

LEDGR ■ ADVISORY

THE CASE-STUDY GUIDE

How three business owners kept **\$610,000+** that was headed to the IRS.

Three real clients. Three very different situations. The same result: money that was about to be paid to the IRS — legally kept, strategy by strategy. No loopholes. No risk. Just the tax code, applied by someone who knows where to look.

LEDGR ADVISORY • DEMARCO SPEARS, CPA & EA • 600+ CLIENTS •
\$20M+ SAVED

From \$94,000 in taxes to \$31,200.

How a Dallas business owner kept an extra \$62,800 — without changing a single dollar of revenue.

INDUSTRY	ANNUAL REVENUE	TAX BILL BEFORE	TAX BILL AFTER	YEAR-1 SAVINGS
Digital Marketing Agency	\$420,000	\$94,000	\$31,200	\$62,800

THE SITUATION

Marcus ran a successful digital marketing agency in Dallas generating \$420,000 in annual revenue. He had an accountant who filed every year, paid his taxes on time, and assumed everything was handled. He came to LEDGR after a peer mentioned paying significantly less tax on similar income. His first question was simple: *"Am I paying too much?"* The answer was yes. Significantly.

WHAT WE FOUND

- 01

How he paid himself
The way Marcus pulled income out of his business was costing him far more in tax than necessary. A structural adjustment changed that immediately.
- 02

Where his money was sitting
No tax-advantaged accounts in place despite \$420K in annual earnings — every dollar of profit fully exposed.
- 03

Deductions he was entitled to but never claimed
Multiple legitimate deductions had never been captured. Years of overpayment were recoverable through amended filings.
- 04

How expenses were being handled
A structural issue in how expenses flowed through the business was creating unnecessary taxable income.

WHAT WE DID

Structural Adjustment #1 How Marcus pays himself — no change to cash flow or operations.	\$18,400
Structural Adjustment #2 The right accounts, properly opened — taxed money now sheltered and growing.	\$23,000
Deduction Recovery Captured going forward, and amended prior years to recover what was overpaid.	\$8,200
Internal Process Fix Cleaned up how expenses were handled — eliminating unnecessary taxable income.	\$13,200

\$94,000 BEFORE • SAME \$420K REVENUE	\$31,200 AFTER • SAME \$420K REVENUE	\$62,800 KEPT. NOT PAID.
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"I had an accountant for 4 years and nobody ever had this conversation with me. Finding out I could have kept \$62,800 this year was frustrating and eye-opening at the same time. I wish I had done this sooner."

Going forward: these are permanent features of how his business operates. LEDGR projects \$55,000–\$70,000 in savings every year — over 5 years, that's \$275,000 to \$350,000 kept.

A \$550,000 tax bill, cut by half a million.

Same business. Same revenue. Different tax team.

PROFILE	TAX BILL BEFORE	TAX BILL AFTER	YEAR-1 SAVINGS
Business Owner	\$550,000	\$50,000	\$500,000

THE SITUATION

Evan came to LEDGR with a \$550,000 tax bill — and a CPA who had filed everything perfectly. Filing wasn't the problem. Strategy was. During the assessment we found over **\$1,000,000 in deductions that had never been taken**. He had been overpaying by nearly ten times, every single year.

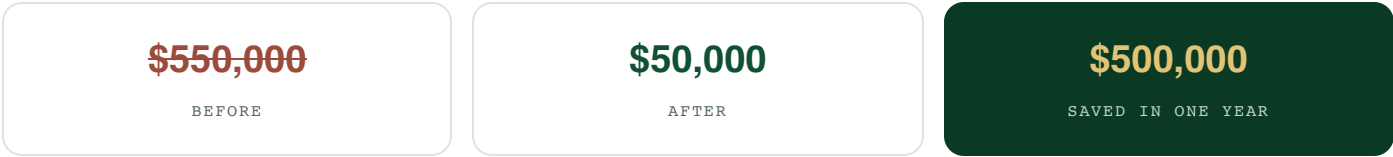
WHAT WE DID

- 01

Restructured how income moved
The entity and compensation structure was rebuilt so income stopped being taxed at the worst possible rates.
- 02

Captured the missed million
The deductions his filings had walked past for years were identified, documented, and claimed — correctly and defensibly.
- 03

Sequenced it before year-end
Every move was implemented while the tax year was still open — because these decisions expire on December 31.



Why didn't his accountant find this? Almost never incompetence. Most accountants focus on filing accurately — which they do well. What they typically are not doing is proactively looking for structural opportunity, year-round. That is a different service. That is what LEDGR does.

He owed the IRS \$40,000. The IRS ended up paying him.

A \$48,000 swing — from a tax debt to an \$8,000 refund.

PROFILE	OWED BEFORE	OUTCOME	TOTAL SWING
Business Owner	\$40,000	\$8,000 refund	\$48,000

THE SITUATION

Mike walked in owing the IRS \$40,000 — money he had already accepted was gone. What he actually had was a structure problem: income positioned in exactly the way the tax code penalizes hardest, and entitled positions no one had ever used on his behalf.

WHAT WE DID

- 01 Repositioned the income
The same dollars, routed the way the code rewards instead of the way it punishes.
- 02 Used what he was already entitled to
Elections and positions that had always been available — never claimed, until now.
- 03 Went back for what was overpaid
Prior-year filings were amended. The result wasn't just a smaller bill — it was a refund.

\$40,000 WHAT HE OWED	+\$8,000 IRS REFUND	\$48,000 TOTAL SWING
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If you think you're overpaying — you probably are.

8 out of 10 owners who come to us are. One free strategy session with DeMarco Spears, CPA & EA, gets you a real number, down to the penny.

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