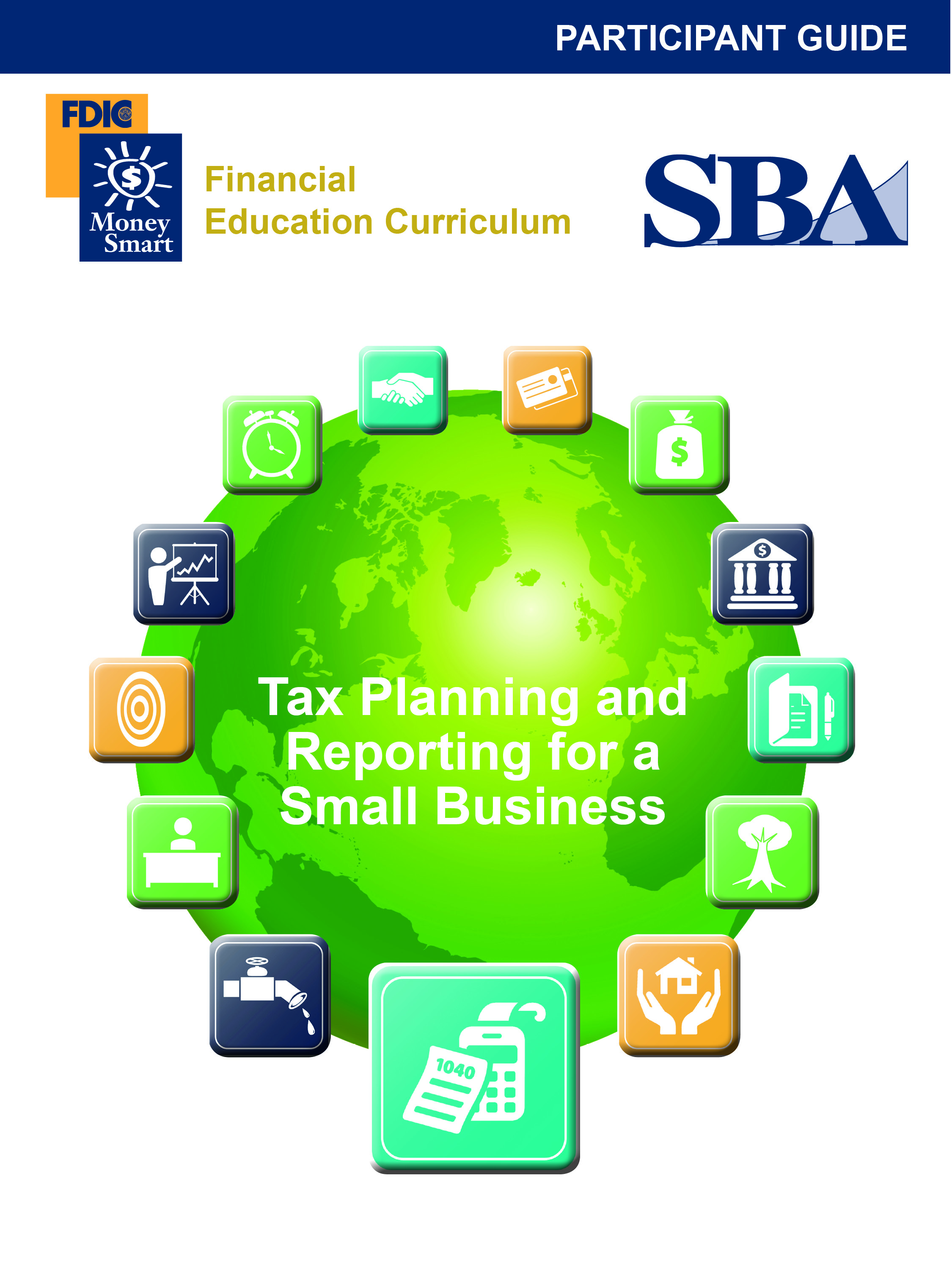
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**DISCLAIMER**

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The content of this training material is not designed or intended to provide authoritative financial, accounting, investment, legal or other professional advice which may be reasonably relied on by its readers. If expert assistance in any of these areas is required, the services of a qualified professional should be sought.

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Welcome

Welcome to the *Tax Planning and Reporting for a Small Business* module. By taking this training, you are taking an important step to building a better business. This guide accompanies the *Tax Planning and Reporting for a Small Business PowerPoint Presentation*.

# Objectives

After completing this training, the participants will be able to:

* Identify the federal tax reporting requirements of a small business and its owner, and to establish a plan to account and pay for federal taxes.
* Identify the general state/local tax reporting requirements of a small business, and establish a plan to account and pay for state/local taxes.
* Identify methods for researching the local, municipal, and county reporting/licensing requirements for a small business.

What Do You Know?   
Tax Planning and Reporting for a Small Business

Instructor: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

This form will allow you and the instructors to see what you know about tax planning and reporting, both before and after the training. Please read each statement below. Circle the number that shows how much you agree with each statement.

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Before Training | | | | After Training | | | |
|  | **Strongly Disagree** | **Disagree** | **Agree** | **Strongly Agree** | **Strongly Disagree** | **Disagree** | **Agree** | **Strongly Agree** | |
| 1. I can identify the federal tax reporting requirements of a small business and its owner, and establish a plan to account and pay for federal taxes. | **1** | **2** | **3** | **4** | **1** | **2** | **3** | **4** | |
| 1. I can identify the general state/local tax reporting requirements of a small business, and establish a plan to account and pay for state/local taxes. | **1** | **2** | **3** | **4** | **1** | **2** | **3** | **4** | |
| 1. I can identify methods for researching the local, municipal, and county reporting/licensing requirements for a small business. | **1** | **2** | **3** | **4** | **1** | **2** | **3** | **4** | |

Pre-Test

### Test your knowledge of tax planning and reporting before going through the course.

1. **What is used to calculate the income tax obligation of a small business?**
   1. Gross income
   2. Net profit
   3. Net Income
   4. Gross profit
2. **What are the two basic accounting methods? Select the two that apply.**
   1. Cash
   2. Debit
   3. Accrual
   4. Fiscal
3. **Which of the following are the primary business taxes? Select all that apply.**
   1. Income tax
   2. Self-employment tax
   3. State income tax
   4. Luxury tax
   5. Local taxes
4. **If you are self-employed and have not incorporated, which tax form would you use when you file your taxes?**
   1. Form 1040, Schedule C or C-EZ
   2. Form 1065
   3. Form 1120S
   4. Form W2
5. **Which form is used to report employees’ annual wages and the amount of taxes withheld from employee paychecks?**
   1. W-2
   2. W-4
   3. Form 940
   4. Form 941

Tax Obligation Management

As a small business owner, you generally will have the responsibility to pay taxes throughout the year. You need to know about:



* Tax requirements
* Tax payment and return preparation
* Business accounting

Business Taxes

Small business owners must be informed about taxes. To start, you need to know the several types of taxes:

**Income Tax**

Your income tax is based on net profit. Profit is determined by subtracting your business’s expenses from its income. Business expenses are those that are ordinary and necessary to operate (run) the business.

Sole proprietorships, partnerships, limited liability companies and S-corporations show their net profit on the owners’ personal income tax forms. C-corporations pay corporate income tax. Most states also charge income tax, as do many cities and counties.

**Self Employment Tax**

If you are in business for yourself (including a part-time business) or carry on a trade or business as a sole proprietor or an independent contractor, you are generally considered by the IRS to be self-employed. You may pay Self Employment tax, also known as Social Security and Medicare taxes, if you are self-employed. The self employment tax is currently 15.3%. Medicare accounts for 2.9% and social security accounts for the other 12.4%. You must pay self employment tax if your earnings from self-employment are $400 or more (as of 2012).

**Employment Taxes**

If you hire employees, be aware that there are several employment taxes. Some are paid by the employer, some by the employee and some are shared.

* Employers **withhold** federal and state income tax from employees' wages
* Employers **withhold** part of Social Security and Medicare (FICA) taxes from employees' wages and **pay** a matching amount
* Employers generally **pay** federal and state unemployment insurance (FUTA) tax. You report and pay it separately from other taxes.
* Employers **pay** into state disability programs

**Excise tax**

You may pay excise taxes if you manufacture or sell certain products, operate certain kinds of businesses, or use certain kinds of equipment. For example, indoor tanning services pay an excise tax, as do businesses that operate heavy vehicles (such as trucks) on the highways.

**Sales Tax**

In about 45 states, retail sellers are required to collect sales tax from customers. You turn over the taxes you have collected to the appropriate state agency following its collection process.

**Local Taxes**

Depending upon your particular situation and location, you may be responsible for real estate and personal property taxes. Most cities and counties also require businesses to acquire licenses and permits. Some jurisdictions charge taxes on end-of-year inventory. Contact your state, county and city agencies to find local requirements.

### Tax ID Number

You must have a taxpayer identification number (TIN) so the IRS can process your returns. The two most common types are social security numbers and the employer identification number (EIN). An EIN is issued by the IRS to sole proprietors, partnerships, and corporations. You need an EIN if you have employees, have a qualified retirement plan, operate your business as a corporation or partnership, or file returns for employment taxes. You can apply for an EIN from IRS online or via telephone.

Federal Income Tax Forms

Your business structure impacts your income tax payments and the forms you use when you file your taxes. For example, partnerships, sole proprietorships, S-corporation and limited liability companies are not taxed separately on business profits. Instead, the profits "pass through" the businesses to their owners, who report business income or losses on their personal tax returns. A C-corporation is the only type of business that must pay its own income taxes on profits.

More specifically, for federal income tax purposes, there are four major business types, each of which uses its own tax forms.

* Sole Proprietorship: *Profit and Loss From Business, Sole Proprietor, Schedule C or C-EZ, Form 1040*. You list your income and expenses on this form to determine your net profit. Your net profit is then listed on your own tax return (Form 1040).
* Partnership: *U.S. Return of Partnership Income, Form 1065*. A partnership must file an annual information return to report the income, deductions, gains and losses. The partnership must also furnish copies of Schedule K-1 (Form 1065) to the partners. The partnership profits or losses "pass through" to its partners. Each partner includes his or her share of the partnership's income or loss on his or her tax return.
* S-corporation: *Income Tax Return for an S-corporation Form 1120S*. S-corporations elect to pass corporate income, losses, deductions and credit through to their shareholders for federal tax purposes. Shareholders of the S-corporation are issued Form K-1, showing the income that the shareholders received through the corporation. Shareholders of S-corporations report the flow-through of income and losses on their personal tax returns.
* Corporation: *US Corporation Income Tax Return 1120*. A regular corporation (also known as a C-corporation) is taxed as a separate entity under the tax laws. Income earned by a corporation is normally taxed at the corporate level and the corporation must file a Form 1120 each year to report this income. After the corporate income tax is paid on the business income, any distributions made to stockholders are taxed again at the stockholders' tax rates as dividends.
* Limited Liability Company (LLC): The federal government does not recognize an LLC as a classification for federal tax purposes. An LLC entity must file a corporation, partnership or sole proprietorship tax return.

Discussion Point #1: Federal Tax Forms

The purpose of this exercise is to help you locate federal tax forms for your business.

|  |
| --- |
| **What federal tax forms will you need for your business?** |
| \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

Employment Tax and Forms

**Employment Taxes**

These taxes include taxes employers are required to withhold from their employees’ wages and taxes the employer pays. You need to manage payroll accurately to compute and collect the appropriate taxes. Then you must pay those taxes to the appropriate agencies on a monthly, quarterly or annual basis. Employment taxes vary depending on the type of business, location and other factors. Check with your state employment department to learn the requirements in your state.

Here are the common federal employment tax forms you file as an employer.

* ***Employers Annual Federal Unemployment (FUTA) Tax Return: Form 940:***You file this form with the IRS annually to report the amount of FUTA (Federal Unemployment Tax) for your employees.
* ***Employers Quarterly Federal Tax Return: Form 941:***This form is used by employers to report employment taxes, withholding amounts, deposit amounts, and amounts due to the IRS. Form 941 includes totals for number of employees, total pay for the quarter, amount withheld from the employees’ wages, and taxable wages for the period. The form requires a calculation of the total taxes and the total deposits made during the period. The difference between the total taxes due and the total deposits is the amount still owed that must be paid.

Your state will have additional employment tax levies, forms and payment processes. Some common state employment taxes include disability and unemployment.

**Other forms**

You will likely have to file tax forms if you hire others to do work for you. Here are other forms you will need to be aware of if you hire others (either as employees or as independent contractors).

* ***Employee’s Withholding Allowance Certificate, Form W-4:*** This form is completed by an employee to communicate his or her tax situation (such as exemptions and status) to an employer. The *W4* form help the employer determine the correct amount of tax to withhold from an employee's paycheck.
* ***Wage and Tax Statement*, *Form W-2:*** The *W-2* form is sent by the employer to the employee and the IRS every year. The *W-2* form reports an employee's annual wages and the amount of taxes withheld from his or her paycheck
* ***Miscellaneous Income, Form* *1099-MISC:*** While you will use the W-2 form to report wages you pay to an employee, you will generally use the Form 1099-MISC if you pay independent contractors to do work for your business. Generally, if you pay more than $600 during the year to someone other than a corporation in the course of your trade or business, you must file a Form 1099-MISC outlining how much you paid to the person. To report payments on Form 1099-MISC, you must obtain the person’s taxpayer identification number (TIN), which is often their social security number. You may use Form W-9, *Request for Taxpayer Identification Number and Certification*, to obtain the TIN.

State and Local Income Tax

In addition to business taxes required by the federal government, you will have to pay state and local taxes. Each state and locality has its own tax laws. Contact your state, county, and city government agencies to find out about taxes, permits, and licenses required in your area and for your type of business. Here are some of the local issues you could inquire about.

**State Income Tax**

Most state collect state income taxes for individuals and business.

**Permits**

Local jurisdictions may require special permits depending on the type and location of your business.

**Licenses**

Local jurisdictions often require businesses to purchase business licenses.

**Fictitious Name Permit**

Also called “doing business as” (DBA), a fictitious name is a business name that is different from your personal name. Identifying your business as a DBA is the way the community knows you are running a business under an assumed name. Check with you county clerk’s office to file a fictitious name permit.

**Sales Tax**

If you sell retail products, most states require you to collect sales tax for the state. Check with your state agency to obtain a seller’s permit (also called a resale license) and to learn how to collect and pay sales taxes.

Paying Your Tax Obligations

Just as employees have some of their earnings each paycheck withheld to pay taxes, business owners may need to pay taxes to IRS on profits as they are earned throughout the year. These estimated tax payments are made during the year and are used to pay income tax and self-employment tax. If you do not pay enough, you may be charged a penalty.

**Quarterly Estimated Payments**

If you are filing as a sole proprietor, partner, S-corporation shareholder, and/or a self-employed individual, you generally have to make estimated tax payments throughout the year if you expect to owe tax of $1,000 or more when you file your return. A corporation that expects to owe tax of $500 or more when filing its return must make estimated tax payments. Use IRS Form 1040-ES to calculate your estimated tax.

Typically, business owners pay estimated taxes to the United States Treasury quarterly based on profits-to-date. Federal Income tax and Self Employment tax are paid quarterly in a combined payment by:

* April 15
* June 15
* September 15
* January 15

Most states require quarterly estimated income tax payments as well.

The calculation of your taxes will depend on your tax year. This is generally the calendar year, but could also be a fiscal year (any 12-month period that ends on the last day of any month except December).

Money Management for Taxes

It’s important to put into place a system for managing your money for tax obligations. Taxes are generally due monthly or quarterly, and you need to have the money in the bank when it is time to pay. New business owners sometimes make the mistake of spending their tax money on business operations. When taxes come due, they are short of funds.

First, as mentioned earlier, find out what taxes you will owe, when they are due and estimate the amount. There are several types of taxes you could be responsible for – including income, sales, and employer taxes– and each are filed with different agencies at different times.

For income taxes, you need to set aside a percent of your net profit to pay quarterly tax estimates.

If you are a retailer, you need to set aside the sales tax you collect on each sale so you can pay it to the state sales tax agency.

For employer and employment taxes you need to set aside your portion of social security taxes and the taxes you have withheld from your employees’ paychecks.

You can use separate bank accounts to set aside tax funds. Or you can use your business accounting software to keep track of the funds so you know how much is available for operations and what is “off limits” because it is the reserve you need to pay your taxes.

Accounting Systems

To reduce taxable profits, you can deduct many business expenses—such as rent, utilities, inventory, advertising, website development, to name a few. To be deductible, a business expense must be both ordinary and necessary. An ordinary expense is one that is common and accepted in your field of business, trade, or profession. A necessary expense is one that is helpful and appropriate for your business, trade, or profession. An expense does not have to be indispensable to be considered necessary.

Check with the IRS website or an accountant to learn what you can and cannot deduct from your sales to determine taxable net profit.

You should have a good bookkeeping system that tracks all income and expenses. Your bookkeeping system should consist of tools to document the business’s sales and expenses. You can use a business accounting software program to help you track and organize income and expenses.

With some help from reliable sources (accountants and the IRS website) you can create your “company file” with this software. The software will organize all your income and expenses according to accepted business accounting principles. It can then generate reports to calculate your Net Profit, the basis for calculating your tax obligations. Your business accounting software can also help you know what sales taxes you owe. If you use a payroll service, it should give you reports you need to file and pay for your employment taxes.

Two reports that are particularly useful are the Profit and Loss Statement (this shows the income and expenses of the business for a given period of time) and the Balance Sheet (the assets, liabilities, and your equity in the business on a given date).

It is important to keep all documents that support the entries in your books and on your tax return. Keep them in an orderly fashion and in a safe place. For instance, organize them by year and type of income or expense. You must keep your business records available at all times for inspection by the IRS. Keeping good records – receipts, statements, checks, invoices, and register tapes – will help you know your net profit and your associated taxes. If the IRS examines any of your tax returns, you may also be asked to explain the items reported.

There are two basic accounting methods-- cash and accrual—that affect the calculation of net profit. These methods differ in the timing of when transactions, including sales and purchases, are processed by your software program. The cash method is the more commonly used method for small business. Under the cash method, income is not counted until cash (or a check) is actually received, and expenses are not counted until they are actually paid. In the accrual method, income is counted when the sale occurs, and expenses are counted when you incur them. You don't have to wait until you receive the money, or actually pay money out of your checking account, to record a transaction.

Business Accountant

Good small business accountants do much more than record transactions and prepare reports. Accountants actively analyze and interpret information to help you run your business. Accountants will make qualified referrals. An accountant is often a good advisor for a new idea, for change or expansion. However, not all accountants have small business management expertise. Look for an accountant with a good track record with business clients. Ask successful local business owners who they use.

# Business Accountant Services

In addition to tax preparation, qualified small business accountants are able to provide other business services. Here are five services that a business accountant may provide.

**Business Consulting**

Some accountants have many years of experience working with business owners, providing insight, examples, and information to help grow a business.

**Personal Financial Advice**

An accountant may be able to help you understand how to set up a retirement plan, plan for a home purchase, or navigate a change in your personal circumstances.

**Organizational Advice**

As discussed earlier, the way a business is organized impacts your taxes. An accountant may be able to provide more details on business structures, as well as refer you to an attorney who can provide customized guidance.

**Financing Advice**

If you need a loan to grow your business, an accountant may be able to help you determine what type of financing is appropriate, what you can afford, what documentation to prepare before seeking a loan, and provide referrals to lenders.

**Audit Support**

Should your business get audited, your accountant may be able to provide information and clarification to the auditor.

**Reviewed or Audited Financial Statement Preparation**

Most small businesses will never need a reviewed or audited financial statement. However, occasionally, for outside investment or incorporation, a business owner might need reviewed or audited financial statements. Only Certified Public Accountants (CPAs) are qualified to prepare reviewed or audited financial statements.

Five Key Points to Remember

1. Get qualified advice. If you would like to learn more about tax planning and reporting, the IRS has developed a course on managing taxes. Visit [www.irsvideos.gov/virtualworkshop](http://www.irsvideos.gov/virtualworkshop/).
2. A business may be required to pay several types of taxes. Find out requirements for each of these types as they apply to your business:
   * Income taxes (federal and state)
   * Employment taxes
   * Self-employment taxes
   * Sales taxes
   * Local taxes
3. Some business owners make the mistake of spending tax money on business operations. When taxes come due, these owners are short of funds. You can expect to face significant penalties if you do not pay taxes when due. You need to have the money in the bank when it is time to pay taxes. Avoid mixing tax funds with other funds.
4. Having a good accounting system in place. Accounting systems will track income and expenses to help you calculate and file accurate taxes. Having a good understanding of taxes along with a good accounting system will help you plan ahead, manage your money, and pay your taxes on time.
5. Good small business accountants do much more than record transactions and prepare reports. Accountants actively analyze and interpret information to help you run your business and are often good advisors for a new business idea. Look for an accountant with a good track record with business clients. Ask successful local business owners who they use.

For Further Information

**Federal Deposit Insurance Corporation (FDIC)**

[www.fdic.gov](http://www.fdic.gov)

The Federal Deposit Insurance Corporation (FDIC) preserves and promotes public confidence in the U.S. financial system by insuring deposits in banks and thrift institutions for at least $250,000; by identifying, monitoring and addressing risks to the deposit insurance funds; and by limiting the effect on the economy and the financial system when a bank or thrift institution fails.

The FDIC encourages bank lending to creditworthy small businesses. The FDIC also encourages small businesses that may have an inquiry or concern about the availability of credit to contact the FDIC Small Business Hotline at 1-855-FDIC-BIZ or [www.fdic.gov/smallbusiness](http://www.fdic.gov/smallbusiness). Another FDIC website, [www.fdic.gov/buying/goods](http://www.fdic.gov/buying/goods), provides resources to assist small businesses that may want to do business with the FDIC.

**U.S. Small Business Administration (SBA)**

[www.sba.gov](http://www.sba.gov/)

SBA Answer Desk: 1-800-827-5722

The U.S. Small Business Administration (SBA) website provides resources, answers to frequently asked questions and other significant information for small business owners.

**U.S. Financial Literacy and Education Commission**

[www.mymoney.gov](http://www.mymoney.gov)

1-888-My-Money (696-6639)

MyMoney.gov is the federal government's one-stop website that provides financial education resources from more 20 federal agencies.

Post-Test

### Now that you’ve gone through the training, test what you’ve learned.

1. **What is used to calculate the income tax obligation of a small business?**
   1. Gross income
   2. Net profit
   3. Net Income
   4. Gross profit
2. **What are the two basic accounting methods? Select the two that apply.**
   1. Cash
   2. Debit
   3. Accrual
   4. Fiscal
3. **Which of the following are the primary business taxes? Select all that apply.**
   1. Income tax
   2. Self-employment tax
   3. State income tax
   4. Luxury tax
   5. Local taxes
4. **If you are self-employed and have not incorporated, which tax form would you use when you file your taxes?**
   1. Form 1040, Schedule C or C-EZ
   2. Form 1065
   3. Form 1120S
   4. Form W2
5. **Which form is used to report employees’ annual wages and the amount of taxes withheld from employee paychecks?**
   1. W-2
   2. W-4
   3. Form 940
   4. Form 941

Evaluation Form

This evaluation will enable you to assess your observations of the *Tax Planning and Reporting for a Small Business*.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Module Rating**   1. Overall, I felt the module was (check one):   [ ] Excellent  [ ] Very Good  [ ] Good  [ ] Fair  [ ] Poor  Please indicate the degree to which you agree by circling a number. |  | |  |  |  |  |
| **Strongly Disagree** | | **Disagree** | **Neutral** | **Agree** | **Strongly Agree** |
| 1. I achieved the training objectives. | **1** | | **2** | **3** | **4** | **5** |
| 1. The instructions were clear and easy to follow. | **1** | | **2** | **3** | **4** | **5** |
| 1. The PowerPoint slides were clear. | **1** | | **2** | **3** | **4** | **5** |
| 1. The PowerPoint slides enhanced my learning. | **1** | | **2** | **3** | **4** | **5** |
| 1. The time allocation was correct for this module. | **1** | | **2** | **3** | **4** | **5** |
| 1. The instructor was knowledgeable and well-prepared. | **1** | | **2** | **3** | **4** | **5** |
| 1. The participants had ample opportunity to exchange experiences and ideas. | **1** | | **2** | **3** | **4** | **5** |
|  |  | | | | | |
| Please indicate the degree of knowledge/skill by circling a number. | **None Advanced** | | | | | |
| 1. My knowledge/skill level of the subject matter **before taking the module**. | **1** | | **2** | **3** | **4** | **5** |
| 1. My knowledge/skill level of the subject matter **upon completion of the module**. | **1** | | **2** | **3** | **4** | **5** |
| **Instructor Rating**   1. Instructor Name: |  | | | | | |
| Please use the response scale to rate your instructor by circling a number. | **Poor** | **Fair** | | **Good** | **Very Good** | **Excellent** |
| 1. Made the subject understandable | **1** | | **2** | **3** | **4** | **5** |
| 13. Encouraged questions | **1** | | **2** | **3** | **4** | **5** |
| 14. Provided technical knowledge | **1** | | **2** | **3** | **4** | **5** |

1. What was the most useful part of the training?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. What was the least useful part of the training and how could it be improved?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_