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The Get Rich Slow Podcast Podcast Disclosures – April 2022

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References:

Goldratt, Eliyahu M., 1947-2011. The Goal: a Process of Ongoing Improvement. Great Barrington, MA: North River Press, 2004.

Glossary of Terms

Margin - Margin occurs when an investor buys an asset by borrowing the balance from a broker. Buying on margin refers to the initial payment made to the broker for the asset; the investor uses the marginable securities in their brokerage account as collateral. <https://www.investopedia.com/terms/m/margin.asp>

Leverage - The use of debt (borrowed funds) to amplify returns from an investment or project. <https://www.investopedia.com/terms/l/leverage.asp>

HSA - A tax-advantaged account that allows people to save for medical expenses that are not reimbursed by their high-deductible health plans. <https://www.investopedia.com/terms/h/hsa.asp>

A long-term capital gain or loss is the gain or loss stemming from the sale of a [qualifying investment](#) that has been owned for longer than 12 months at the time of sale. This may be contrasted with [short-term gains](#) or losses on investments that are disposed of in less than 12 months' time. Long-term capital gains are often given more favorable tax treatment than short-term gains.¹ https://www.investopedia.com/terms/l/long-term_capital_gain_loss.asp

Section 179 of the Tax Rule: Section 179 allows taxpayers to deduct the cost of certain property as an expense when the property is placed in service. <https://www.irs.gov/newsroom/irs-issues-guidance-on-section-179-expenses-and-section-168g-depreciation-under-tax-cuts-and-jobs-act>

Schedule C -lists income and expenses related to self-employment and is used by sole proprietors. Definitions for 1099 While there are many types of 1099 forms, they all serve the same purpose; they are used by taxpayers to provide information to the [Internal Revenue Service](#) (IRS) about all of the different types of income they receive throughout the year outside of their regular salary. This type of income is also referred to as income from non-employment-related sources. Taxpayers need to report all outside income to the IRS to avoid an audit. This income may include interest from your bank, dividends from investments, or compensation for freelance work.¹

Form W- also known as the Wage and Tax Statement, is the document an employer is required to send to each employee and the [Internal Revenue Service](#) (IRS) at the end of the year. A W-2 reports employees' annual wages and the amount of taxes withheld from their paychecks. A W-2 employee is someone whose employer deducts taxes from their paychecks and submits this information to the government.

PPO: PPO, which stands for Preferred Provider Organization, is defined as a type of managed care health insurance plan that provides maximum benefits if you visit an in-network physician or provider, but still provides some coverage for out-of-network providers. Additionally, you can usually visit any provider without a referral from your primary physician.

Managed care plans attempt to reduce the cost of medical care while maintaining quality of care. PPO plans were created to gain some of the cost-saving features of an HMO (like having a network of providers) while giving members more flexibility than with a typical HMO. This mix of lower costs and greater flexibility makes PPO plans extremely popular.

Charitable Remainder Trust: A charitable remainder trust is a “split-interest” giving vehicle that enables people to pursue philanthropic goals while still generating income. Tax exempt and [irrevocable](#), they are designed to reduce the [taxable income](#) of individuals. They are set up with a donation by the [trustor](#) (also known as “the grantor” or “the benefactor”) that provides a partial tax deduction. They then operate by dispensing income to either the trustor or one or more named noncharitable beneficiaries for a specified period of time, after which they donate the remainder of the trust to one or more designated charitable beneficiaries, [which can be either a public charity or private foundation](#).¹

Charitable Donation: A charitable donation is a gift of cash or property made to a [nonprofit organization](#) to help it accomplish its goals, for which the donor receives nothing of value in return. In the U.S. [donations can be deducted from the federal tax returns](#) of individuals and companies making them.