

The H & R Block Alternative

How many of you have gone to H & R Block for your taxes only to see their eyeballs pop out when you tell them you have worked in 4 different states this year, but you live in Texas. I went to HR Block a couple of times while traveling. Although I had very little knowledge, I found myself walking them through the process. I had to explain my situation and inform them of the few benefits I knew I was entitled to such as daily living expenses. I would often leave with a feeling that perhaps we had missed something. Was I aware of all my benefits? What could I do next year to increase my refund?

Perhaps you are the independent type. You are going to do your taxes yourself. Do you know for sure all the benefits you are have coming to you as a traveler and how to maximize those? It would be great if there were a book on the topic. Hey a new book idea. I sure wouldn't know enough to write much on this topic. Someone really needs to study and research travel taxes in depth and then keep up with the changes. The IRS always keeps you guessing.

That is exactly what a tax specialist does. They research the law based on your situation and then keep up with all the changes. If you want to feel self assured, develop a financial plan, and not have to worry that the IRS is going to track you down later for filing something incorrect, invest in a travel tax specialist. These specialists are difficult to find, but they are out there and well worth the hunt. I am writing a series of articles to inform you about a few of the options. What fascinates me, being a writer, is the story behind how they got started. How do people get into filing taxes for a particular segment of the population?

Recently, I found Dan Kobaly of Kobaly, the Travel Nurse Tax Specialist (www.kobaly.com, 866- 847-7281). Kobaly was in charge of the computer department in finance with a hospital in Southern California in 1986. When Diagnostic Related Groupings (DRG's) began to go into effect, the healthcare system and hospital environment changed. His work place went from a family atmosphere to a disconnected way of life where experienced people became a hindrance to the budget. Experienced employees cost too much. People were being cut back and things were in a constant state of change.

In 1995 Dan left the hospital environment to pursue a different kind of work. He started filing people's taxes. Soon the hospital started referring nurses to him for their taxes. Some of the nurses were travelers. They were so thankful to finally find someone who knew what they were going through. Dan liked being appreciated and saw an opportunity for growth. Since then, his business as a travel tax specialist has grown 300% a year.

His goal for the company is to eventually affiliate with a travel nursing company as their tax specialist. Dan sees tax services as yet another benefit travel agencies could offer travelers. I think it is a great idea. I don't know how many times I have asked an agency if they know of someone that could give me tax advice while traveling. They would

always play the safe route by telling me they are not tax experts and refer me to a general number for nonspecific enrolled agents.

I will continue my hunt for tax specialist and keep you informed. The fact that tax specialist are starting to specialize in travel nursing is just another sign of travel nursing gaining its niche in the world. Travel nursing is becoming a defined specialty which is a new topic all together. Good luck this tax season and maximize those benefits.