



MBA Financial Tax and Accounting Company Profile

Tax resolution debt reduction and financial independence

Tax Wise. Debt Free. Brighter Tomorrows.

www.taxdebtwise.com | Call or text (989) 686-6633

Our Purpose

MBA Financial Tax & Accounting LLC helps people understand what they owe, what requires attention, and what practical options may be available. Our work begins with tax clarity and can expand into a coordinated strategy for cash flow, debt reduction, home ownership, retirement readiness, and long-term family opportunity.

For more than three decades, MBA Financial has served taxpayers, families, self-employed professionals, and business owners. We are a BBB-accredited business with an A+ rating, headquartered in Bay City, Michigan, and serving clients across America.

Tax clarity Identify notices, balances, deadlines, missing returns, collection risks, and the records needed for an informed decision.	Debt strategy Organize income, necessary expenses, interest costs, and every competing obligation into a realistic order of action.	Wealth purpose Use improved cash flow intentionally for reserves, ownership goals, retirement, opportunity, and responsible family stewardship.
--	---	---

Who We Serve

- Individuals and families facing IRS or state tax pressure
- Self-employed taxpayers and small-business owners
- People with unfiled returns, liens, levies, or wage garnishments
- Households carrying tax debt, consumer debt, mortgages, or high-interest obligations
- Clients ready to replace financial reaction with a documented plan

What if your tax problem became the first step toward clarity, control, and financial freedom?

What We Offer



Service area	What it provides
Tax resolution and representation	Investigation of notices, account history, filing gaps, deadlines, transcripts, and financial facts. Once properly engaged and authorized, eligible representatives may communicate with the IRS or state taxing authorities and pursue an appropriate administrative path.
Tax preparation and compliance	Individual and business return preparation, prior-year and amended returns, Schedule C, partnership and S corporation support, estimated-tax planning, and organized document review.
Accounting and bookkeeping	Review of bank and credit activity, income and expenses, business records, financial summaries, recordkeeping procedures, and year-round support for better decisions.
Debt reduction and financial strategy	A coordinated review of cash flow, minimum payments, interest rates, priority debts, household goals, and practical repayment methods designed around the client's actual circumstances.

Urgent concerns may include final notices, levy warnings, wage garnishments, bank levies, tax liens, audits, examinations, appeal deadlines, payment-plan defaults, unfiled returns, and balances that can no longer be ignored.

The Tax Debt Wise Process

No responsible tax-resolution recommendation should be selected from a balance alone. The correct next step depends on filing compliance, collection status, deadlines, income, allowable expenses, assets, equity, documentation, and future ability to pay.

1 Discover	2 Strategize	3 Resolve
Listen, investigate, verify the account, and organize the records that define the problem.	Compare lawful options, requirements, risks, timing, and affordability before choosing a path.	Complete the required work, communicate when authorized, and pursue a durable resolution.

Investigation First

When the balance, years, deadlines, or required work are unclear, the first engagement may be an investigation. After reviewing the available facts, MBA Financial can explain the scope, next steps, professional fees, and documents needed before the client decides whether to proceed.

Resolution Paths That May Be Evaluated

- Installment agreements and other payment arrangements
- Partial-payment arrangements when applicable
- Offer in Compromise eligibility and alternatives
- Penalty-relief requests and reasonable-cause analysis
- Temporary hardship or currently-not-collectible review
- Lien, levy, wage-garnishment, audit, and appeal responses

Not every client qualifies for every program. MBA Financial does not sell a promise; we help the client understand the account and pursue an option supported by the facts.

The Debt to Wealth Strategy

True financial independence is not created by a single settlement, budget, or investment. It develops through a disciplined sequence: stabilize the urgent problem, understand cash flow, reduce expensive obligations, protect essential needs, and redirect future dollars toward ownership and opportunity.

1 Establish the facts List income, necessary expenses, debts, interest rates, minimum payments, tax obligations, assets, and immediate deadlines.	2 Restore compliance Prepare missing returns, correct records, address current filing obligations, and prevent new balances from undermining progress.
3 Stabilize cash flow Protect housing, food, utilities, insurance, transportation, and a practical emergency reserve before accelerating debt.	4 Prioritize the debt Compare urgency, interest cost, secured status, tax consequences, creditor risk, and the motivational value of early wins.
5 Redirect released cash As obligations are reduced, assign the freed payment intentionally to the next priority, savings, ownership, or long-term goals.	6 Build a responsible legacy Coordinate tax planning, retirement goals, education, business continuity, insurance, and estate professionals where appropriate.

A Strategy Designed Around Real Life

MBA Financial may compare debt snowball, debt avalanche, accelerated repayment, consolidation, balance-transfer, creditor-arrangement, or mortgage-acceleration approaches. The strategy must account for taxes, credit effects, liquidity, family responsibilities, and the client's willingness to maintain the plan.

The objective is not simply to earn more. It is to help each available dollar serve a clear purpose: protection, progress, ownership, freedom, and the opportunities the client wants to create.

Financial Independence and Generational Wealth



Financial independence is the growing ability to make life decisions without every choice being controlled by a tax notice, creditor, minimum payment, or financial emergency. It is not one required income level or a guaranteed finish date.

Freedom to live	Freedom to own	Freedom to bless
More resilience for health, family time, career changes, service, travel, learning, and the experiences that make life meaningful.	A stronger foundation for home ownership, business assets, emergency reserves, retirement resources, and purposeful investing.	The ability to share knowledge, opportunity, generosity, and responsible stewardship with children and future generations.

Prosperous Abundance With Purpose

We understand abundance as having resources aligned with values: obligations addressed, essentials protected, goals funded, and room to contribute to family and community. Generational wealth begins with education and example as much as with dollars. Clear records, tax awareness, disciplined saving, and honest family conversations can become part of the inheritance.

MBA Financial provides tax, accounting, and debt-strategy services. Investment, legal, bankruptcy, insurance, and estate-planning decisions should be coordinated with appropriately licensed professionals.

Representative Client Outcomes

Clients often arrive with more than one financial pressure. The examples below summarize the kinds of situations MBA Financial may help organize. They illustrate process and progress rather than a promised result.

Starting point	Financial pressure	Potential progress
Overwhelmed household	IRS debt, credit cards, medical bills, and limited monthly margin	Clarified the tax account, organized income and expenses, prioritized obligations, and created a practical monthly strategy
Family with unfiled returns	Missing returns, an IRS balance, vehicle loans, personal loans, and credit cards	Organized records, worked toward filing compliance, reviewed resolution options, and replaced minimum-payment reaction with an ordered plan
Self-employed business owner	Estimated-tax gaps, mixed business and personal spending, and high-interest debt	Addressed immediate tax work, improved recordkeeping, separated obligations, and identified more intentional uses of cash flow
Higher-income household	Strong income but substantial taxes, lifestyle costs, debt, and mortgage pressure	Improved tax planning, analyzed interest costs, reorganized cash flow, and directed more resources toward debt reduction and long-term wealth goals

How We Measure Progress

- The client understands the verified problem and the next deadline.
- Required tax filings and records become organized and current.
- A resolution or payment path is selected for defensible reasons.
- Cash flow receives a purpose instead of disappearing into reaction.
- The household or business has a repeatable process for future decisions.

Individual circumstances and results vary. No tax reduction, debt reduction, payoff date, savings amount, credit result, agency decision, creditor response, or financial outcome is guaranteed.

A Mission Rooted in Dignity and Opportunity



"We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness."

The Declaration of Independence July 4 1776

MBA Financial receives this passage as a reminder that every person deserves dignity, understandable information, and a fair opportunity to make informed choices. Financial knowledge cannot guarantee happiness, but it can remove confusion, widen options, and help people pursue the life they value with greater confidence.

Our Commitments

- Treat every client with respect and without shame.
- Explain tax and financial choices in plain language.
- Begin with verified facts rather than fear or a sales promise.
- Protect confidentiality and use secure channels for sensitive records.
- Encourage responsible stewardship for family, business, and community.

Connect With MBA Financial

We use social media to make tax notices, compliance, debt, cash flow, and financial strategy easier to understand. Follow MBA Financial Tax & Accounting or search TaxDebtWise for educational posts, action planners, videos, reels, reminders, and practical next steps.

Facebook	Instagram	Threads	X	LinkedIn	YouTube

Start a Confidential Conversation

Website www.taxdebtwise.com Call or text (989) 686-NO DEbt (6633) Toll-free (877) 306-2246

Document support: Support@BeTaxDebtFree.com | Administration: Admin@BeTaxDebtFree.com | Fax: (989) 364-2024

Secure client portal: mbafinancial.logicsportal.com | Mailing address: 4106 E Wilder Road PMB 288, Bay City, Michigan 48706-2239

Hours: Monday-Friday 8:00 a.m.-7:00 p.m.; Saturday 10:00 a.m.-4:00 p.m.; closed Sunday. Calls and texts may be left after hours for follow-up the next business day.

LinkedIn company page: [MBA Financial Tax & Accounting](#)

For the current set of official social links, resources, action planners, service information, and contact options, begin at www.taxdebtwise.com.

Important information: MBA Financial Tax & Accounting LLC is a private professional-services firm and is not affiliated with the IRS or any federal or state government agency. Information is educational and is not legal, investment, bankruptcy, insurance, estate-planning, or credit-repair advice. A professional relationship begins only after written acceptance of an engagement.

Reference links: TaxDebtWise.com | [Resources](#) | [BBB Profile](#) | [Declaration Transcript](#)