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BLS is pleased to present the Year End 2017 issue of *Focus*. In this issue we offer:

- Six financial planning tips for the new year
- Suggestions for reducing employee fraud
- Making the most of a defined contribution plan
- Tax benefits that accommodate individuals with disabilities

BLS welcomes your questions or comments. Please contact us at 302.225.0600 or [info@belfint.com](mailto:info@belfint.com) to discuss topics further.

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## Turn over a new leaf — 6 financial planning steps for the new year



Many Americans use the change in calendar as motivation to tackle poor financial habits. For instance, at the end of last year, 36% of Americans considered making financial resolutions, according to the *2017 New Year Financial Resolutions Study* by Fidelity Investments. This article offers some steps to take to save more, pay down debt and spend less. The article notes that making and sticking to financial resolutions can have a tangible positive impact. A sidebar discusses the question of whether saving or paying down debt is the best strategy.

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## The enemy within — How can you prevent employee fraud?



Occupational, or employee, fraud is an ongoing hazard to businesses' bottom lines. It can take several forms, from skimming, to billing schemes, to corruption, to asset misappropriation. This article discusses ways business owners and management can prevent employee fraud and reduce its impact, such as separating duties and using physical controls. The article suggests that taking some of these commonsense steps can reduce the potential for employee fraud.

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## How to make the most of your defined contribution plan



Most of us will depend on defined contribution plans, such as 401(k) or 403(b) plans, to fund much of our retirement. It's important for employees to understand how to make the most of the money they're saving — both short- and long-term. This article suggests some tips for doing so, including staying on top of matching contributions, being aware of the vesting schedule and monitoring fees.

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## Tax benefits for organizations that accommodate individuals with disabilities



By accommodating individuals with disabilities, a business may qualify for several tax credits and deductions. This brief article lists several, among them the disabled access credit, the barrier removal tax deduction and the Work Opportunity tax credit. In this instance, doing what's right also can be financially beneficial to a business.

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