

The Found Money Blueprint

EXCLUSIVE REPORT · 2022 — 2024

Why your accountant likely missed a 6-figure refund — and how to get it back before it expires.

\$47,000+ owed to the average
tipped-employee business

Most owners have no idea it's sitting there. This report changes that.

The Hidden Leak in Your Bank Account

It's not really a leak. It's a vault. And your name is on the money inside.

The Reality

If you run a business with tipped employees — a restaurant, a bar, a salon — you already know the feeling of being squeezed. Food costs are up. Labor is up. Margins are down. You work six days a week to break even. The seventh is for the government.

While you've been grinding to keep the doors open, there is money sitting in a vault at the IRS that belongs to you. Money you already earned. Money you already paid in taxes. Money that should be in your bank account — not theirs.

The Truth Nobody Told You

Most owners believe their CPA has it handled. They trust their payroll company to "do the math." But the truth is ugly. Thousands of tipped-employee businesses are silently overpaying FICA taxes every single shift.

- ✔ We're not talking about a handout. We're not talking about a loan. We're talking about the **FICA Tip Tax Credit** — a legal, permanent part of the tax code that lets you reclaim the employer's portion of Social Security and Medicare taxes you paid on your staff's tips.

Grab a coffee. This one could be worth six figures.

The CPA Myth

Why good accountants miss great credits — and why it isn't their fault.

The Problem

Many accountants pull the totals off your payroll report and plug them in. If the payroll company didn't flag the credit, your CPA didn't claim it.

Why It Hurts

You pay the full 7.65% employer tax on tips that should have triggered a credit. That's money walking straight out of your pocket and into Uncle Sam's.

The Fix

Don't assume silence means "nothing is owed." Ask for a specialty review. It costs nothing to look. It costs a fortune to ignore.


Think of It Like Medicine

If you have a nagging cough, you see your family doctor. But if you need heart surgery, you fly across the country to find a specialist who does nothing but hearts, every day, all day long.

Your CPA is the family doctor. They're fantastic at filing your yearly returns, keeping you compliant, and making sure the lights stay on. But the FICA Tip Credit (Section 45B of the Internal Revenue Code) is heart surgery.

What It Actually Requires

It requires a forensic, line-by-line look at your payroll data — every shift, every hourly rate, every tip reported — across three full years. Most CPAs don't have the time. They don't have the specialized software. And quietly claiming a tax credit that adds hours of unpaid work isn't on anyone's to-do list.

 One of the most common things we hear: *"My CPA is great. If I was owed money, they'd have told me."* It makes sense to think that way. But it's not how this works.

Your CPA is a generalist. Specialized credits need a specialist's eye. Just because nobody claimed it doesn't mean you aren't entitled to it.

The Payroll Trap

Why your "set-it-and-forget-it" software is quietly costing you thousands.

The Problem

Most payroll systems automatically calculate FICA on the entire amount of your staff's tips. They don't apply the "Credit for Employer Social Security and Medicare Taxes Paid on Certain Employee Tips."

Why It Hurts

Every time a server or stylist makes a great tip, you get punished. You pay more in employer taxes — on money that never touched your register.

The Fix

Pull your payroll reports from 2022, 2023, and 2024. Look for a line that says "Section 45B Credits." If it isn't there, you've been overcharged for three years straight.

- i Payroll software is built for one thing — **compliance**. Not optimization. The job is to make sure the IRS gets paid so you don't get fined. The job is **not** to hunt down every credit the law allows. Your payroll company is a defensive lineman. They block the hit. They don't run the ball into the end zone.

Here's the part that makes owners angry when they finally see it. The software *knows* the tip data. The credit math isn't a mystery. It's just that nobody's job was to fight for your refund — until now.

The Secret Math of "Minimum Wage"

The \$5.15 rule that quietly puts tens of thousands back in your pocket.

\$5.15

The Frozen Federal Rate

That is the exact number the IRS uses for this specific tax calculation. It's a "frozen" rate baked into the tax code — not your state's current minimum wage.

How the Math Works

To qualify for the credit, your employees must earn tips for serving food, drinks, or providing other services where tipping is customary. The credit applies to the FICA taxes you paid on tips **above what was needed to meet the federal minimum wage of \$5.15 per hour.**

Yes. You read that right. \$5.15. That is the exact number the IRS uses for this specific tax calculation. It's a "frozen" rate baked into the tax code.

The Problem

Most owners think, "My state's minimum wage is \$15. This doesn't apply to me."

Why It Hurts

Owners in high-wage states like California and New York talk themselves out of the credit before they even try. They leave \$50,000+ sitting on the table.

The Fix

Stop doing the tax math in your head. The IRS rule is not your state rule. Use a specialized calculator that understands the \$5.15 threshold — and get a real number.

The IRS math is different from your state's wage law. Most owners qualify and don't even know it. The higher the tip volume, the bigger the refund.

Here's a quick way to gut-check it. If your tipped staff regularly pulls in more than \$5.15 per hour in tips — and let's be honest, most do, even on a slow Tuesday — you have excess tips. Excess tips equal a credit. A credit equals a refund check.

The Fear of the "Audit"

Why the scariest word in business isn't the red flag you think it is.

The Fear

The moment you put the words "IRS" and "Refund" in the same sentence, business owners get a pit in their stomach. The fear is always the same: *"If I ask for money back, I'll get audited."*

That fear is exactly what the government is counting on to keep your money in their pocket. The government doesn't need to hide your money. They just need you to be too scared to ask for it.

- ⊗ Owners have heard horror stories about the ERC (Employee Retention Credit) — the pandemic-era program where sketchy firms filed shady claims and triggered real audits. So now every tax credit feels like a trap. **The FICA Tip Credit is not the ERC. Not even close.**

The Reality

The Problem

Owners are scared to "rock the boat" and assume every credit is a red flag.

Why It Hurts

Fear creates paralysis. Every month you wait, the oldest part of your 2022 overpayment gets closer to expiring. Eventually, that money is legally gone. Forever.

The Fix

Use a process backed by Tax Attorneys and CPAs. When the filing is done right and follows the law to the letter, there's nothing to fear. It's an adjustment of an overpayment — not a loophole.

The FICA Tip Credit has been in the tax code since 1993. It is a permanent, standard, well-worn part of the law. Claiming it isn't gaming the system. It's just paying the correct amount of tax — no more, no less. Refusing to claim a credit you legally earned isn't "playing it safe." It's leaving a tip for the IRS.

The "Found Money" Epiphany

The moment owners realize this was never "extra" money — it was always theirs.



The Jeans Analogy

You're cleaning out an old pair of jeans and you find a \$20 bill in the back pocket. Feels great, right? Free money. Now swap the jeans for your 2022 to 2024 payroll records. And swap the \$20 for \$40,000. \$80,000. \$250,000.



Money You Already Earned

You worked the shifts. You managed the staff. You paid the insurance. You covered the broken walk-in cooler. You ate the no-shows. You absorbed the stress. That money belongs in your equipment fund, your expansion plans, your kid's college, or your retirement account.



The Blind Spot

Most owners are too busy "in" the business to look "at" the business. You're focused on tonight's rush and tomorrow's schedule. While you're saving 50 cents a pound on chicken wings, you're losing \$5,000 a month in tax overpayments.

The Math Nobody Shows You

Save 50¢/lb on Wings

\$400/month in savings

Recover FICA Tip Credit

\$5,000/month in recovery

Same Business. Same Effort.

Ten times the impact.

- ✓ THE FIX: Take 60 seconds to run your numbers through an estimate tool. No commitment. Think of it as a "health check" for your business.

The Path Forward

Clarity, recovery, and what to do next.

By now, you probably realize there's a strong chance your business is owed a serious chunk of money. You've seen why your CPA likely missed it. You've seen why your payroll company never flagged it. You've seen why the math is almost always in your favor. The only question left is — what do you do now?

 The worst thing you can do is try to file this yourself. The second worst thing is ignore it.

That's why we built the **Tip Tax Recovery Initiative** — to bridge the gap. We don't replace your CPA. We work with them (or for you, directly) to do the deep-dive forensic audit required to get this money back.

Our System Is Built on Three Simple Pillars



1. Expertise

A dedicated team of Tax Attorneys and CPAs who specialize only in this credit. This is all they do. Every day. All day long.



2. Ease

We handle the data pull and the paperwork. You don't spend your weekend buried in filing cabinets. You don't chase anyone. You live your life.



3. No Risk

We work on a contingency basis. If we don't find you money, you don't pay us a dime. Period.

How the Recovery Process Works

From your first conversation to a check in the mail — here's the simple path forward.

Forensic Payroll Audit

We analyze 2022–2024 payroll line by line.

File the Credit

Tax attorneys and CPAs prepare and submit claim.

Free 15-Minute Review

We assess employee count and tip volume.

Receive Your Refund

The IRS issues your refund check to you.

Most business owners complete the initial review in under 15 minutes. Our team handles everything after that — no weekends buried in paperwork, no chasing anyone. You live your life while we recover your money.

\$47K+

Average Refund

For tipped-employee businesses across the 2022–2024 window

1993

In the Tax Code Since

Section 45B is a permanent, well-established part of federal law

\$5.15

The IRS Threshold

The frozen federal rate used to calculate your eligible tip credit

0

Upfront Cost

Contingency-only. If we don't find money, you pay nothing

YOUR NEXT STEP · FREE & NO-PRESSURE

Let's Find Your "Found Money"

Book a free 15-minute Tip Credit Review. No sales pitch. No pressure. Just a real number, from a real specialist, on the money you're probably owed.

→ We look at your employee count and average tip volume.

→ We give you a ballpark estimate of your potential refund.

→ We walk you through the simple 3-step process to get your checks in the mail.

→ If it's not worth your time — we'll tell you. Straight up.

It's time to stop overpaying. It's time to claim what you've already earned. The 2022 window is already ticking. Every month you wait is a month closer to that money being gone — legally, permanently, forever.

[Book My Free 15-Minute Review](#)

[Get My Estimate Now](#)