jeopardize these relationships. Open communication, transparency, and demonstrating the value you provide are crucial for a smooth transition.

Conclusion

The 28 rate gain worksheet is a powerful tool for strategically increasing your prices and improving your profitability. By systematically analyzing your current rates, enhancing your value proposition, conducting market research, and implementing a thoughtful communication strategy, you can

confidently achieve a significant revenue boost while maintaining positive client relationships. Remember to adapt the 28% guideline to your specific circumstances and always prioritize providing exceptional service.

FAQs

1. Can I use this worksheet for freelance work? Absolutely! This worksheet is adaptable for any service-based business, including freelance work.
2. What if my clients refuse the price increase? Prepare a compelling explanation of the added value you offer. Consider offering phased increases or alternative packages.
3. Is it better to increase prices annually or less frequently? The frequency depends on your industry and client relationships. Annual increases are common, but you should tailor the schedule to your specific context.
4. How can I justify a price increase beyond 28%? Justify it by demonstrating significantly increased value, market research showing higher industry standards, and exceptional results for your clients.
5. What if I'm just starting out? Should I still use this worksheet? Even new businesses should plan for pricing growth. Use the worksheet to establish a baseline and forecast future rate adjustments based on your evolving expertise.

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Magazine, Houston Chronicle, the Chicago Tribune, and many more.

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28 rate gain worksheet: J.K. Lasser's Your Income Tax 2021 J.K. Lasser Institute, 2020-11-18 Prepare your 2020 taxes like a pro J.K. Lasser's Your Income Tax 2021: For Preparing Your 2020 Tax Return delivers a comprehensive and reliable guide to preparing your own 2020 taxes. Trusted by taxpayers for over seventy-five years, the latest entry in this series comes complete with worksheets and sample forms, as well as the advice that will ensure you get the biggest possible refund. Readers of this #1 all-time, best-selling tax guide will benefit from: Hundreds of examples of how newly updated tax laws apply to individual taxpayers Special features inserted throughout the text that highlight important concepts like new tax laws, IRS rulings, court decisions, and tax filing tips Sage advice on maximizing deductions and credits, sheltering income from tax, and minimizing what you owe Crucial information on the SECURE Act and the CARES Act Perfect for any personal taxpayer, J.K. Lasser's Your Income Tax 2021 also belongs on the bookshelves of anyone responsible for preparing personal tax returns for others.

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Internal Revenue Service A complete set of the most used 2022 tax forms Accurate citations of tax law authority The leading resource in tax preparation guides for Certified Public Accountants, tax preparers, and other financial professionals, J.K. Lasser's Your Income Tax Professional Edition 2023 is a detailed, one-stop blueprint for providing unmatched service to your taxpayer clients.

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28 rate gain worksheet: *Tax Guide 2018 - For Individuals (Publication 17). For use in preparing 2018 Returns* U.S. Internal Revenue Service (IRS), 2019-03-22 Most tax rates have been reduced. The 2018 tax rates are 10%, 12%, 22%, 24%, 32%, 35%, and 37%. Standard deduction

amount increased. For 2018, the standard deduction amount has been increased for all filers. The amounts are: ? Single or Married filing separately? \$12,000. ? Married filing jointly or Qualifying widow(er)? \$24,000. ? Head of household? \$18,000. See chapter 21. Personal exemption suspended. For 2018, you can't claim a personal exemption for yourself, your spouse, or your dependents. See chapter 3. Increased child tax credit and additional child tax credit. For 2018, the maximum child tax credit has increased to \$2,000 per qualifying child, of which \$1,400 can be claimed for the additional child tax credit. In addition, the modified adjusted gross income threshold at which the credit begins to phase out has increased to \$200,000 (\$400,000 if married filing jointly). See chapter 33.

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