



64b Business: Taxes and Bookkeeping



64b Business: Taxes and Bookkeeping

10 minutes	Break
5 minutes	Attendance, Breath of Arrival, and Reminders
15 minutes	Lecture- financial management
15 minutes	Lecture- business deductions
20 minutes	Expenses and Income
15 minutes	Break
30 minutes	View and explain 'Sample Cash Flow Projection'
30 minutes	Assignment First 6 months cash flow
15 minutes	Break
40 minutes	US Tax reporting, taxes, retirement
15 minutes	Complete Executive Summary part 4.
3.5 hours	Total

64b Business: Taxes and Bookkeeping

ABMP Exam Coach

- “Access your ABMP account” using instructions on page A-74
- Familiarize yourself with ABMP Exam Coach, especially the “Study Subjects” section
- Preview the preparation assignments for MBLEx Prep classes (74a, 75a, 80a, 81a, 84a, 86a, 87a)

Assignments:

- 64b Executive Summary (due before the end of class)
Packet pages 21-22; Sections 1-4 to be done *in* class.
Completed Executive Summary to be handed in at end of class.
- 66a Review Questions (due before class starts)

Quizzes and Exams:

- 66a Quiz (59a, 61a, 62a, 63a, 64a/b, 65a/b)
- 68a Kinesiology Quiz

Preparation for upcoming classes:

- 65a A&P: Urinary System
Packet E: 165-170.; RQ – Packet A-204 – 205
- 65b Business: Meet Employers and Self-Employed Therapists
Packet B: 25; Have 10 questions to ask the panelists.



Classroom Rules

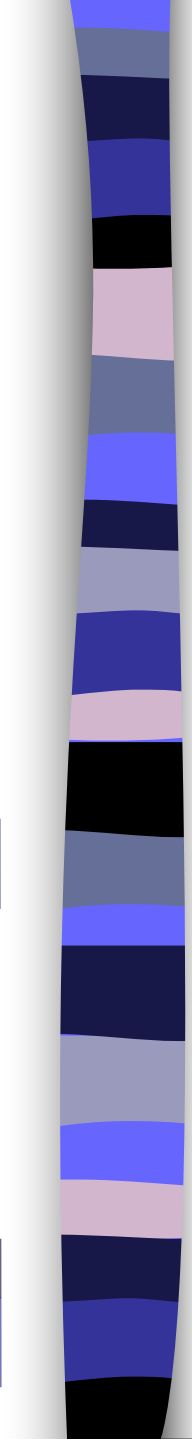
Punctuality - everybody's time is precious

- Be ready to learn at the start of class; we'll have you out of here on time
- Tardiness: arriving late, returning late after breaks, leaving during class, leaving early

The following are not allowed:

- Bare feet
- Side talking
- Lying down
- Inappropriate clothing
- Food or drink except water
- Phones that are visible in the classroom, bathrooms, or internship

You will receive one verbal warning, then you'll have to leave the room.



64b Business: Taxes and Bookkeeping

B- 61

“Before we can get control of our finances, we must get control of our attitudes about money, feelings that were shaped by our earliest experiences with it. Opening ourselves to abundance—not only of the pocketbook but also of the heart—is what’s necessary for true balance and freedom.”

**Suze Orman, author of
*The 9 Steps to Financial Freedom***





Business Record-keeping

Document	Retention
General correspondence (incl. emails & schedule)	5 years
Bank statements	7 years
Cash receipts	7 years
Cancelled checks / Credit card statements (but keep receipts for major purchases indefinitely)	7 years
Tax returns	Indefinitely
Year-end financial statements	Indefinitely
Employee contracts	Indefinitely
Vendor contracts	Indefinitely
Licenses and Permits	Indefinitely
Insurance claims	Indefinitely



Record-keeping Tips

- Have a separate “business-only” checking account and credit card
- Keep all business-related receipts- and know where you have them filed
- Keep financial records according to guidelines
- Pay bills when they are due
- Maintain daily records: appointments, payment received, payments made, auto mileage logs (i.e., don’t get behind in logging these!)
- Check regularly your credit card and bank statements
- Make cash flow projections
- Keep lists of inventory, equipment and furniture



Accounting Definitions

Assets: The total resources (current, fixed or other) of the sole practitioner or business—tangible and intangible. Assets may include cash in the bank, inventory, equipment, accounts receivable, equipment, & goodwill.

Liabilities: Current and long-term debts of the practitioner or business. Liabilities may include long-term debts (ex. terms of lease), accounts payable (ex. a car loan), taxes, and credit card balances.

Capital: The net worth of a business- e.g. the difference between the assets and liabilities.

Accounts Receivable: The amounts owed to you by another person or business.

Accounts Payable: The amounts you owe another person or business.

Common Fully Deductible Business Expenses

- Bank Service Charges
- Business Books and Trade Publications
- Business Insurance
- Credit Card Fees- including swipe fees
- Dues
- Education
- Furnishings, Decorations & Equipment
- Interest on Business Debt
- Insurance
- Inventory Cost of Goods
- Linen Service



Common Fully Deductible Business Expenses

- Maintenance and Repairs
- Marketing
- Office Supplies
- Online Fees
- Postage
- Printing and Copying
- Professional Fees (?)
- Rent
- Sales and Excise Tax
- Samples
- Telephone & Utilities





IMPORTANT REMINDER

Allowable business deductions change with tax law changes. Know what is allowed and at what percentages are allowed before filing your taxes
OR...

Consult with a Tax Professional!



Information re: TLC Massage School Deductions for students

Lauterstein-Conway Massage School and most other massage schools in Texas do not participate in student aid programs administered by the U.S. Dep. of Education and therefore are not "Eligible" or "Qualified" institutions per IRS guidelines.

These schools do not have federal school ID's, do not issue IRS Forms 1098-T, and amounts paid to the school for books and tuition are not "Qualified Education Expenses" deductible as "Tuition and fees" on Form 1040 and reported on Form 8917.

Additionally, amounts paid to the school for books and tuition are not "Qualified Education Expenses" deductible as "Education credits" on Form 1040 and reported on Form 8863.



Information re: TLC Massage School Deductions for students

- If you are already a health professional, and your training is therefore continuing education, tuition and educational expenses may qualify for a deduction. You should check with a qualified tax professional to get an opinion about your individual circumstance.
- Some of you have asked if your initial costs for textbooks, table, massage supplies, etc. are deductible as business expenses. Here as well you should check with a qualified tax professional to get an opinion about your individual circumstance.



Common Initial Business Expenses (**Estimated:** where can you do better?)

Office: 1 st /last/security	\$950/month = \$2850
Equipment	\$1500
Furniture/Music system	\$1000
Sheets/pillows	\$150
Decorations	\$300
Office Supplies	\$100
Business Cards	\$50
Internet install/activation	\$200
Credit card machine	\$70
Tablet	\$200
Brochure	\$200
Website	\$1500

Total: \$8,120



Common Annual Business Expenses (**Estimated:** where can you do better?)

Liability Insurance \$200

Property / rent Insurance \$500

Business License \$38

Accounting / legal fees \$650

Professional Member dues \$100

Total: \$1,488

Common Monthly Business Expenses

(Estimated: where can you do better?)

Rent	\$950
Utilities/internet	\$120
Telephone	\$100
Website hosting fees	\$55
Supplies	\$50
Networking Club due	\$40
Education (books, CEUs)	\$50
Medical Insurance	\$400
Auto (payment, gas, repair)	\$?
Promotion	\$200
Postage	\$25
Entertainment/business meals (50% is taxable)	\$50
Repair/maintenance (also cleaning services)	\$70
Travel expenses (flights. Lodging)	\$30
Inventory	\$150
Business Loan payments	\$?
Staff Salaries	\$?
Personal Draw /Salary	\$?



So, how do you take care of all these things...

Income ledgers...

Disbursement ledgers...

Expense sheets...

Profit and Loss Statements...

Business mileage/business fuel expenses...



So, how do you take care of all these things...

Income ledgers...

An income ledger is a record that tracks all money earned and sometimes associated expenses. It serves as a detailed log of transactions, essential for financial management, tax purposes, and calculating profit for self-employed individuals or small businesses. You can maintain an income ledger using various tools, such as spreadsheets, accounting software, or even a traditional handwritten ledger book.





What an income ledger includes:

- **Date:** The date of the income transaction or expense.
- **Amount:** The specific amount of money earned or spent.
- **Description/Client/Service:** Details about the source of income, such as the client or service provided.
- **Expense Category (if applicable):** The type of business expense, to categorize it for tax purposes.
- **Balance:** A running total of your financial position after each entry, if using a full ledger format.

CASH DISBURSEMENTS JOURNAL				
Account debited	PR	Cash- Cr.	Inventory- Cr.	Other Accounts- Cr.
Freight				
Inventory	119	15		
Inventory	119	25		
Acc Mfg. Co.	AP1	194	4	
Salaries Exp.	622	250		
Wynet & Co.	AP2	147		3
Santa Co.	AP4	294		6
		927	15	
		(191)	(119)	

how do you take care of all these things...

Disbursement ledgers...

A disbursement ledger, also known as a cash disbursement journal or cash payments journal, is a specialized accounting record that tracks a business's cash outflows.

It details each cash payment by recording the date, payee, amount, check number, and purpose of the payment, allowing businesses to monitor spending, manage cash flow, and fulfill reporting requirements.





How a disbursement ledger works...

- **Records Cash Outflows:**
The primary function is to log every instance where cash leaves the business.
- **Provides a Chronological Record:**
Each disbursement is recorded with essential details like date, payee, payment method, and account coding.
- **Simplifies Journalizing:**
Instead of individual journal entries for each cash transaction, a disbursement ledger groups similar transactions into one entry at the end of a reporting period.
- **Facilitates Analysis:**
It provides a breakdown of expenses by category (e.g., rent, utilities) and helps to understand spending patterns.
- **Integrates with General Ledger:**
The summarized information from the disbursement ledger is then transferred to the general ledger.



What a disbursement ledger includes...

- **Date:** The date the payment was made.
- **Payee:** The name of the person or business receiving the payment.
- **Check Number (or other payment reference):** Details of the payment method used.
- **Amount:** The total amount of cash paid.
- **Account Coding:** The specific general ledger account being debited (e.g., rent, wages, inventory).
- **Purpose of Payment:** A brief description of what the payment was for.

So, how do you take care of all these things...

Expense sheets (reports)...

An expense report is a document that lists and categorizes business-related expenses incurred by a self-employed person, such as travel, meals, and supplies, to facilitate reimbursement (if appropriate) and track business-related (and personal) spending. This detailed record provides evidence for an employee's out-of-pocket purchases, enabling accurate reimbursement and serving as an important tool for a business's financial record-keeping, budget management, and tax compliance.





What an expense sheet (report) includes...

- **Itemization:**

It provides a detailed breakdown of individual expenses, including the date, cost, and purpose of each purchase.

- **Reimbursement:**

Self-employed individuals often must submit expense reports to a manager or finance department if they are working as a contractor and want to get paid back for money they / ve spent on behalf of the contracting company.

- **Evidence:**

Receipts for the expenses listed are typically attached to the report as proof of the purchases or for tax purposes.



What an expense sheet (report) includes... continued

- **Tax Compliance:**

The reports help companies maintain accurate financial records and qualify for tax deductions, which is essential for tax filings and audits.

- **Categorization:**

Expenses such as travel, lodging, meals, or office supplies are often categorized to organize information for accounting and analysis.

So, how do you take care of all these things...

Profit and Loss Statements...

A profit and loss (P&L) statement contains a business' income, costs, and expenses over a specific period of time (e.g., month or quarter), showing how profitable the business was.



What a profit and loss statement includes...

- Revenue (Sales): The total income generated from the self-employed person's business activities.
- Cost of Goods Sold (COGS): The direct costs associated with producing the goods or services a company sells, including materials.
- Gross Profit: The profit remaining after deducting the cost of goods sold from revenue.
- Operating Expenses: Costs incurred from day-to-day operations that are not directly tied to the production of goods, such as rent, salaries, marketing, and insurance.

What a profit and loss statement includes... (continued)

- Operating Income (EBIT): Gross profit minus operating expenses, indicating a the profitability from the basic business activities, also known as earnings before interest and taxes (EBIT).
- Other Income and Expenses: Non-operating items that can affect the bottom line, such as interest income / expenses and gains / losses from non-primary activities.
- Net Profit (or Loss): The final profit or loss for the period, calculated after all revenues and expenses, including interest and taxes, have been accounted for. This is often called the "bottom line".

So, how do you take care of all these things...

Business mileage/business fuel expenses...

You might be eligible for a tax deduction on all your business-related driving as a self-employed person.

You can generally figure the amount of your deductible car expense by using one of two methods:

1. the standard mileage rate method, or
2. the actual expense method.

If you qualify to use both methods, you may want to figure your deduction both ways before choosing a method to see which one gives you a larger deduction.





Business mileage/business fuel expenses...

Always consult a tax professional for assistance with your unique situation.

Trips that count as business mileage:

- The IRS classifies the following trips as tax-deductible:
- Driving between two different workplaces
- Driving from your home to a temporary workplace (a workplace is generally defined as temporary if you expect to work there for less than one year)
- Meeting clients and visiting customers
- Running business-related errands

Business mileage/business fuel expenses...

Always consult a tax professional for assistance with your unique situation.

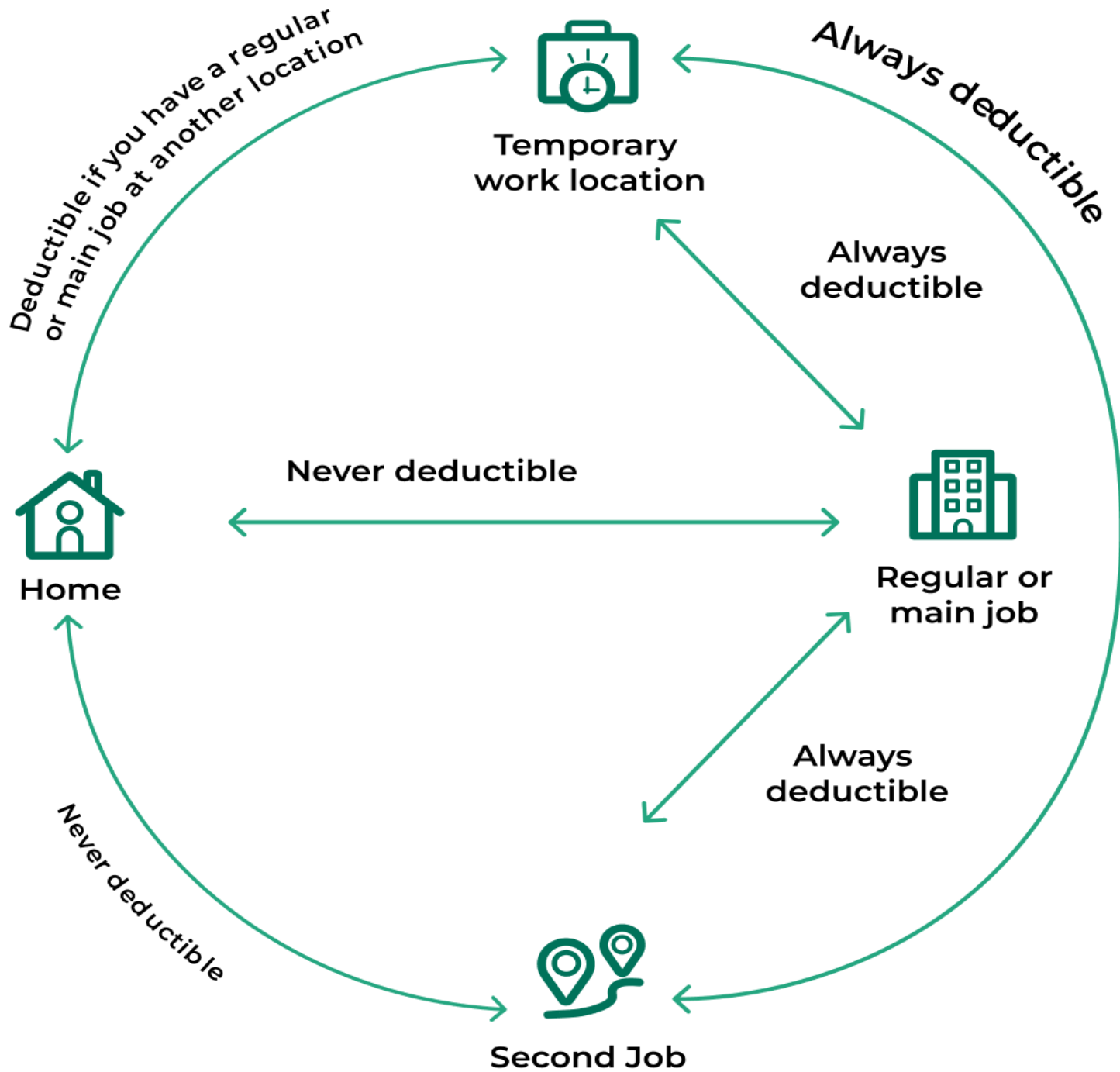
Trips that are NOT considered business mileage:

- Commuting to and from your home to your permanent workplace
- Commuting to and from your home to a second workplace

Here's an overview of trips you can take to and from work:

<https://storage.googleapis.com/driversnote-marketing-pages/business%20vs%20commute.png>

<https://turbotax.intuit.com/tax-tips/self-employment-taxes/standard-mileage-vs-actual-expenses-getting-the-biggest-tax-deduction/L0wIEUYhh>





Business mileage/business fuel expenses...

1. the standard mileage rate method

- To use the standard mileage method, **keep track of the miles you drive for business throughout the tax year** and multiply that number by the standard mileage rate.
- The standard mileage rate for 2025 is 70 (\$0.70) cents per mile. This amount is up from 67 cents per mile for 2024.

Business mileage/business fuel expenses...

2. the actual expense method.

- Add up all the money spent operating your vehicle.
- Multiply this figure by the percentage of the vehicle's business use.
- Some of the costs you can include in your expenses are:
 - ✓ lease payments
 - ✓ auto insurance
 - ✓ gasoline
 - ✓ maintenance
(oil changes, brake pads,
tire rotations)
 - ✓ new tire purchases
 - ✓ title, licensing, and
registration fees
 - ✓ vehicle depreciation (use
a depreciation table to
calculate the amount,
and then deduct only
the portion that applies
to the business use of
your vehicle)



Business mileage/business fuel expenses...

- As with other tax deductions, you'll need to determine the percentage of your mileage that applies to your business.
- **The best way to do this is with a mileage log.** You can keep track of all of your mileage during the year and note what use is for business versus personal.

Always consult a tax professional for assistance with your unique situation.

HOW
ABOUT

... ?



Weekly Income Ledger Sheet

Month May Week 1 Year 2021 Page 1

Date	Client Name	Amt Paid	Ck #	Services	Products	Type	Location	Company	Notes
4/2	Perry Winkle	20	911	20	0	O	Outcall Office	ABC Corp.	
4/2	Astria Ames	20	123	200	0	O	Outcall Office	ABC Corp.	
4/3	Bill Peters	50	Prepay	50	10	N	Office	Humane Society	Prepaid Services
4/3	Somer Days	90	Prepay	35	55	N	Outcall Home	Model	Gift Certificate
4/3	Penny Cash	65	810	45	20	O	Office	Attorney	Referred by Moore
4/4	Clyde Dales	0	Cash	0	0	O	Outcall Home	Carpenter	
4/4	Grover Funk	45	Barter	55	20	N	Outcall Office	Artist	Barter for Bookcase
4/5	Gail Windser	47	212	7	40	O	Office	Data Tech	Series of 5
4/5	Sandy Lott	90	Promo	35	55	N	Office	Stars R Us	Knows People
4/5	Harry Beardsley	0	Prepay	15	10	O	Outcall Office	M&M	Gift Certificate
Income: \$1272 Service Income: \$1032 Product Income: \$240 #Sessions: 26 New Clients: 9 Ongoing: 17									

Monthly Disbursement Ledger Sheet

Month: April Year: 2021 Page: 1

Date	Description	Amt Paid	CK#	Rent Util	Maint Phone	Supp Postage	Promo Fees	Travel Auto	Furn Equip	License Dues	Edu Ins	Book Inv	Bank Ent	Misc Draw
4/2	ABA	250	140							D250				
4/2	J Cleaning	27	141											
4/2	Paul Auto	17.30	142					A17.30						
4/2	Sun Bld	350	143	R350										
4/3	Gas To Go	9	Cash					A9						
4/4	RJ Office	6.21	144			S6.21								
4/4	Pace Print	29.50	145				P29.50							
4/4	Last Café	12.70	Cash										E12.70	
4/10	Dos Chiles	18.40	146										E18.40	
4/12	Phone Co.	65.90	147		T65.90									
4/12	Success I	20	148							D20				
4/17	Career Seminar	50	149								E50			
4/17	Draw	800	150											D800
4/25	AAA Util	50	151	U50										
	TOTAL	*****		*****	*****	*****	*****	*****	*****	*****	*****	*****	*****	*****

*Please note that not all expenses are 100% deductible. Please consult current tax laws.

Gift Certificate Register

Date Sold	Amount Paid	Purchased By	Phone #	Issued To	Phone #	Services	Products	\$ Amt.	Date Redeemed
10/12	\$45	S. Smith	555-1111	P. Jones	555-2222	5 Yoga Classes			
10/14	\$60	T. Silver	555.1234	???		1-hr. massage			
10/15	\$75	I. Gold	555-5555	J. Dowd	555-3333			\$75	



[illegible]

Or,
How
About
... ?



Automated Business Accounting Software!!!

Here is what it does:

- Books clients
- Serves as a Point of Sale system
- Sends automated reminders
- Maintains Credit Card records on file for security
- Provides electronic intake and SOAP note forms



Automated Business Accounting Software continued

Popular solutions include:

- **Quickbooks**
- **Smart Clerk**
- **MyBill Book**
- **Zip Books**
- **Profit Books**



Research features and costs of each; find what works for you!

Automated Business Accounting Software continued

Popular solutions for MILEAGE LOGS include:

- **GOFAR mileage tracker**
- **Stride Tax Mileage Tracker**
- **Trip Log**
- **Mileage Log +**
- **Mile IQ**



Again, do your research – there are free and paid options.

Setting Fees

One Year = 52 weeks

Weekends count as workdays; they don't matter – therapists work weekends!

52 weeks - 1 week for holidays
 - 1 week for sick days
 - 2 weeks for vacation
 = **48 weeks left for working**

960 hours per year hands-on work = 48 weeks x 20 hours/week

288 hours per year to manage your work = 30% of your

= 1248 hours per year work time

1248 hours per year / 48 weeks = 26 hours work time per week

Setting Fees

1. **Annual Gross Income as an Employee (then if 22% taxes taken)**
– with and without tips or gratuity

New employee:

$$\text{\$35/hr} \times 20 \text{ hrs} = \text{\$700} \times 48 \text{ wks} = \text{\$33,600} + \text{tip @ 20\%} = \text{\$40,320} \times .78 = \text{\$31,450}$$

2yr employee :

$$\text{\$40/hr} \times 20 \text{ hrs} = \text{\$800} \times 48 \text{ wks} = \text{\$38,400} + \text{tip @ 20\%} = \text{\$46,080} \times .78 = \text{\$35,942}$$

2. **Annual Gross Income as Self-Employed**
- with standard deduction + 30% taxes

$$\text{\$85/hr} \times 20\text{hr} = \text{\$1700} \times 48 \text{ wks} = \text{\$81,600} + \text{tip @ 20\%} = \text{\$97,920} - \text{\$12,000} = \text{\$85,920} \\ \times .7 = \text{\$60,144}$$

$$\text{\$100/hr} \times 20\text{hr} = \text{\$2,000} \times 48 \text{ wks} = \text{\$96,000} + \text{tip @ 20\%} = \text{\$115,200} - \text{\$12,000} = \\ \text{\$103,200} \times .7 = \text{\$72,420}$$

TIPS ARE NEVER GUARANTEED!!

BUDGET WISELY!!

Monthly Personal Budget Worksheet

Estimated Monthly Cost *x 12*

INCOME

Income (Draw) From Business

\$

\$

Income From Other Sources

\$

\$

TOTAL INCOME

\$

\$

EXPENSES

Rent/Mortgage

\$

\$

Home Insurance

\$

\$

Health Insurance

\$

\$

Utilities

\$

\$

Telephone

\$

\$

Auto: (payments, gas, repairs)

\$

\$

Food

\$

\$

Household Supplies

\$

\$

Clothing

\$

\$

Laundry/Dry Cleaning

\$

\$

Education

\$

\$

Entertainment

\$

\$

Travel

\$

\$

Contributions

\$

\$

Health

\$

\$

Home Repair and Maintenance

\$

\$

Self-Development

\$

\$

Outstanding Loans and

Credit Card Payments

\$

\$

Miscellaneous Expenses

\$

\$

TOTAL EXPENSES

\$

\$

BALANCE (+/-)

\$

\$

Sample Cash Flow Worksheet

		May	June	July	Totals	
I. Monthly Income From:						
Massage		3,000	3,400	3,200	9,600	
Sales		300	200	300	800	
Loans		0	400	400	1,200	
Utilities		50	55	50	155	
Telephone	75	75	75	225		
Bank Fees	0	0	0	0		
Other		0	0	0	0	
Total Income		3,300	3,600	3,500	10,400	
II. Expenses:						
Rent		10	10	10	30	
Professional Fees		35	50	25	110	
Insurance		0	650	0	650	
Dues		75	0	325	400	
Marketing		100	150	250	500	
Massage supplies		50	30	30	110	
Office Supplies(stationary, etc.)		150	50	0	200	
Auto (0,50 mi.)		20	20	20	60	
Staff salaries		0	0	0	0	
Equipment		150	0	100	250	
Decorations		25	0	0	25	
Furniture & Fixtures		50	0	0	50	
Inventory		50	500	0	550	
Continuing Education		25	200	0	225	
Laundry		15	15	15	45	
Entertainment		40	30	60	130	
Other expenses		100	25	25	150	
• Total Expenses			1330	2200	1435	4,965
• Profit (income – expenses)			1970	1400	2065	5,435
• Est. Tax (30% of Net Profit)		591	420	620	1,640	
• Net income (profit - tax)			1379	980	1445	3,795



64b Assignment

Due by the last 30 minutes of class. Assignment **64b Cash Flow Forecast** will be done, assessed, and graded in this class through ClassMarker. Packet B: 19, 23-24. Time: about 30 minutes.

Together we explore your anticipated expenses including marketing and begin a Cash Flow Forecast for your first six months of business.

Plan your cash flow as though you are employed full or part time – not doing massage - for the first three months out of school. But you should assume that even if you are employed in a non-massage context, you will be doing a certain number of sessions outside of your non-massage employment.

Because an employer will be paying your taxes at your non-massage job, you do not want to co-mingle this income with income from your massage business that you will have to pay taxes on. If you plan to be a contractor, you will record all income and expenses as though you are self-employed.

Refer to the illustration on BM p. 293. We have included the forms for you to complete at the end of this syllabus for your first year of estimated income and expenses. Use appropriate information from BM p. 280-298.

Many new businesses do not make a profit in the first year, so if you budget only a modest profit, that's great. Please remember that this cash-flow is only for your Massage Business, not income from another job.

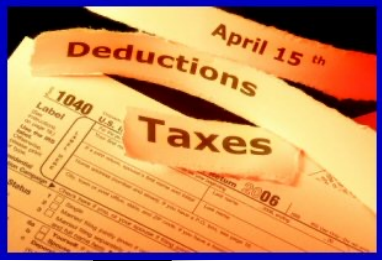
If you plan to be employed full-time as a therapist by someone else; for the sake of this exercise, assume by the sixth month that you will also be maintaining self-employment and seeing at least three clients a week in your private practice and reflect those sessions' income and expenses related to your practice also in your cash-flow forecast.

U.S. Tax Reporting - Employees

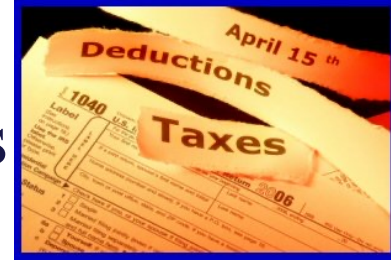
Employees receive a Form W-2, Wage and Tax Statement from their employers.

- Form 1040: U.S. Individual Income Tax Return





U.S. Tax Reporting – Sole Proprietors



A sole proprietorship is not an independent entity from its owner, so the business does not file a separate tax return. Income or loss is reported on the owner's personal tax return. If you're a sole proprietor you must file:

- Form 1040: U.S. Individual Income Tax Return
- Schedule C: Profit or Loss From Business (Sole Proprietorship)
- Schedule SE: Self-Employment Tax
- Form 1040 ES: Estimated Tax For Individuals (quarterly—if you will owe taxes)
- **The IRS has recently ruled that Paypal, CashAPP, SquarePay, Venmo, etc., must issue 1099K forms to individuals with more than \$3,000 in revenue. The 1099K is also sent directly to the IRS, and considered part of your taxable income.**



65b Business: Meet the Employers

Have ready **10 Questions that you will ask the Panelists** (either from the lists below or from ones you have thought of to ask). This class is to give you an idea of what employers are looking for as well as to give you an idea of what it is really like to be in private practice. You are encouraged to ask questions.

Below is a list of questions concerning various aspects of being employed in the field of massage therapy. Class 65b Business: Meet Employers and Self-Employed Therapists is a chance for you to ask questions of employers about what they offer and expect from you.

What is the pay rate?

Do you offer health insurance?

Do you offer paid time off?

How much of the job is not about doing massage?

Are the employees expected to sell products or massage packages?

Do you offer retirement programs?

Do you offer job training?

What is considered full time / part time?

As an employee does the therapist need to provide their own liability insurance?

As an employee is there room for advancement?



65b Business: Questions for Self-employed Therapists

Below is a list of questions that relate to private practice - you are encouraged to come up with your own questions as well.

What do you consider full time practice?

How much of your time is spent on non-massage activities that relate your practice?

What kinds of services / techniques do you offer?

Do you sell massage related products to supplement your massage income?

How do you market your-self?

How long did it take to get your practice up and running?

What is your experience with out-calls, home based practice, office based practice or working for someone else?

What kinds of continuing education have benefited you the most?

What kind of advice would you give to the new therapist starting out?

How has your view of massaged change since you began your practice?



64b Business: Taxes and Bookkeeping