



CASE STUDY · LUKE & TASHA

\$51,000 IN CORE TAX SAVINGS AND \$170,000 MORE IF THEY WANT IT.

How Luke & Tasha, a \$2.7M Southern California construction S-corp, stopped writing the IRS a down-payment-sized check and started running the tax code like a playbook.

CLIENT

Luke & Tasha

Names changed for privacy

ENTITY

S-Corporation

General Contractor

INDUSTRY

Construction

Subcontracted Work

ENGAGEMENT

Tax Strategy Roadmap

Southern California

AT A GLANCE

A \$2.7M CONSTRUCTION S-CORP. A \$223,000 FEDERAL TAX BILL.

Luke runs a Southern California construction company. Tasha just stepped into the business as their second child arrived. By every measure they were winning, until the IRS bill landed. Their existing CPA recorded the past. The Tax Strategy Roadmap built a future.

CLIENT SNAPSHOT	
OWNERS	Luke & Tasha
ENTITY	S-Corporation, General Contractor
INDUSTRY	Construction (subbed work)
LOCATION	Southern California
GROSS REVENUE	\$2.7 Million
NET INCOME	~\$700,000 (\$90K W-2 + ~\$600K profit)
BRACKET	Top 35% Federal

\$51K

FEDERAL TAX SAVINGS

Unlocked by the eight core strategies in year one alone.

9

STRATEGIES SURFACED

Eight core fundamentals + one advanced bracket-specific play.

\$170K

ADVANCED UPSIDE

Additional savings available if Luke & Tasha deploy capital.

THE PROBLEM IN ONE LINE

EVERY APRIL, A SOUTHERN CALIFORNIA DOWN PAYMENT WALKED OUT THE DOOR, AND THE CPA STAYED QUIET.

THE SHIFT IN ONE LINE

FROM THE HAPPY HISTORIAN, TO A CLEAR EDGE ROADMAP WITH THE MATH ATTACHED.

THE CHALLENGE

01 A DOWN PAYMENT TO THE GOVERNMENT EVERY APRIL.

Luke and Tasha were heading into the year staring at a federal tax liability of just under **\$223,000** on roughly \$658,000 of taxable income. Top 35% bracket, no relief in sight, and a feeling Luke kept circling back to: another year, another house-sized check to the IRS.

“*I don't really see the point in working and generating profit if I'm giving so much away to the government. Every year, there goes our down payment on a house in Southern California.*”

THAT IS NOT A CLICHÉ. THAT IS A REAL California family watching what could have been a starter home in another part of the country get cashed out to the IRS, year after year — while their existing advisor stayed quiet.

That is the Happy Historian at work. The current CPA records what already happened, files the form, hands you the bill. They do not build a strategy. They do not tee up moves. They certainly do not bring you into the room where the tax code actually rewards business owners.

Luke and Tasha had been profitable for years. Tasha had been a stay-at-home mom and was just stepping into the business to help scale, right around the time their new baby arrived. The business was growing. The advisor was not keeping up.

So they came looking for something different — a partner who would actually build a plan around their entity, their bracket, and their California reality.

THE DIAGNOSIS

Profitable, growing, and tired of writing the federal government a check the size of a Southern California down payment every year. Their existing advisor was not surfacing the strategies a 35% bracket business owner should be running.

MAKE TAXES FAIR · TAX STRATEGY ROADMAP FINDINGS

THE SOLUTION

02 NINE STRATEGIES, RUN THROUGH CLEAR EDGE.

Make Taxes Fair pulled their actual return and ran it through every pillar of the framework: Credits, Legal structure, Employees, Accumulation of wealth, Retirement, Exit planning, Deduction optimization, Getting organized, and Efficiency. The roadmap surfaced eight core fundamentals and one advanced bracket-specific play.

- 01 HIRE TASHA**
EMPLOYEES PILLAR

→ She is already working alongside Luke. Documented and structured properly, those wages shift income, unlock benefits, and turn a family-level cost into a business-level deduction.
- 02 ACCOUNTABLE PLAN**
DEDUCTION OPTIMIZATION

→ Reimburse Luke and Tasha for legitimate business use of phones, home office, vehicles, and shared equipment. The S-corp deducts. They pocket the reimbursement tax-free.
- 03 THE AUGUSTA RULE**
LEGAL STRUCTURE

→ Rent the home to the business for up to 14 days a year. Tax-free income to Luke & Tasha, full deduction to the business.
CONSERVATIVE YIELD: ~\$13,000
- 04 BOOKKEEPING CLEANUP**
GETTING ORGANIZED

→ Not glamorous, but it is the foundation. Without clean books, every other strategy is sitting on sand. We dialed in the books so they can see profitability in real time.
- 05 + 4 MORE CORE PLAYS**
TAILORED TO ENTITY & BRACKET

→ Hiring credits, retirement vehicles, and efficiency moves we'll execute alongside Luke and Tasha through the year. Every one of them written into the tax code on purpose.

“*Eight core fundamentals that should already be running. One advanced move reserved for business owners in their bracket. None of them gimmicks.*”

THE RESULTS

03 THE MATH, ON THEIR ACTUAL RETURN.

Here is what the roadmap produced when we ran the numbers on Luke and Tasha’s real filings. Same bracket. Different ending.

METRIC	BEFORE	AFTER CORE STRATEGIES
TAXABLE INCOME	\$658,000	\$540,000
FEDERAL TAX LIABILITY	\$223,000	\$172,000
MISSED DEDUCTIONS FOUND	—	\$118,000
FEDERAL TAX SAVINGS (YEAR 1)	—	\$51,000

TOP THREE TO IMPLEMENT NOW

~\$30,000+ IN YEAR-ONE SAVINGS FROM JUST THREE MOVES.

01

HIRE TASHA

Document it, structure it, turn the family income picture inside out.

02

ACCOUNTABLE PLAN

One-time setup. Pays out every single month going forward.

03

HIRING CREDITS

Construction onboarding choices unlock real federal credits most builders never check.

THIS IS NOT FOR EVERYONE

READY TO STOP WRITING THE GOVERNMENT A **DOWN** PAYMENT?

The Tax Strategy Roadmap is built specifically for your business, your entity, your bracket, and your family. No checklists. No generic playbooks. Just a clear list of legal moves the tax code already wrote for owners exactly like you — plus the math to prove it.

THE FIVE-YEAR PICTURE

Nearly **\$1M** back in their household.

Luke and Tasha have been paying north of **\$200,000** in combined federal and state tax for years. With the core strategies running cleanly, the next five years could keep **\$800,000–\$900,000** in their household instead of mailing it to the government.

YOU'RE A FIT IF

- ✓ You pay \$50K+ in annual federal taxes
- ✓ You want to understand the strategy, not outsource it
- ✓ You'll do the documentation work
- ✓ You treat your tax bill like your P&L

NOT A FIT IF

- ✗ You want shortcuts or gray-area loopholes
- ✗ You expect this done passively
- ✗ You won't harvest the savings once we hand you the map
- ✗ You're hunting a one-time fix, not a partnership

GET MY TAX STRATEGY ROADMAP



VISIT

maketaxesfair.com

FIRST STEP

Built for your entity, bracket & family.

THE PROMISE

Friends don't let friends overpay the government.