



# **COURSE 962795**

## **Starting A Business**

### **Exam Material**

**Uscontractorlicense LLC**

PO Box 268 / Platteville, Wisconsin 53818 / 608.348.6688 / [www.uscontractorlicense.com](http://www.uscontractorlicense.com)



This course is a distance learning or e-learning course, which allows the attendee to complete the course on their time schedule.

### **Course Outline**

This course is a distance learning or e-learning course, which allows the attendee to complete the course on their time schedule.

This course provides basic federal tax information for people who are starting a business. It also provides information on keeping records and illustrates a recordkeeping system.

### **Exam**

132 questions related to the reference materials are used to test the attendee on their comprehension of the materials. A 70% score will need to be attained in order to pass this course.

### **Answer Sheet(s)**

1 bubble style answer sheets are included. When you are finished with the exam, you may return the answer sheets for grading to:

By Mail: Uscontractorlicense LLC  
PO Box 268  
Platteville, Wisconsin 53818

By Email: michael@uscontractorlicense.com  
By Fax: 608-571-0096

Once we get the answer sheets back, we will grade them, enter your hours into the attendance portal and email or mail you back your certificate of completion(s). You will be responsible for renewing your license with the DSSPS at [www.license.wi.gov](http://www.license.wi.gov) website.

Any questions, please contact us at 608.348.6688

# **Uscontractorlicense LLC**

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## Questions 1 thru 12 Can Be Found In - Determining Which Type of Business To Use

### 1. When beginning a business, what must you decide first?

- A. What accounting software to use
- B. How many employees to hire
- C. Which form of business to use
- D. What bank to choose

### 2. Which of the following is one of the most common forms of business?

- A. Trust
- B. Cooperative
- C. Nonprofit foundation
- D. Sole proprietorship

### 3. A sole proprietorship is defined as:

- A. A business owned by shareholders
- B. An unincorporated business owned by one individual
- C. A state-chartered corporation
- D. A joint business owned by spouses

### 4. In a sole proprietorship, business liabilities are:

- A. Separate from the owner
- B. Shared equally with employees
- C. Limited to business property
- D. The personal liabilities of the owner

### 5. Income and expenses of a sole proprietorship are reported on:

- A. Form 1065
- B. Form 1120
- C. The owner's personal tax return
- D. Form 2553

### 6. A partnership is created when:

- A. A business hires more than one employee
- B. A corporation issues stock
- C. Two or more persons join to carry on a trade or business
- D. A sole proprietor expands operations

### 7. A partnership pays federal income tax directly to the IRS.

- A. Always
- B. Only if profitable
- C. Only in the first year
- D. No, it files an information return and passes income through to partners

### 8. In a general partnership, profits and losses are:

- A. Taxed only at the business level
- B. Kept by the managing partner
- C. Passed through to individual partners
- D. Ignored for tax purposes

### 9. In forming a corporation, shareholders exchange money or property for:

- A. Loans
- B. Bonds
- C. Dividends
- D. Capital stock

### 10. A C corporation's profits are generally taxed:

- A. Only to shareholders
- B. Only at the corporate level
- C. At both the corporate level and again when distributed as dividends
- D. Not taxed

### 11. An eligible corporation that elects to avoid double taxation may become a:

- A. Limited partnership
- B. Nonprofit corporation
- C. S corporation
- D. Sole proprietorship

### 12. A limited liability company (LLC) is formed under:

- A. Federal IRS rules only
- B. Social Security Administration regulations
- C. State law by filing articles of organization
- D. Partnership agreements only

## Questions 13 thru 24 Can Be Found In - Getting a Taxpayer Identification Number (TIN)

### 13. Why must you have a Taxpayer Identification Number (TIN)?

- A. To open a business bank account
- B. To hire employees
- C. So the IRS can process your returns
- D. To obtain a business license

### 14. Which of the following is one of the most common types of TINs?

- A. Business license number
- B. State registration number
- C. Social Security Number (SSN)
- D. Sales tax ID

### 15. An Employer Identification Number (EIN) is issued by:

- A. The Social Security Administration
- B. The Department of Labor
- C. The Small Business Administration
- D. The Internal Revenue Service (IRS)

### 16. A Social Security Number (SSN) is issued by:

- A. The IRS
- B. The Social Security Administration (SSA)
- C. The Department of Treasury
- D. The Department of Commerce

### 17. Which of the following entities may be assigned an EIN?

- A. Only corporations
- B. Only partnerships
- C. Only sole proprietors
- D. Sole proprietors, partnerships, corporations, and other entities

### 18. You must include your TIN on:

- A. Only payroll forms
- B. Only business licenses
- C. All returns and other documents sent to the IRS
- D. Only state tax returns

### 19. If you do not furnish your TIN as required, you may be subject to:

- A. License suspension
- B. Jail time automatically
- C. Penalties
- D. Automatic audit

### 20. Which form is used to apply for an EIN?

- A. Form W-2
- B. Form 1099-NEC
- C. Form 1040
- D. **Form SS-4**

### 21. You can apply for an EIN online at:

- A. SSA.gov
- B. SBA.gov
- C. IRS.gov/EIN
- D. Treasury.gov

### 22. If you do not receive your EIN by the time a return is due, you should:

- A. Wait to file the return
- B. Use your SSN instead
- C. Ignore the filing requirement
- D. File the return and write "Applied for" with the date applied

### 23. Generally, a business entity should have:

- A. Multiple EINs for different departments
- B. An SSN and EIN for every owner
- C. Only one EIN
- D. No EIN unless audited

### 24. If you make reportable payments to a corporation or partnership, you must obtain its:

- A. Social Security Number
- B. Driver's license number
- C. Business license number
- D. Employer Identification Number (EIN)

## Questions 25 thru 34 Can Be Found In - Designating a Tax Year

### 25. A tax year is generally defined as:

- A. Any 6-month accounting period
- B. A reporting period chosen by the IRS
- C. An annual accounting period of 12 consecutive months
- D. The calendar quarter used for payroll

### 26. A calendar tax year begins and ends on:

- A. July 1 – June 30
- B. October 1 – September 30
- C. April 1 – March 31
- D. January 1 – December 31

### 27. A fiscal tax year is a 12-month period that:

- A. Must end on December 31
- B. Must begin January 1
- C. Ends on the last day of any month except December
- D. Always lasts 52 weeks

### 28. A 52-53-week tax year is considered a type of:

- A. Calendar year
- B. Short tax year
- C. Fiscal tax year
- D. Quarterly period

### 29. You must use a calendar tax year if you:

- A. Have employees
- B. Operate as a corporation
- C. Keep no books or records
- D. Have business expenses

### 30. If your present tax year does not qualify as a fiscal year, you must use:

- A. Any month you choose
- B. A short year
- C. A calendar year
- D. A 6-month period

### 31. If you previously filed using a calendar year and later become a sole proprietor or partner, you generally must:

- A. Switch to a fiscal year
- B. Choose any new year
- C. Continue using the calendar year unless approved to change
- D. File quarterly returns only

### 32. A first-time filer who has never filed a business return may generally adopt:

- A. Only a fiscal year
- B. Only a calendar year
- C. A 6-month reporting period
- D. Either a calendar year or a fiscal year (with some exceptions)

### 33. You adopt a tax year by:

- A. Applying for an EIN
- B. Paying estimated taxes
- C. Filing your first income tax return using that tax year
- D. Filing an extension request

### 34. To change your tax year after adopting one, you may need to file:

- A. Form 2553
- B. Form 940
- C. Form 1128
- D. Form SS-4

## Questions 35 thru 44 Can Be Found In - Choosing an Accounting Method

### 35. An accounting method is a set of rules used to determine:

- A. How to calculate payroll taxes
- B. When to file tax returns
- C. When and how income and expenses are reported
- D. How to obtain an EIN

### 36. You generally choose your accounting method when you:

- A. Apply for an EIN
- B. Hire employees
- C. Open a bank account
- D. File your first income tax return

**37. Under the cash method of accounting, income is reported in the tax year it is:**

- A. Earned
- B. Invoiced
- C. Accrued
- D. Received

**38. Under the cash method, expenses are generally deducted in the year they are:**

- A. Incurred
- B. Earned
- C. Paid
- D. Estimated

**39. Under the accrual method of accounting, income is generally reported in the year it is:**

- A. Received
- B. Deposited
- C. Earned
- D. Collected

**40. Under the accrual method, expenses are deducted in the year they are:**

- A. Paid
- B. Deposited
- C. Billed
- D. Incurred

**41. If inventory is necessary to account for income, you generally must use:**

- A. The cash method
- B. A hybrid method
- C. An accrual method for purchases and sales
- D. A calendar year method

**42. You must use the same accounting method to:**

- A. Apply for business licenses
- B. File payroll returns
- C. Figure taxable income and keep your books
- D. Open a checking account

**43. An accounting method clearly shows income only if it:**

- A. Minimizes taxes
- B. Changes each year
- C. Uses estimates only
- D. Treats all items of gross income and expense the same from year to year

**44. Once you have adopted an accounting method, you generally must obtain IRS approval before:**

- A. Filing estimated taxes
- B. Hiring employees
- C. Changing to another accounting method
- D. Depreciating assets

### **Questions 45 thru 47 Can Be Found In - Business Taxes**

**45. The form of business you operate determines:**

- A. Your business license requirements only
- B. Your accounting software
- C. What taxes you must pay and how you pay them
- D. Whether you need employees

**46. Which of the following is one of the four general kinds of business taxes?**

- A. Property tax
- B. Sales tax
- C. Franchise tax
- D. Self-employment tax

**47. Partnerships are required to file:**

- A. An annual income tax return and pay income tax
- B. Quarterly excise tax returns only
- C. An annual information return (but generally do not pay income tax)
- D. No federal tax forms

## Questions 48 thru 52 Can Be Found In - Income Tax

**48. Which businesses must file an annual income tax return?**

- A. Only partnerships
- B. Only sole proprietors
- C. All businesses except partnerships
- D. Only corporations

**49. Partnerships are required to file:**

- A. A corporate income tax return
- B. No return at all
- C. A payroll tax return
- D. An information return

**50. Federal income tax is considered a:**

- A. Flat annual tax
- B. Quarterly tax only
- C. Pay-as-you-go tax
- D. One-time tax

**51. If you do not pay enough tax through withholding, you may need to:**

- A. File Form 2553
- B. Hire an accountant
- C. Pay estimated tax
- D. Change your accounting method

**52. Sole proprietors, partners, and S corporation shareholders generally must make estimated tax payments if they expect to owe:**

- A. \$100 or more
- B. \$500 or more
- C. \$1,000 or more
- D. Any amount of tax

## Questions 53 thru 57 Can Be Found In - Self-Employment Tax

**53. Self-employment (SE) tax primarily consists of:**

- A. Federal income tax and state tax
- B. Sales tax and property tax
- C. Social Security and Medicare taxes
- D. Excise and payroll taxes

**54. You must generally pay self-employment tax if your net earnings from self-employment are:**

- A. \$100 or more
- B. \$250 or more
- C. \$500 or more
- D. \$400 or more

**55. Self-employment tax is figured using:**

- A. Form 1040-ES
- B. Form 940
- C. Schedule SE (Form 1040)
- D. Form 1120

**56. Payments of self-employment tax contribute to your eligibility for:**

- A. State unemployment benefits only
- B. Workers' compensation
- C. Social Security and Medicare benefits
- D. Business tax credits

**57. A portion of your self-employment tax may be:**

- A. Refunded automatically
- B. Paid by the IRS
- C. Added to payroll taxes
- D. Deducted as an adjustment to income on Form 1040

## Questions 58 thru 62 Can Be Found In - Employment Taxes

**58. Employment taxes generally include which of the following?**

- A. Sales tax and property tax
- B. Excise tax and franchise tax
- C. Social Security and Medicare taxes, federal income tax withholding, and FUTA tax
- D. Estimated tax only

**59. Social Security and Medicare taxes are imposed under the:**

- A. Federal Unemployment Tax Act (FUTA)
- B. Internal Revenue Code Section 179
- C. Federal Insurance Contributions Act (FICA)
- D. Fair Labor Standards Act

**60. Federal income tax withholding from employee wages is based on information provided on:**

- A. Form 1099-NEC
- B. Form 940
- C. Form W-4
- D. Form SS-4

**61. Federal Unemployment (FUTA) tax is paid:**

- A. By employees only
- B. Half by employees and half by employers
- C. Through employee wage withholding
- D. Only by the employer from its own funds

**62. Federal unemployment tax is reported on:**

- A. Form 941
- B. Form 944
- C. Form 943
- D. Form 940

## Questions 63 thru 67 Can Be Found In - Hiring Employees & Form W-2 Wage Reporting

**63. When hiring a new employee, which form must be completed to verify eligibility to work in the United States?**

- A. Form W-2
- B. Form W-9
- C. Form I-9
- D. Form 940

**64. Form I-9 is used to verify an employee's:**

- A. Tax withholding allowances
- B. Social Security benefits
- C. Payroll deductions
- D. Identity and employment authorization

**65. Form W-4 is used to determine:**

- A. Eligibility to work
- B. Social Security benefits
- C. The amount of federal income tax to withhold from wages
- D. Unemployment tax liability

**66. After the calendar year ends, employers must furnish Form W-2 to:**

- A. Independent contractors only
- B. The IRS only
- C. Vendors and suppliers
- D. Each employee who was paid wages during the year

**67. Copies of Form W-2 must also be sent to the:**

- A. Department of Labor
- B. Small Business Administration
- C. Social Security Administration
- D. State licensing board

## Questions 68 thru 77 Can Be Found In - Excise Taxes & Depositing Taxes

### 68. Excise taxes may apply if you:

- A. Only operate a sole proprietorship
- B. Hire more than five employees
- C. Manufacture or sell certain products or operate certain kinds of businesses
- D. File quarterly income taxes

### 69. Which form is used to report many federal excise taxes on a quarterly basis?

- A. Form 940
- B. Form 1120
- C. Form 1040-ES
- D. Form 720

### 70. The federal excise tax on heavy highway vehicles is reported on:

- A. Form 730
- B. Form 11-C
- C. Form 2290
- D. Form 941

### 71. Form 2290 generally applies to vehicles with a taxable gross weight of:

- A. 26,000 pounds or more
- B. 40,000 pounds or more
- C. 50,000 pounds or more
- D. 55,000 pounds or more

### 72. Businesses accepting wagers may use which form to report the federal excise tax on wagers?

- A. Form 720
- B. Form 940
- C. Form 730
- D. Form 944

### 73. To register for wagering activities and pay the occupational tax on wagering, you use:

- A. Form 1099-NEC
- B. Form 1128
- C. Form SS-4
- D. Form 11-C

### 74. Businesses generally must deposit which of the following taxes before filing a return?

- A. State property taxes
- B. Sales taxes only
- C. Federal employment taxes and certain excise taxes
- D. Personal income taxes only

### 75. Federal tax deposits must generally be made using:

- A. Paper coupons only
- B. Cash mailed to the IRS
- C. Personal checks
- D. Electronic funds transfer (EFT)

### 76. The Electronic Federal Tax Payment System is commonly known as:

- A. SSA
- B. SBA
- C. IRS Direct
- D. EFTPS

### 77. A business that requests a new EIN and has a federal tax obligation will generally:

- A. Receive a paper coupon book only
- B. Be exempt from electronic deposits
- C. Be automatically enrolled in EFTPS
- D. Be required to pay taxes annually only

## Questions 78 thru 85 Can Be Found In - Information Returns

### 78. Information returns are used by the IRS primarily to:

- A. Calculate payroll taxes
- B. Issue business licenses
- C. Compare reported payments with income tax returns
- D. Determine sales tax rates

### 79. If you are required to file an information return, you must also:

- A. Keep it confidential
- B. File it quarterly only
- C. Provide a copy to the recipient or payer
- D. Send it only to your bank

**80. Form 1099-NEC is generally used to report:**

- A. Employee wages
- B. Interest income
- C. Nonemployee compensation of \$600 or more
- D. Corporate dividends

**81. Form 1099-MISC is used to report rent payments of:**

- A. \$100 or more
- B. \$500 or more
- C. \$600 or more (other than rents paid to real estate agents)
- D. Any amount

**82. Royalty payments must be reported on Form 1099-MISC when they total:**

- A. \$50 or more
- B. \$100 or more
- C. \$500 or more
- D. \$10 or more

**83. Form W-2 is used to report:**

- A. Payments to independent contractors
- B. Sales commissions only
- C. Wages, tips, and other compensation paid to employees
- D. Partnership income

**84. You must file Form 8300 if you receive more than \$10,000 in:**

- A. Checks
- B. Credit card payments
- C. Wire transfers
- D. Cash in one transaction or related transactions

**85. If backup withholding applies, you must report payments on:**

- A. Form 940
- B. Form 1040
- C. Form 1099-NEC regardless of the payment amount
- D. Form 1120

**Questions 86 thru 95 Can Be Found In - Penalties**

**86. Criminal penalties may be imposed for:**

- A. Filing early
- B. Minor math errors
- C. Willful failure to file, tax evasion, or making a false statement
- D. Paying estimated taxes

**87. If you fail to file your tax return by the due date, the penalty is generally based on:**

- A. Your total income
- B. Your business expenses
- C. The tax not paid by the due date
- D. The number of employees

**88. If you do not pay your taxes by the due date, you may owe:**

- A. Only interest
- B. No additional amount
- C. A one-time flat fee
- D. A penalty for each month or part of a month the tax is unpaid

**89. If you fail to withhold employment taxes from employees, you may be subject to:**

- A. No penalty
- B. Only a warning letter
- C. A penalty equal to the unpaid tax, plus interest
- D. Automatic business closure

**90. A penalty may apply if you fail to file required information returns by the due date.**

- A. Never
- B. Only if audited
- C. Only for corporations
- D. Yes

**91. A penalty may apply if you fail to furnish correct payee statements.**

- A. Only if more than 100 forms are involved
- B. Never
- C. Only for employee forms
- D. Yes

**92. Penalties for information return errors may be waived if the failure was due to:**

- A. Forgetfulness
- B. Business losses
- C. Reasonable cause and not willful neglect
- D. Employee turnover

**93. There is generally no penalty for a de minimis number of incorrect information returns if errors are corrected by:**

- A. April 15
- B. June 30
- C. December 31
- D. August 1 of the year the returns are due

**94. The penalty for failure to supply a required TIN (SSN or EIN) is generally:**

- A. \$10 per failure
- B. \$25 per failure
- C. \$50 per failure
- D. \$500 per failure

**95. The \$50 penalty may apply if you:**

- A. File electronically
- B. Pay estimated tax late
- C. Fail to include your TIN where required or fail to provide it to another person when required
- D. Claim a deduction

**Questions 96 thru 115 Can Be Found In -  
Deducting Business Expenses**

**96. Business expenses are generally defined as:**

- A. Personal household costs
- B. Long-term investments only
- C. Current operating costs of running your business
- D. Estimated future expenses

**97. To be deductible, a business expense must be:**

- A. Large and documented
- B. Approved by the IRS
- C. Ordinary and necessary
- D. Paid in cash

**98. An ordinary expense is one that is:**

- A. Rare and unusual
- B. Required by law
- C. Optional
- D. Common and accepted in your trade or business

**99. A necessary expense is one that is:**

- A. Mandatory by regulation
- B. Expensive
- C. Helpful and appropriate for your business
- D. Paid annually

**100. Business start-up costs are expenses incurred:**

- A. After earning profit
- B. During an audit
- C. Before you begin business operations
- D. Only in the first year of profit

**101. You may elect to deduct up to how much in business start-up costs?**

- A. \$1,000
- B. \$2,500
- C. \$5,000
- D. \$10,000

**102. If start-up costs exceed \$50,000, the \$5,000 deduction is:**

- A. Increased
- B. Eliminated entirely
- C. Reduced by the excess amount
- D. Doubled

**103. Remaining start-up costs not deducted immediately must generally be:**

- A. Ignored
- B. Expensed fully next year
- C. Amortized
- D. Reported as payroll

**104. Depreciation is used to deduct the cost of:**

- A. Office supplies
- B. Employee wages
- C. Business property with a useful life extending beyond one year
- D. Utility bills

**105. Which of the following property must generally be depreciated?**

- A. Rent
- B. Advertising
- C. Insurance
- D. Machinery and equipment

**106. The Section 179 deduction allows you to:**

- A. Eliminate all taxes
- B. Deduct employee wages
- C. Deduct a limited amount of certain property in the year placed in service
- D. Avoid depreciation entirely

**107. Depreciation must be taken in the year it is:**

- A. Convenient
- B. Paid
- C. Approved
- D. Allowable

**108. To deduct expenses for business use of your home, your use must be:**

- A. Occasional and personal
- B. Shared with family
- C. Exclusive and regular for business purposes
- D. Only during tax season

**109. The simplified method for home office deduction generally allows a deduction of:**

- A. \$2 per square foot
- B. \$3 per square foot
- C. \$4 per square foot
- D. \$5 per square foot (up to 300 square feet)

**110. If you use your vehicle for both business and personal purposes, you must:**

- A. Deduct 100% of expenses
- B. Deduct none of the expenses
- C. Allocate expenses based on business miles driven
- D. Use only actual expenses

**111. The standard mileage rate is:**

- A. A fixed annual deduction
- B. Based on gas prices only
- C. A specified amount per business mile announced annually by the IRS
- D. Available only for leased vehicles

**112. If you use the standard mileage rate, you generally cannot deduct:**

- A. Parking fees
- B. Tolls
- C. Interest on car loan
- D. Actual vehicle operating expenses

**113. If you choose the standard mileage rate for a car you own, you must use it:**

- A. In any year you prefer
- B. Only after three years
- C. In the first year the car is available for business use
- D. Only for leased vehicles

**114. If you use the standard mileage rate for a leased vehicle, you must:**

- A. Switch methods yearly
- B. Use actual expenses in the second year
- C. Use the standard mileage rate for the entire lease period
- D. File Form 1128

**115. Proper documentation is required to deduct car and truck expenses because:**

- A. The IRS automatically approves them
- B. Estimates are acceptable
- C. You must keep records of business miles driven
- D. Only corporations are audited

**Questions 116 thru 132 Can Be Found In - Recordkeeping**

**116. Why must everyone in business keep records?**

- A. To avoid hiring employees
- B. To eliminate taxes
- C. To monitor business progress and prepare accurate tax returns
- D. To reduce payroll costs

**117. Good records help you prepare which of the following?**

- A. Sales advertisements
- B. Business licenses
- C. Financial statements such as income statements and balance sheets
- D. Employee resumes

**118. An income statement shows:**

- A. Assets and liabilities only
- B. Bank deposits
- C. Income and expenses for a given period of time
- D. Estimated taxes owed

**119. A balance sheet shows:**

- A. Only income for the year
- B. Tax deductions
- C. Assets, liabilities, and equity on a given date
- D. Payroll records

**120. Your records should identify the source of receipts in order to:**

- A. Increase profits
- B. Track employees
- C. Separate business from nonbusiness and taxable from nontaxable income
- D. Reduce sales tax

**121. The law requires a specific type of recordkeeping system for all businesses.**

- A. True
- B. False
- C. Only for corporations
- D. Only for partnerships

**122. Your recordkeeping system must clearly show:**

- A. Employee performance
- B. Estimated future profits
- C. Income and expenses
- D. Marketing strategies

**123. If you operate more than one business, you should:**

- A. Combine all records
- B. Keep only one checkbook
- C. Keep a complete and separate set of records for each business
- D. File only one tax return

**124. Supporting documents include all of the following EXCEPT:**

- A. Receipts
- B. Invoices
- C. Canceled checks
- D. Personal diary entries

**125. Gross receipts are:**

- A. Total expenses
- B. Payroll taxes
- C. Income received from your business
- D. Loan proceeds only

**126. Inventory records help determine:**

- A. Payroll tax liability
- B. Business licenses
- C. Employee bonuses
- D. The value of inventory at the end of the year

**127. A petty cash fund is used to:**

- A. Avoid documentation
- B. Pay large purchases
- C. Make small business payments and record them properly
- D. Pay personal expenses

**128. You must keep records of business assets to determine:**

- A. Sales tax rates
- B. Employee hours
- C. Depreciation and gain or loss on sale
- D. Advertising costs

**129. Electronic recordkeeping systems must:**

- A. Be optional for the IRS
- B. Replace all documentation immediately
- C. Provide complete and accurate records accessible to the IRS
- D. Be approved annually by a bank

**130. The original hard copy records may be destroyed if:**

- A. You prefer digital copies
- B. You are audited
- C. The electronic storage system meets IRS requirements
- D. The records are older than one year

**131. A business checkbook should be used:**

- A. For personal expenses only
- B. Interchangeably with personal accounts
- C. Separately from your personal checking account
- D. Only for payroll

**132. Reconciling your checking account helps you:**

- A. Increase profits automatically
- B. Eliminate taxes
- C. Verify balances and correct errors in records
- D. Avoid filing tax returns

