

Comp-Consulting Business Solutions

Winter 2025

December 2025 1



DECEMBER 2025 EDITION

Where do you stand under the Administration’s “One Big Beautiful Bill”?



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Where do I stand under the

Administration’s “One Big Beautiful Bill”? The Trump Administration has unveiled their economic plan: the “One Big Beautiful Bill” (OBBB) as it is known. The economic plan captures several policy objectives to highlight the comprehensive nature of the Administration’s taxes and spending strategy.

In our Fall 2025 edition, a broad view was taken to highlight the many intricacies involved in the federal budget process. Additionally, the Fall edition examined how through Federal tax and spending policies social, political, and economic incentives are addressed. For example, the deployment of health care incentives to address social objectives; stronger government as an incentive in the political arena and increasing domestic infrastructure investment as an economic incentive.

In this edition we drill down from our broad view and place more focus on incentives under the OBBB. Specifically, an examination of the OBBB tax incentives and how these incentives benefit the American taxpayer.

With this, emphasis is placed on incomes relative to the current marginal tax rates. Basic comparative analysis is undertaken to measure the range of income levels that benefit most from the OBBB. Focus is placed on the administration revenue side to serve as the basis for determining impact. Revenue side-based incentives are specific cuts and reductions in the income tax rate as opposed to tax rate change based upon standard inflationary adjustments to income. Thus, in conjunction with a change (decrease or increase) associated with the actual tax rate from one tax year to the next, revenue side change is distinguished from change perpetuated by the IRS phase out and its annual inflationary adjusted provisions.

Phase-out and inflation adjustment provisions are more identifiable with highest and lowest income levels, respectfully. Phase-out provisions are built in or legislative approved adjustments to higher income range. The purpose of phase-out provision is to adjust the benefit given from regular

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exemptions, deductions, and credits by phasing out its impact (tax benefits) as taxable income increases.

On the other hand, lower incomes are impacted by the IRS annual inflationary adjustments such as exemptions, deductions, and credits that generally benefit taxpayers in the lower incomes range. Finally, adjustments (increases and decreases) can be implemented when the administration expands the income range.

1992	1993 - 2000	2001	2002	2003 - 2012	2013 - 2017	2018 - 2026
			10%	10%	10%	10%
15%	15%	15%	15%	15%	15%	12%
28%	28%	27.5%	27%	25%	25%	22%
31%	31%	30.5%	30%	28%	28%	24%
	36%	35.5%	35%	33%	33%	32%
	39.6%	39.1%	38.6%	35%	35%	35%
					39.6%	37%

Source:

[Tax Brackets \(Federal Income Tax Rates\) 2000 through 2025 and 2026](#)

The diagram above shows the tax brackets from tax year 1992 to current. The broad range is important to this analysis because it distinguishes the tax years where noticeable shifts in the tax rates occurred (revenue side shifts). Given this, the range in the various tax years serves as important in calculating real impact.

Looking at the tax brackets from 1992 through current, it can be determined where such shifts in the tax rate occurred. Note the shift in 2001 through the Bush Administration under his Economic Growth and Tax Relief Reconciliation Act (EGTRRA). As noted in the diagram, during this period, the most significant shift in the tax rate was introduced dating back during Clinton's administration. In fact, there were shifts (decreases) in the tax rate across the board, from the lowest to the highest income ranges. For example, in comparison to prior tax years, it shows that in 2001 the decrease from 15% to current 10% was a lower marginal rate introduced while the 15% bracket remained; from 27.5% to 27%; from 30.5% to 30%; from 35.5% to 35%, and from 39.6% to 38.6%. Even though there was an across-the-board decrease in the rates, the lower income range tax filers benefitted the most.

This historical comparative analysis is important because firstly, the diagram makes shifts in the measurable years distinguishable. Secondly, the diagram also illustrates that administrative changes in the rates does not occur as frequent as we might think or perhaps as American taxpayers are led to believe.

As illustrated, after Bush administration, increases and decreases in the rate are less frequent, are smaller in amount, and are not across the board. This is important as changes in tax rate (shifts)

could be surmised as structural changes. With the many obligations associated with the government spending plan, a significant change (decrease) in the income tax rate would create a “hole” that would require either another source of taxing or the cutting of obligations (spending). While this dilemma remains unavoidable it nonetheless could simply be implied as “Budgeting Process 101”-lol.

This seemingly minor dilemma, as was provided in the Fall edition, creates massive challenges and difficulties to resolve in US politics today. Moreover, the most pervasive reason for this seems to surround the difficulty of compromising or “crossing the isles” as provided in the fall edition.

Nevertheless, the compelling question still remains: how will hole be filled with the shortfall on the collection revenue side? Interestingly, shifts in the tax rate (increases) pose a similar challenge: where will the overedge be applied regarding tax revenue increases? In other words, what interest will be served with surplus revenue collections. Regardless, whether surplus or shortfalls, there are fiscal challenges and questions await.

The fact is that government tax incentives offering relief to American Taxpayers must be paid for regardless of which party’s administration is at the head. This analysis offers basic considerations including the reality of the old cliché

“there is no free lunch” thus, it goes into one pocket and exits in the other. Thus, the goal is to point out to the readers plan, plan, plan and do not to be overly excited about what hear and / or read until you discover how exactly you will benefit.

It appears the rates have not changed from tax year 2024 to tax year 2025. Thus, any benefits accruing from OBBB must come through either increases in limits before phase-out provisions and / or through inflationary type tax adjustment items. For completing the analysis let’s measure these attributes as tiers. Assume also that these tiers represent hypothetical ways an administration would employ revenue-side tax incentives plan for a given tax year.

Under these assumptions are the following:

- **Tier 1** would represent increases or decreases in the rate within the individual tax rate brackets.
- **Tier 2** would represent an effective rate change produced by expanding the income limit within an income range
- **Tier 3** would represent impacts to tax benefits based upon administration annual adjustment of exemptions, deductions, and credits for inflation.

As shown on both rate schedules (2024 & 2025), for the highest income and related phase-out provisions, unless there are

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tax provisions outside the scope of this analysis, one will not benefit from purposed tax incentives. For the lower income ranges the same hold true. Looking at the tax rate schedule for 2025 below and knowing there was not a change in tax rates for tax year 2024, the opportunity to benefit only exists through expanding marginal incomes from 2024 to 2025. The income range expanded at the 10% threshold by \$325 from 2024 to 2025. This means as a single filer at the lowest income range, unless you did not earn more than \$325 and were on the top side of the same income range in 2025, you would benefit by an approximate \$32.50. Again, this simple view is based upon Tier 1 calculation. Continuing with our analysis, note on the other hand taxpayers at the highest income range can see an expansion of \$37,000 from 2024 to 2025. However, the \$37,000 different to derive at actual \$\$\$ benefit would not be at the “flat” 37%, but one would also need to figure the phase out provisions associated with incomes within the range and beyond (Tiers 2 & 3).

Given this analysis, it appears a basic but reasonable assumption regarding the income demographics that would benefit the most from OBBB are those with incomes at 35% tax bracket range before moving to the next bracket as illustrated above.

2025 Tax rates (Single Filers)

10% for income up to \$11,925
12% for income from \$11,926 to \$48,475
22% for income from \$48,476 to \$103,350
24% for income from \$103,351 to \$197,300
32% for income from \$197,301 to \$250,525
35% for income from \$250,526 to \$626,350
37% for incomes over \$646,350

2024 Tax Rates (Single Filers)

10% for incomes up to \$11,600
12% for incomes from \$11,601 to \$47,150
22% for incomes from \$47,151 to \$100,525
24% for incomes from \$100,526 to \$191,950
32% for incomes from \$191,951 to \$243,751'
35% for incomes from \$243,752 to \$609,350
37% for incomes over \$609,351

W hat steps should I take?



- My first recommendation is to seek the advice of a tax accountant (CPA, Enrolled Agent, Practitioner) for concepts you may not understand.
- Plan ahead by gathering your tax documents (W2's, 1099R for distributions, interest statements, mortgage statements, annual real estate bill, contributions made to church organizations and charitable organizations. Depending upon the information, many of these documents can be obtained on-line much sooner than the Internal Revenue Service (IRS) scheduled deadline, January 31st.
- Know where you are based on your total income relative to your tax bracket. This involves a simple step. Look at your wage statements (Box 2 for W2s).

C luttered & confused with the income tax maze?



Why not contact us

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	1 D				5 O			
	1 E	S	3 T	I	M	A	T	9 E
	P				I			V
	R				7 T	O	8 N	E
	E					R	O	R
	C	2 A				D		L
	2 I	N	4 K			E		A
	3 A	O	L			R		S
	4 T	I	E					T
	5 E	N	E	R	G	Y		
		T			I			
		I			9 G	10 O	11 A	12 L
		N				10 F	L	O
		G			11 F	E	E	L

Down

Across

1 Acct term that means systematic write off

2 Biblical reference for the Oil of God

3 Tranquil

4

5 To leave out

6 Another word for job

7 To put in a bid

8 The first initials of Saints football team

9' Franchise that sold boxing gear during '70s

10 Another word to describe a mediocre day

11 A type of beer

12 Ha! Ha! Ha! meaning

1 An educated guess

2 Needed for writing

3 An email browser

4 An accessory for dressing

5 Converts into fuel for the body

6 To speak

7 To make better

8 Pronounced the same as the #4

9 Plan

10 To move along with

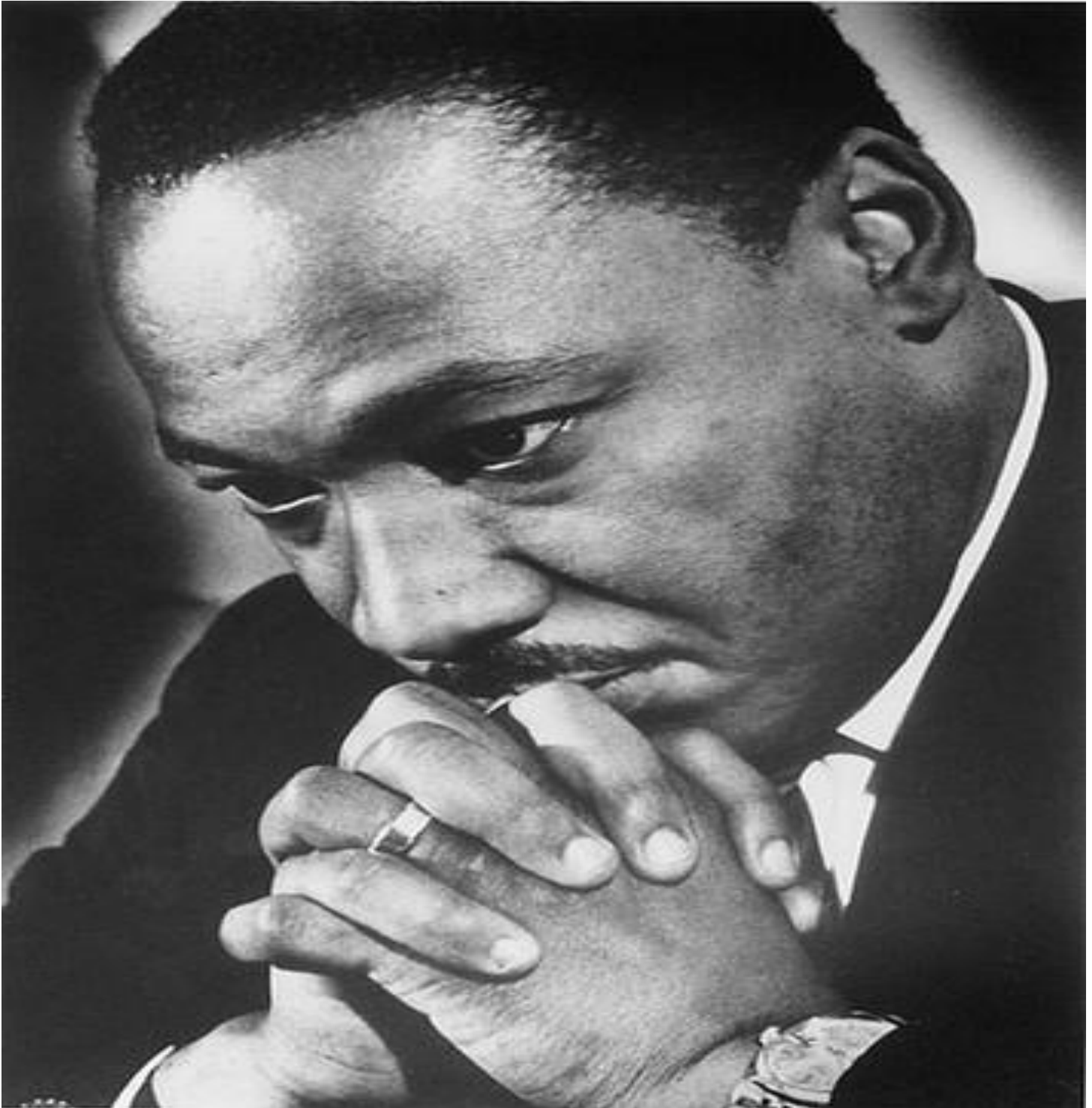
11 The purpose for touching

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We continue to celebrate the life and legacy of Dr. Martin Luther Jr and Coretta Scott King



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Find the 22 hidden items: (1) 5 biblical writers and (2) 17 biblical books

S	A	I	N	T	M	A	T	H	E	W	S
X	A	T	T	G	E	E	H	Y	N	B	E
F	N	M	O	P	Q	R	E	E	G	V	T
R	L	Q	U	N	U	M	B	E	R	S	S
T	X	O	V	E	B	A	R	T	E	R	A
H	U	I	O	S	L	R	E	C	M	S	I
K	Y	T	O	I	M	K	W	Z	X	A	S
J	A	M	E	S	S	D	S	W	E	I	E
Q	W	E	R	Y	U	H	N	C	F	N	L
H	A	B	A	K	K	U	K	W	U	T	C
A	P	O	S	T	L	E	P	P	U	L	C
C	T	X	F	I	Y	N	U	M	O	U	E
F	I	R	S	T	K	I	N	G	S	K	F
W	M	I	E	U	I	B	T	K	O	E	L
S	O	H	C	S	N	J	O	B	X	I	E
T	T	J	O	N	G	R	O	M	A	N	S
R	Y	L	N	C	S	W	N	B	Y	O	I
S	Z	O	D	V	O	P	S	A	L	M	S
B	U	P	K	J	L	I	M	U	O	N	A
U	P	B	I	O	O	N	J	K	A	R	I
X	K	N	N	P	M	K	Q	I	J	K	A
D	E	Q	G	E	O	D	H	N	X	O	H
Y	C	Z	S	W	N	T	K	G	Z	L	P
Q	W	E	R	G	N	R	Q	D	N	R	Y
H	J	K	L	[X	V	W	A	W	E	T
N	V	P	R	K	V	G	W	V	O	V	M
M	C	O	Y	L	B	T	Y	I	F	E	U
U	C	S	D	O	G	H	J	D	E	R	T

Local Events

Flynn Fleming

- **Harvest Ministries** - 30-minute walk through the Bible.

Every Sunday morning at 8am – 8:45 am Harvest ministries [YouTube](#)

@harvestministries4283

- **BLACK HISTROY MONTH – FEBRUARY 2026 (All month)**

Please inbox me at harvestministries.net of events and activities sponsored by your organization and / or others throughout the city of Trenton and surrounding areas as well as the Tri-State Area.

- **Am I my neighbor's Keeper?**

Are you?

We at Comp-Consulting Business Solution and Harvest ministries join hands with of organizations, ministries, community groups, and neighborhoods to pay special interest in our seniors, disabled, youth and other community and special needs members.

For what?

Nothing complicated but small intentional assistance and care. For example, during this cold stretch there may be challenges to get out and purchase groceries because of the snow. The same challenges exist when the weather peaks at highest levels during the heat conditions. With current weather conditions being what they are, and for starters, let us keep ourselves safe and out of harm's way by driving with caution. Play special attention in our driving around local school areas. Together, let's do this together for safe surroundings by keeping our eyes, ears, and hearts open.

- **Abraham Lincoln and George Washington birthdays are celebrated**

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Lastly, for this month we celebrate Valentine's Day!



Our Black History Month edition will be out soon with special features with local and Tri-State Area coverage of who is doing what in these areas.

Please inbox me for events during this period

Outreach97702@harvestministries.net



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