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

CASE STUDY 01

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~~	$31,200	$62,800
BEFORE · SAME $420K REVENUE	AFTER · SAME $420K REVENUE	KEPT. NOT PAID.

> *"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."*

MARCUS D. — AGENCY OWNER, DALLAS TX

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.

CASE STUDY 02

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.

~~$550,000~~
BEFORE

$50,000
AFTER

$500,000
SAVED IN ONE YEAR

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.

CASE STUDY 03

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~~	+$8,000	$48,000
WHAT HE OWED	IRS REFUND	TOTAL SWING

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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