



CASE STUDY • PHYSICAL THERAPY • NORTHERN NEW JERSEY

FROM BEING HIS OWN ACCOUNTANT TO OWNING A BUSINESS.

How Phil Traded a Guessing Game for the Full Picture of
His Practice

“ And it made me feel like I owned a business
rather than like I was trying to be my own
accountant at the same time.”

PHIL • PRACTICE OWNER

Quotes are word for word from Phil's client video interview.

CLIENT

Phil

Practice Owner

INDUSTRY

Physical Therapy

LOCATION

Northern New Jersey

AT A GLANCE

PHIL DID NOT ARRIVE AT MAKE TAXES FAIR WITH A HORROR STORY.

He arrived with tax software, a pile of documents, and the suspicion that doing it himself was costing him something he could not see.

What changed was structure: a defined list of what to gather, numbers he has read line by line, and a year-end picture he can see coming.

CLIENT SNAPSHOT

CLIENT

Phil, Practice Owner

INDUSTRY

Physical Therapy

LOCATION

Northern New Jersey

PREVIOUS SITUATION

Doing his own returns in tax software, with no way to know whether he had missed anything

STRATEGIES IMPLEMENTED

4 to date**0**

GUESSING GAMES

1

FULL PICTURE

100%

CONFIDENCE LEVEL

THE PROBLEM IN ONE LINE

A BUSINESS RETURN HANDLED IN THE MARGINS OF THE DAY.

THE SHIFT IN ONE LINE

STRUCTURE INSTEAD OF GUESSWORK.

THE CHALLENGE

01 A PRACTICE OWNER WHO WAS ALSO TRYING TO BE HIS OWN ACCOUNTANT.

Phil owns a physical therapy practice in Northern New Jersey. Every spring, he took on one more job.



I always did my taxes on TurboTax by myself and it was a huge hassle to try and get everything together, sit down, have it all out on the dining room table or at my desk in my office type of thing to try and go through everything.”

PHIL

THE DINING ROOM TABLE. THE DESK IN THE OFFICE.

A business return handled in the margins of the day.

There is no villain here. No advisor who ignored his calls, no preparer who filed and disappeared until April. Phil was the only one looking, and he had no way to know whether he was looking at the right things.



Being able to know that I was checking all the boxes and like I didn't miss anything.”

PHIL

THE BLIND SPOT

Being thorough confirms you handled the list in front of you. It cannot tell you what never made it.

When Tyler asked what was most pressing, the answer was not a dollar figure.

It was a word.



Structure of making sure that I was setting myself up to be able to keep as much of my money as possible that I make. To minimize the amount of taxes that I pay legally, and to keep as much money in my own pocket.”

THEN THE PART NO SOFTWARE SELLS:

“The guidance on how to do that and where to do that and when to do that.”

THE SOLUTION

02 GUIDANCE ON HOW, WHERE, AND WHEN.

What changed first was the ambiguity.



So when I started working with Make Taxes Fair and Chris and Tyler, it made it easy to say, okay, here are the things that I need to have for, I'll say, filing my taxes.”

PHIL

A defined list sounds small. It removes the worst part of doing it yourself: never knowing whether the pile on the table is the whole pile.



I know what my P&Ls look like. I know what's on them."

The guidance Phil asked for arrived as three answers, not one:

PILLAR · 01

HOW

How to structure the business to keep more of what it earns.

PILLAR · 02

WHERE

Where those decisions live inside the practice.

PILLAR · 03

WHEN

When each one has to happen to count for the year.

A RETURN

A return records decisions already made.

STRATEGY

Strategy is making better ones while the calendar is still open.

THEN THE SENTENCE THAT SAYS THE MOST:

“And it made me feel like I owned a business rather than like I was trying to be my own accountant at the same time.”

THE RESULTS

03 STRUCTURE INSTEAD OF GUESSWORK.

Phil does not describe an outcome. He describes a posture.

“Yeah, now I have the structure to be a true business owner.”

PHIL

“It's not a guessing game of hoping that I have looked at the right thing or hoping I have the full picture. I know I have the full picture.”

PHIL

“I've been able to understand what my end of the year return is going to look like, what kind of money I could get back potentially on a return.”

PHIL

WHAT SHIFTED

BEFORE	AFTER	WHAT SHIFTED
~~From the dining room table~~	to a defined list.	Tax season is no longer an open-ended hunt through a year of paperwork. Phil knows what to gather, and he knows when it is complete.
~~From hoping~~	to knowing.	"It's not a guessing game of hoping that I have looked at the right thing or hoping I have the full picture. I know I have the full picture."
~~From filing blind~~	to seeing the year before it ends.	"I've been able to understand what my end of the year return is going to look like, what kind of money I could get back potentially on a return."
~~From this year's return~~	to the next phase of the practice.	Phil is already planning for people he has not hired yet: "how to change that structure so that as I add employees that I can help them keep as much money as possible in their pockets when I pay them." Make Taxes Fair is a tax practice, not a law firm, so legal questions get handled with the right professional at the table.

ADVICE

PHIL'S ADVICE TO OTHER BUSINESS OWNERS

Asked what he would tell an owner on the fence, Phil started with homework. "I think you got to get all your documents together," he said, "and then come to Tyler and work with Chris."

Then he named what sits underneath a big tax bill. Not savings. Risk.

“Chris will be able to sort through it and help you figure out how to reduce that tax bill as much as possible and make sure that you're in a good spot to make sure you're in accordance with the law to reduce your risk of audit.”

For an owner going it alone, that fear is specific. "It gets intimidating, it gets scary and you worry about making a mistake."

His conclusion: "So having the confidence to work with Chris and the team is the number one place that I would go to."

READY TO STOP BEING YOUR OWN ACCOUNTANT?

FRIENDS DON'T LET FRIENDS OVERPAY THE GOVERNMENT.

The first step is a conversation. No pressure, no obligation, just clarity about where your business stands.

YOU'RE A FIT IF

Make Taxes Fair works best with

- ✓ business owners paying \$50,000 or more in annual taxes who want to understand the structure of their own business, not just hand off a stack of receipts.
- ✓ Owners who want legal, documented, audit-ready implementation and would rather know the reasoning than be handed a bill.

NOT A FIT IF

- ✗ If you are hunting for aggressive loopholes, shortcuts, or a preparer who files your return and disappears until next April, this is not the right fit.

But if you are still doing it yourself at the dining room table, and you finish every year without ever feeling certain you caught everything, you are not alone. Phil was there.

Then he was not.

START A STRATEGY CONVERSATION TODAY →

VISIT

maketaxesfair.com

