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How much should laundry service cost

Ideally, you'll have the cash to pay all of your owed taxes come April 15th, but there are numerous factors that can leave you behind on your tax return, you might find you owe the IRS money, plus penalties and fees. These issues are more common than you might realize. The IRS reports that more than 13 million taxpayers owed more than 33 billion total in back taxes, penalties, and interest payments in 2019. In situations like these, many consumers turn to third-party tax relief services for help. A tax relief service might help you with an "Offer in Compromise" which settles your tax debt for less than what you owe. These companies offer additional support from clearing bank levies and tax liens, to payroll and wage garnishment challenges. If you're considering reaching out to a tax relief service for help with back taxes, be aware of Federal Trade Commission (FTC)-issued warnings about these companies. According to the IRS, tax relief services very often charge upfront fees of up to thousands of dollars in exchange for helping consumers apply for IRS hardship programs, whether consumers are eligible or not. Many tax relief companies also don't provide refunds, so you can lose out on the fees paid even if you don't receive any tax relief. Generally speaking, tax relief services charge to \$10,000 for complex tax relief issues or large amounts of debt. That's a pretty big range, yet it's not easy to find out exactly how much these companies charge lndividual tax relief companies don't disclose how much they charge customers ahead of time. Instead, many offer a free consultation to determine the help you need, first. Some tax relief companies charge time-based fees based on the hours they spend on your case, while others charge fees based on a percentage of your debt. Other companies charge a flat fee regardless of the help you require. The best tax relief services are as transparent as possible, with some offering money-back guarantees or service guarantees. Here are a few tax relief companies and information about the services they provide, and costs and fees for comparison. Precision Tax ReliefWiztax Anthem Tax ServicesFortress Tax ReliefFree Consultation Varies; flat-rate quote provided upfront, based on individual case needs Three payments of \$199; no additional fees throughout the process No prices published Varies; flat-rate fee, based on estimated hours needed for individual case Money-Back Guarantee Yes; 30-day guarantee Yes, 30-day guarantee Yes relief service, there are plenty of red flags to watch out for. According to the FTC, some taxpayers who've filed complaints about tax relief services said that, after they signed up and paid upfront fees, some companies charged additional fees to their bank accounts or their credit cards. The FTC says, "think twice if the entire fee for services is requested upfront with no explanation of how services will be billed or whether a refund of unearned fees will be made." Also, beware of tax relief companies that promise to get you relief from tax liabilities, misrepresent how long the process might take, and omit relevant asset information to the IRS. Since tax relief companies can't guarantee any relief, ignore promises of a tax relief program that can resolve your tax debt. "Only the IRS or your state comptroller can make that determination," says the FTC. If you're still interested in working with a tax relief service, check to see if a default billing rate applies. This acts as a flat rate which applies to any hours spent by the firm's employees, not just its tax experts. Some tax relief services with the company. With these warnings in mind, the following tips can help you find a reputable company to work with: Look for a tax relief services that's transparent about its costs and fees. Don't sign up for services without a clear contract that outlines potential fees and next steps. Look for tax relief providers that offer a free consultation. Read reviews offered by the Better Business Bureau (BBB), Google Reviews, and TrustPilot. Choose a company with a moneyback guarantee or "no fees upfront" practices. Alternatives to Using a Tax Relief ServiceAlthough tax relief services can help guide you through the process of qualifying for IRS hardship programs, you don't have to pay for this help. You can take steps to renegotiate your tax debt on your own, directly with the IRS. Some of these options include: Installment Agreement. This type of agreement is common when individuals need to make a payment plan for their tax debt. Offer in Compromise. This type of agreement is common when individuals need to make a payment plan for their tax debt. Offer in Compromise. exhausted. Penalty Abatement. A penalty abatement takes place when the IRS agrees to waive penalties assessed on your back taxes. Interest abatement takes place when the IRS agrees to waive interest charged on your back taxes. The IRS website can help you learn more about payment plans for tax debt, and other options like the Offer in Compromise process. It's important to know that you can apply for most tax resolution options yourself, and you don't have to pay a third party for assistance. Getting Help for Tax Debt If you're overwhelmed with the idea of trying to resolve your tax debt on your own, tax relief companies might be an alternative to a DIY approach. These firms work with you personally to lay out your tax debt options and get answers immediately throughout the process. Conduct due diligence to ensure any tax relief company you're considering has a good record. This includes checking their standing with the BBB, reading their reviews on sites like TrustPilot, and not significant a contract that's vague or unclear. According to Energy Star, the average American family washes about 300 loads of laundry each year. That's a lot of clothes to fold -- and a significant part of a family's budget. Making a few small changes with how you wash, dry, or dry clean your clothes might help you save money. Here are a few tips on how you wash, dry, or dry clean your clothes might help you save money. Here are a few tips on how you wash, dry, or dry clean your clothes might help you save money. percent of the energy it takes to operate a clothes washer. Using less and cooler water will help you reduce the amount of energy savings will add up over time. Unless you're trying to get rid of oily or tough stains, cold water should work just fine for your loads. Make sure that you wash (and dry) full loads. The same amount of energy will be spent if you fill your washer up halfway or to the top (unless you have options), so wash as much as you can. Be careful not to overload the washer, though. If you're going to wash a smaller load, use the appropriate water-level setting. If you have a sanitary cycle on your washer, only use it when necessary. Using this cycle will increase your energy use significantly. If you have a front-loading washer, use a high efficiency detergent. That's what your washer is actually designed to use. Using regular detergent might create too much suds, which could lead to mechanical problems over time. Also, if you have a front-loading washer leave the door ajar for an hour or two after use so that you don't trap moisture, which might lead to mold and ruin your machine. Be sure to check your manufacturers manual to see how you should care for your washer. According to Energy Star, washers manufactured before 1998 are significantly less efficient than newer models. If your goal is to lower your electricity bill or reduce the amount of energy your household uses, consider upgrading to an energy efficient washer. An Energy Star washer, for instance, cleans clothes using 50 percent less water and 37 percent less energy than standard washers. Switching or upgrading to more energy and cut your power bills. According to Consumer Reports, front-loading washers (as opposed to top-loaders) generally use the least water and spin the fastest, which will result in the most savings. How to save on drying Generally, most dryers use similar amounts of energy. That said, you can still save on drying by making sure you don't over-dry your clothes. There's no reason to keep the dryer running if your clothes are ready to be folded. If your dryer has a cool-down cycle, use it to allow your clothes to dry with the heat that remains in the dyer. Also, you can save on energy by upgrading to a dryer that has a moisture sensor so that it automatically shuts off when your clothes are dry. Clean your filter and inspect your vent Make sure that you clean the lint screen in your dryer after every load so that you can improve air circulation, improve your dryer's efficiency, and prevent fire hazards. You can use a toothbrush to scrub it clean once a month. It might be worth using the long nozzle tip on your vacuum cleaner every so often to remove lint that builds up in the lint screen slot. Cleaning the lint filter is particularly important if you use dryer sheets, which can leave a film on the filter that will reduce air flow and affect the performance of your dryer over time. Also, be sure to inspect your dryer from time to time to make sure that the vent is not blocked. Doing so will help save energy and may prevent a fire. Using a drying rack or drying your clothes outside will help you save money and may extend the durability of certain garments. In fact, air drying is recommended by clothing manufacturers for certain fabrics. How to save on dry cleaning Certain fabrics like polyester, nylon, wool and cashmere can be hand washed with cold water and a bit of detergent. Some types of silk can also be hand washed. After rinsing, lay the fabric flat to dry. You'll want to hang silk garments. Some stores sell shampoos specifically to clean wool or cashmere. If you regularly dry clean your clothes, don't be afraid to ask for a deal even if there's no discount advertised. Asking for a deal might be particularly effective if you're a loyal customer at a certain dry cleaning Starter Kit or Woolite Dry Cleaner's Secret are cheaper alternatives to taking your garments to a professional dry cleaner. Reviews are mixed on how effective these home dry cleaning products are, so be sure to properly research and comparison shop. Still, if you're looking to cut your dry cleaning bill, it might be worth a shot to try one of the products. It will cost you about \$10 for a box. In her blog, Wealthy Single Mommy, Emma Johnson explains why she spends about \$25 to get someone else to do her laundry. "Sending my laundry out is about economizing time and energy. Investing in laundry service makes me richer because it makes me happier," she writes. There's really no easy answer to determine whether having someone else do your laundry is worth it or not. Sure, you can calculate how much more you might spend -- or save -- outsourcing your laundry, especially if you don't own your spend to wash or dry, multiply that amount by four if you wash clothes weekly, and then factor in the cost of detergent and any other laundry products you buy. Compare that amount to what it might cost to outsource your laundry. If you own a washer and dryer, you might have to get down and dirty with the numbers and calculate how much you spend on laundry products, how much it costs to operate your washer and dryer weekly or monthly, and what maintenance costs you might have. Of course, time plays a factor as well. You'll have to determine how much your time is worth. For some people, doing laundry might consider paying someone else to it. Consider these questions if you're thinking about paying someone to do your laundry: How much more will it cost or save you? Are there affordable laundry service (or not)? Are there deals you can buy to test out the service? How do you feel about someone else handling your dirty clothes? Do you have kids you could outsource the laundry to for a cheaper price? Are there other ways to cut on laundry costs? How valuable is your time? You might consider utilizing the service every so often for periods when you feel overwhelmed. Related Stories: 10 Money-Saving Tips From Thrifty Celebrities Are Rent-to-Own Items Worth It? How to Stop Buying Clothes and Other Items You Don't Need

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