

# Holsinger PC Presents How to Complete the PPP Loan Forgiveness Application



# Agenda

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- Loan Forgiveness Application
- Payroll and Non-Payroll Costs
- Schedule A – FTE Reduction Quotient & Salary/Hourly Wage Reduction
- Future legislation – PPP Flexibility Act



# Loan Forgiveness Application

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BEFORE YOU START – WHAT IS THIS?

1. No free passes on forgiveness
2. 11 lines to rule them all in 11 pages to confuse us all
3. PPP ≠ !PPP – Definitions Matter
4. Size matters

WE'RE OFF TO FIND A WIZARD!



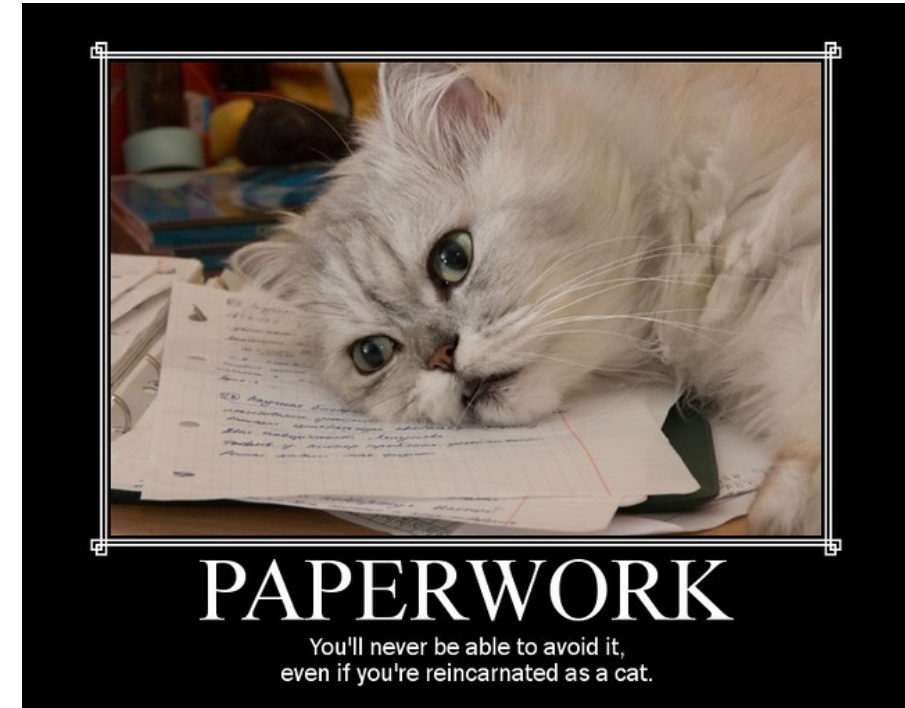
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# Loan Forgiveness Application

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## BEFORE YOU START – DOCUMENTS YOU WILL NEED

1. Payroll Records for the Covered Period
  - Need to have “by employee” details (cannot just be a summary)
  - Also need to have the information “by pay period”
2. Bank Statements and/or Credit Card Statements
3. Cancelled Checks and Account Statements
4. Bills, Agreements & Amortization Schedules (oh my!)
5. And many more as per Page 10 of the application...
6. Retention Period: **6 years** after the date the loan is forgiven or repaid in full.



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# Loan Forgiveness Application

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## CONGRESS SAYS THE DARNEDEST THINGS

Marco Rubio – “Virtually everyone agrees now that we need to change PPP to give Small Businesses longer than 8 weeks to hire back workers.” (Twitter, May 20<sup>th</sup>)

Nancy Pelosi – “We saw a quick fix on how we could make this work better. We couldn’t ignore that.” (News Conference, May 20<sup>th</sup>)

Kyrsten Sinema – The PPP Application “is 11 pages long and requires three hours to complete at a minimum – that is a problem for mom & pop shops...” (Senate Banking Committee, May 19<sup>th</sup>)

Dean Phillips – “There aren’t many business owners in Congress.” (Twitter, May 21<sup>st</sup>)

# Eligible Spend:

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## - Start by covering some important definitions:

### - PPP Disbursement Date Defined:

- The date you receive the funds will start of your 8-week period to accumulate expenses eligible for forgiveness, however, Companies can choose a different 8-week period specific to payroll costs, and certain situations where expenses paid AFTER the expiration of the 8-week period will be eligible for forgiveness.
- The clock starts... Maybe...

### - Covered Period:

- The Covered Period is the 8-week period generally beginning on the date you received the loan disbursement. Only the costs paid OR incurred within the 8-week period are generally eligible for forgiveness. Some latitude is permitted, however, whereby certain costs are eligible for forgiveness even though they were incurred BEFORE the covered period but paid DURING the period, while other costs may be eligible for forgiveness even though they were incurred DURING the covered period but paid AFTER the period.

### - Paid and Incurred:

- Specific rules govern the “paid and incurred” treatment of payroll costs. Payroll costs are *paid* on the day the paychecks are distributed or the borrower originates an ACH credit transaction. Thus, you could presumably receive PPP loans on April 26 and immediately pay – as part of your regular payroll process – wages that had been earned by the employees for the previous two weeks, and include the amounts in the forgiveness calculation because the amounts had been PAID within the covered period. What is not clear, however, is how far in arrears you may pay wages with PPP funds and continue to count those wages towards forgiveness. If you had not yet paid your employees for March wages but did so immediately after receiving PPP funds in April, are those amounts eligible for forgiveness? At the moment, nothing appears to prevent such a result.

# Payroll Costs:

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## - Payroll Covered Period:

- The covered period is the 8-week period beginning on the date you received the loan disbursement (unless elected otherwise). Costs paid OR incurred within the 8-week period are generally eligible for forgiveness.

## - Alternative Payroll Covered Period:

- The instructions to the application allow Companies to choose your 8-week covered period *specific to payroll costs (Not Non-payroll Costs)*. Rather than beginning on the date the funds are received, Companies can elect to begin the payroll covered period on the 8-week (56 day) period beginning on the first day of the first pay period following the disbursement date, allowing a business to neatly align its covered period with the beginning of a pay period.

## - Paid OR Incurred:

- Payroll costs are **PAID** on the day the paychecks are distributed or the borrower originates an ACH credit transaction. Payroll costs are **INCURRED** if a pay period or portion of a pay period falls within the covered period and the payment of that payroll, in the normal course occurs after the covered period.
- What does this mean...
  - **Back Pay:** Payroll **PAID**, in the normal course, during the covered period counts... If a Company received its PPP funding on May 29<sup>th</sup> and has a pay period ended May 31<sup>st</sup> paid on May 31<sup>st</sup>, the entirety of that payroll counts for purposes of loan forgiveness.
  - **Final Pay:** Payroll **INCURRED** but unpaid during the covered period counts... If the Covered period ends on June 10<sup>th</sup> and Company payroll runs from June 1<sup>st</sup> – June 15<sup>th</sup>, the portion of payroll incurred during the covered period, June 1<sup>st</sup> – June 10<sup>th</sup>, counts for purposes of loan forgiveness.

## - Payroll Cap:

- The \$100K cap still applies. Did you know though...
  - \$100K gross wage, divided by 12 months, multiplied by 2 months, equals \$16,666
  - \$100K gross wage, divided by 52 weeks, multiplied by 8 weeks, equals \$15,384
  - SBA picked \$15,384.
  - Payroll costs subject to this limit include: Salaries, wages, commissions, other similar compensation (likely includes bonuses), cash tips, vacation and other paid leave.

# Non-payroll Costs:

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## - Non-payroll Covered Period:

- The covered period is the 8-week period beginning on the date you received the loan disbursement. Costs paid OR incurred within the 8-week period are generally eligible for forgiveness.
- No alternative covered period is specifically allowed...

## - Paid OR Incurred:

- Non-payroll costs are **PAID** on the day the paychecks are distributed or the borrower originates an ACH credit transaction. Non-payroll costs also count if **INCURRED** within the covered period and the payment occurs, in the normal course, after the covered period.
- What does this mean...
  - Same concept as payroll...

## - Eligible Expenses:

- Same as before... Slightly clarified:
  - **Mortgage Interest:** Same as before... What if the bank deferred my mortgage interest for 3 to 6 months? Is it still incurred? Can I call the bank and make a payment?
  - **Rent or Lease:** Rent of a building or personal property (i.e. Equipment). Must be under a formal lease agreement before February 15<sup>th</sup>. No restriction on self rent...
  - **Utilities:** Same as before...



# 75% / 25% Rule and Application:

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## -75/25 Rule Applies:

- No more than 25% of proceeds spent can be on non-payroll costs...
- As you will hear later in the webinar, this concept is currently being contested...

## -Application:

- It is specifically stated in the instructions that you only need to include expenses you are taking credit for...
- The rest of the application is complicated enough, keep this part simple...



PPP Schedule A

PPP Schedule A Worksheet, Table 1 Totals

Line 1. Enter Cash Compensation (Box 1) from PPP Schedule A Worksheet, Table 1: \_\_\_\_\_

Line 2. Enter Average FTE (Box 2) from PPP Schedule A Worksheet, Table 1: \_\_\_\_\_

Line 3. Enter Salary/Hourly Wage Reduction (Box 3) from PPP Schedule A Worksheet, Table 1:  
If the average annual salary or hourly wage for each employee listed on the PPP  
Schedule A Worksheet, Table 1 during the Covered Period or the Alternative Payroll  
Covered Period was at least 75% of such employee's average annual salary or hourly  
wage between January 1, 2020 and March 31, 2020, check here  and enter 0 on line  
3. \_\_\_\_\_

PPP Schedule A Worksheet, Table 2 Totals

Line 4. Enter Cash Compensation (Box 4) from PPP Schedule A Worksheet, Table 2: \_\_\_\_\_

Line 5. Enter Average FTE (Box 5) from PPP Schedule A Worksheet, Table 2: \_\_\_\_\_

Non-Cash Compensation Payroll Costs During the Covered Period or the Alternative Payroll Covered Period

Line 6. Total amount paid by Borrower for employer contributions for employee health insurance: \_\_\_\_\_

Line 7. Total amount paid by Borrower for employer contributions to employee retirement plans: \_\_\_\_\_

Line 8. Total amount paid by Borrower for employer state and local taxes assessed on employee  
compensation: \_\_\_\_\_

Compensation to Owners

Line 9. Total amount paid to owner-employees/self-employed individual/general partners:  
This amount may not be included in PPP Schedule A Worksheet, Table 1 or 2. If there is  
more than one individual included, attach a separate table that lists the names of and  
payments to each. \_\_\_\_\_

Total Payroll Costs

Line 10. Payroll Costs (add lines 1, 4, 6, 7, 8, and 9): \_\_\_\_\_

Full-Time Equivalency (FTE) Reduction Calculation

If you have not reduced the number of employees or the average paid hours of your employees between  
January 1, 2020 and the end of the Covered Period, check here , skip lines 11 and 12 and enter 1.0 on line 13.

Line 11. Average FTE during the Borrower's chosen reference period: \_\_\_\_\_

Line 12. Total Average FTE (add lines 2 and 5): \_\_\_\_\_

Line 13. FTE Reduction Quotient (divide line 12 by line 11) or enter 1.0 if FTE Safe Harbor is met: \_\_\_\_\_

# PPP Schedule A

# Schedule A Worksheet: Cash Compensation

Enter the sum of:

- Gross salary
- gross wages
- gross tips
- gross commissions
- paid leave (vacation, family, medical or sick leave, not including leave covered by the Families First Coronavirus Response Act) and
- allowances for dismissal or separation

For each individual employee, the total amount of cash compensation eligible for forgiveness may not exceed an annual salary of \$100,000, as prorated for the Covered Period; therefore, do not enter more than \$15,385 in Table 1 or Table 2 for any individual employee.

**Enter the Total on PPP Schedule A, Line 1 (Table 1) and Line 4 (Table 2)**



Paycheck Protection Program  
Loan Forgiveness Application

OMB Control Number 3245-0407  
Expiration Date: 10/31/2020

**PPP Schedule A Worksheet**

**Table 1:** List employees who:

- Were employed by the Borrower at any point during the Covered Period or the Alternative Payroll Covered Period whose principal place of residence is in the United States; and
- Received compensation from the Borrower at an annualized rate of less than or equal to \$100,000 for all pay periods in 2019 or were not employed by the Borrower at any point in 2019.

Employee's Name	Employee Identifier	Cash Compensation	Average FTE	Salary / Hourly Wage Reduction
<b>FTE Reduction Exceptions:</b>				
<b>Totals:</b>		<b>Box 1</b>	<b>Box 2</b>	<b>Box 3</b>

**Table 2:** List employees who:

- Were employed by the Borrower at any point during the Covered Period or the Alternative Payroll Covered Period whose principal place of residence is in the United States; and
- Received compensation from the Borrower at an annualized rate of more than \$100,000 for any pay period in 2019.

Employee's Name	Employee Identifier	Cash Compensation	Average FTE
<b>Totals:</b>		<b>Box 4</b>	<b>Box 5</b>

Attach additional tables if additional rows are needed.



PPP Schedule A Worksheet

**Table 1:** List employees who:

- Were employed by the Borrower at any point during the Covered Period or the Alternative Payroll Covered Period whose principal place of residence is in the United States; and
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Employee's Name	Employee Identifier	Cash Compensation	Average FTE	Salary / Hourly Wage Reduction
<b>FTE Reduction Exceptions:</b>				
<b>Totals:</b>		<b>Box 1</b>	<b>Box 2</b>	<b>Box 3</b>

**Table 2:** List employees who:

- Were employed by the Borrower at any point during the Covered Period or the Alternative Payroll Covered Period whose principal place of residence is in the United States; and
- Received compensation from the Borrower at an annualized rate of more than \$100,000 for any pay period in 2019.

Employee's Name	Employee Identifier	Cash Compensation	Average FTE
<b>Totals:</b>		<b>Box 4</b>	<b>Box 5</b>

Attach additional tables if additional rows are needed.

# Schedule A Worksheet: Average full-time equivalency (FTE)

For each employee, enter the average number of hours paid per week, divide by 40, and round the total to the nearest tenth. The maximum for each employee is capped at 1.0.

A simplified method that assigns a 1.0 for employees who work 40 hours or more per week and .5 for employees who work fewer hours may be used at the election of the Borrower.

**Enter total on PPP Schedule A, Line 2 (Table 1) and Line 5 (Table 2).**

# Example:

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For the 8-week period beginning on the day the \$100,000 PPP Loan was received, Company X had the following employees:

- Adam who averaged 45 hours per week = 1.0 FTE (45/40 capped at 1.0)
- Bob who averaged 40 hours per week = 1.0 FTE
- Cathy who averaged 28 hours per week = .7 FTE (28/40)
- David who averaged 20 hours per week = .5 FTE (20/40)
- Total = 3.2 FTE (1+1+.7+.5)

Under the simplified method, the total would be 3.0 (1.0 x 2 for each full time employee and .5 for each part time employee).

# Example PPP Schedule A FTE Reduction Calculation

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Continuing our example from before... Assume further that for the periods February 15, 2019- June 30, 2019 and January 1, 2020 – February 29, 2020 the company had the following employees:

- Adam who averaged 45 hours per week = 1.0 FTE (45/40 capped at 1.0)
- Bob who averaged 40 hours per week = 1.0 FTE
- Cathy who averaged 40 hours per week = 1.0 FTE
- David who averaged 28 hours per week = .7 FTE (28/40)
- Ethan who averaged 40 hours per week = 1.0 FTE

For those 8 week periods, the company had 4.7 FTEs. **Enter this on Schedule A, Line 11.**

Before safe harbor or reinstatement, the company's amount eligible for forgiveness of \$100,000 must be reduced by multiplying \$100,000 by 3.2/4.7 and thus forgiveness is capped at \$68,085.

Step 1. Enter the borrower's total average FTE between February 15, 2020 and April 26, 2020. Follow the same method that was used to calculate Average FTE in the PPP Schedule A Worksheet Tables. Sum across all employees and enter \_\_\_\_\_. **Let's assume that this is 3.7.**

Step 2. Enter the borrower's total FTE in the Borrower's pay period inclusive of February 15, 2020. Follow the same method that was used in step 1: \_\_\_\_\_. **Let's assume that this is 4.0.**

Step 3. If the entry for step 2 is greater than step 1, proceed to step 4. Otherwise, the FTE Reduction Safe Harbor is not applicable the Borrower must complete line 13 of PPP Schedule A by dividing line 12 by line 11 of that schedule. **True in our example so we will go to step 4.**

Step 4. Enter the borrower's total FTE as of June 30, 2020. **If this is 4.0 or higher, no reduction in forgiveness is required.**

Step 5. If the entry for step 4 is greater than or equal to step 2, enter 1.0 on line 13 of PPP Schedule A; the FTE Reduction Safe Harbor has been satisfied. Otherwise, the FTE Reduction Safe Harbor does not apply and the Borrower must complete line 13 of PPP Schedule A by dividing line 12 by line 11 of that schedule.

# FTE Reduction Safe Harbor

# One more item on FTE...

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If an employer can show that it made a good-faith, written offer to rehire an employee during the covered period but was rejected by the employee, then that reduction in headcount will not result in a reduction in forgiveness.

The same is true if an employee was fired for cause, voluntarily resigned or voluntarily required and received a reduction in hours.





**Paycheck Protection Program  
Loan Forgiveness Application**

OMB Control Number 3245-0407  
Expiration Date: 10/31/2020

**PPP Schedule A Worksheet**

**Table 1:** List employees who:

- Were employed by the Borrower at any point during the Covered Period or the Alternative Payroll Covered Period whose principal place of residence is in the United States; and
- Received compensation from the Borrower at an annualized rate of less than or equal to \$100,000 for all pay periods in 2019 or were not employed by the Borrower at any point in 2019.

Employee's Name	Employee Identifier	Cash Compensation	Average FTE	Salary / Hourly Wage Reduction
<b>FTE Reduction Exceptions:</b>				
<b>Totals:</b>		<b>Box 1</b>	<b>Box 2</b>	<b>Box 3</b>

**Table 2:** List employees who:

- Were employed by the Borrower at any point during the Covered Period or the Alternative Payroll Covered Period whose principal place of residence is in the United States; and
- Received compensation from the Borrower at an annualized rate of more than \$100,000 for any pay period in 2019.

Employee's Name	Employee Identifier	Cash Compensation	Average FTE
<b>Totals:</b>		<b>Box 4</b>	<b>Box 5</b>

Attach additional tables if additional rows are needed.

## Schedule A Worksheet: Salary/Hourly Wage Reduction

This calculation will be used to determine whether the Borrower's loan forgiveness amount must be reduced due to a statutory requirement concerning reductions in employee salary and wages.

To determine the amount of reduction required, you must go through the steps for EACH employee.

**Enter total on PPP Schedule A, Line 3 (Table 1).**

# Schedule A Worksheet: Salary/Hourly Wage Reduction

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## Step 1. Determine if pay was reduced more than 25%

- a. Enter average annual salary or hourly wage during Covered Period (or Alternative Period)
- b. Enter average annual salary or hourly wage between January 1, 2020 and March 31, 2020
- c. Divide the value entered in 1a. by 1b.

If 1c. is .75 or more, enter “0” in the column on Table 1

Otherwise proceed to step 2

# Schedule A Worksheet: Salary/Hourly Wage Reduction

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## **Step 2. Determine if the Salary/Hourly Wage Reduction Safe Harbor is met**

- a. Enter average annual salary or hourly wage as of February 15, 2020
- b. Enter average annual salary or hourly wage between February 15, 2020 and April 26, 2020  
If 2b. Is equal to or greater than 2a, skip to Step 3. Otherwise proceed to 2c.
- c. Enter the average annual salary or hourly wage as of June 30, 2020

If 2c is equal to or greater than 2a, the Salary/Hourly Wage Reduction Safe Harbor has been met – enter zero in the column for that employee.

Otherwise, proceed to Step 3

# Schedule A Worksheet: Salary/Hourly Wage Reduction

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## Step 3. Determine the Salary/Hourly Wage

- a. Multiply the amount entered in 1b by .75
- b. Subtract the amount entered in 1a from 3a

If the employee is an hourly worker, compute the total dollar amount of the reduction that exceeds 25% as follows:

- c. Enter the average number of hours worked per week between January 1, 2020 and March 31, 2020
- d. Multiply the amount entered in 3b by the amount entered in 3c. Multiply this amount by 8. Enter this value in the column for that employee

If the employee is a salaried worker, compute the total dollar amount of the reduction that exceeds 25% as follows:

- e. Multiply the amount entered in 3b by 8. Divide this amount by 52. Enter this value in the column for that employee.

# Example:

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Bob was paid an annual salary of less than \$100,000 for 2019. Bob was paid \$8,000 during the 8-week covered period and \$20,000 for the period January 1, 2020 through March 31, 2020.

Step 1: Bob's average annual salary was \$52,000 for the 8 week covered period ( $\$8,000/8*52$ )

Step 2: Bob's average annual salary was \$80,000 for the period January 1, 2020 through March 31, 2020 ( $\$20,000*4$ )

Step 3:  $\$52,000/\$80,000 = 65\%$

Step 4: N/A – Note: if Step 3 is greater than 75%, no reduction is required. Do not fill out the column in Table 1 for this employee.

Step 5: Before application of safe harbor, Bob's employer would reduce forgiveness attributable to Bob by the following amount:  $\$80,000 * 75\% = \$60,000$ .  $\$60,000 - \$52,000 = \$8,000$ .  
 $\$8,000/52*8 = \$1,230$ .

# Example – Safe Harbor:

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The reduction on previous slide is not required if the safe harbor is met.

Therefore, continuing the previous example, assume that on February 15, 2020, Bob was paid an annual salary of \$75,000.

However, for the period February 15, 2020 through April 26, 2020, Bob's average salary was reduced to \$55,000 and further reduced for much of May which is what resulted in Bob being paid on \$8,000 for the covered period.

By June 30, 2020, Bob's annual salary was increased to \$75,000.

Safe Harbor is met because Bob's annual salary was restored to his annual salary as of February 15, 2020.

No reduction is required even though Bob's salary is still below that of the first quarter (\$80,000 from previous slide).



# PPP Schedule A

## What's left?



PPP Schedule A

PPP Schedule A Worksheet, Table 1 Totals

- Line 1. Enter Cash Compensation (Box 1) from PPP Schedule A Worksheet, Table 1: \_\_\_\_\_
- Line 2. Enter Average FTE (Box 2) from PPP Schedule A Worksheet, Table 1: \_\_\_\_\_
- Line 3. Enter Salary/Hourly Wage Reduction (Box 3) from PPP Schedule A Worksheet, Table 1:  
If the average annual salary or hourly wage for each employee listed on the PPP Schedule A Worksheet, Table 1 during the Covered Period or the Alternative Payroll Covered Period was at least 75% of such employee's average annual salary or hourly wage between January 1, 2020 and March 31, 2020, check here  and enter 0 on line 3. \_\_\_\_\_

PPP Schedule A Worksheet, Table 2 Totals

- Line 4. Enter Cash Compensation (Box 4) from PPP Schedule A Worksheet, Table 2: \_\_\_\_\_
- Line 5. Enter Average FTE (Box 5) from PPP Schedule A Worksheet, Table 2: \_\_\_\_\_
- Non-Cash Compensation Payroll Costs During the Covered Period or the Alternative Payroll Covered Period
- Line 6. Total amount paid by Borrower for employer contributions for employee health insurance: \_\_\_\_\_
- Line 7. Total amount paid by Borrower for employer contributions to employee retirement plans: \_\_\_\_\_
- Line 8. Total amount paid by Borrower for employer state and local taxes assessed on employee compensation: \_\_\_\_\_

Compensation to Owners

- Line 9. Total amount paid to owner-employees/self-employed individual/general partners:  
This amount may not be included in PPP Schedule A Worksheet, Table 1 or 2. If there is more than one individual included, attach a separate table that lists the names of and payments to each. \_\_\_\_\_

Total Payroll Costs

- Line 10. Payroll Costs (add lines 1, 4, 6, 7, 8, and 9): \_\_\_\_\_

Full-Time Equivalency (FTE) Reduction Calculation

If you have not reduced the number of employees or the average paid hours of your employees between January 1, 2020 and the end of the Covered Period, check here , skip lines 11 and 12 and enter 1.0 on line 13.

- Line 11. Average FTE during the Borrower's chosen reference period: \_\_\_\_\_
- Line 12. Total Average FTE (add lines 2 and 5): \_\_\_\_\_
- Line 13. FTE Reduction Quotient (divide line 12 by line 11) or enter 1.0 if FTE Safe Harbor is met: \_\_\_\_\_



PPP  
Flexibility  
Act

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# Thank you for attending!

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## Contact Information:

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Please feel free to reach out to us if you have any additional questions!

# WILLIAM R. COLLIER, CPA, MST

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## **Education and Certifications:**

B.S. in Accounting, Grove City College

Masters in Taxation, Robert Morris University

Certified Public Accountant, Pennsylvania

## **Experience:**

In his role as Vice President and Tax Partner-In-Charge, Bill Collier manages the firm's tax operations, family office group and M&A team. He applies his highly skilled expertise to develop tax saving ideas for our clients business challenges. He develops internal standards governing the delivery of tax services to clients and maintains a close pulse on the legislative and regulatory changes impacting our client's tax positions, both domestically and internationally.

University

# ANDY BIANCO, CPA/MT

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## **Education and Certifications:**

B.S. in Accounting, St. Vincent College with a minor in Finance

Masters of Taxation, Villanova University School of Law

Certified Public Accountant, Pennsylvania

## **Experience:**

As a Shareholder at Holsinger, has over a decade of experience in the areas of tax, accounting, auditing, forensic accounting, mergers and acquisitions and general business consulting services. Andy has served both domestic and international clients in a broad range of industries during his career in the accounting profession. He consistently proves value through quality service, attention to detail and unique perspective.

# WILLIAM L. STUNKEL, CPA

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## **Education and Certifications:**

B.S. in Accounting (with Honors), Grove City College

Certified Public Accountant, Pennsylvania

## **Experience**

While being the Director of Holsinger’s Business Solutions (“HBS”) group, Wil has over fourteen years of experience in areas of accounting, tax planning, payroll and financial literacy. Wil has extensive experience with private companies in a broad range of industries including manufacturing, construction, restaurants, professional services, non-profit organizations, home healthcare, and others. He has worked extensively with clients in structuring compensation for themselves as well as for clients’ employees to ensure the most efficient tax treatment. He specializes in working with small business owners to give them the attention and analysis they want while helping them increase their income.

# JESSICA MOSLANDER, CPA

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## **Education and Certifications:**

B.A. in both Accounting and Business Administration (Magna Cum Laude), Thiel College  
Certified Public Accountant, Pennsylvania

## **Experience:**

Jessica, a Tax Manager at Holsinger is a CPA with over 18 years of experience in tax preparation, tax planning, research and consulting. Her main focus has been multistate and consolidated business returns which includes both domestic and foreign entities. Jessica also has extensive experience in tax research, resolving client issues with state and federal authorities and developing tax planning strategies for multistate and multinational corporations along with owners of pass through entities.