

Cade & Associates Explains Big Beautiful Bill's Impact on Small Businesses Making Over \$100,000

SALISBURY, NC, UNITED STATES, July 14, 2025 /EINPresswire.com/ -- [Cade & Associates](#), a national tax and advisory firm specializing in entrepreneurial growth, released an analysis of the One Big Beautiful Bill Act ("Big Beautiful Bill") and its far-reaching effects on small business owners with adjusted gross incomes over \$100,000. The firm highlights permanent reforms to the Tax Cuts and Jobs Act (TCJA), expanded deductions, and new planning opportunities aimed at Main Street entrepreneurs.



Key Benefits for High-Earning Small Businesses

- Permanent Pass-Through Relief

The 20% Qualified Business Income (QBI) deduction for sole proprietors, partnerships, and S corporations is now permanent and indexed for inflation, offering long-term tax certainty.

- Expanded Expensing & Depreciation

- 100% bonus depreciation has been restored indefinitely, allowing full write-off of qualifying assets in year one.

- Section 179 expensing limits jump to \$2.5 million (indexed), with a \$4 million phase-out threshold, reducing upfront capital costs.

- R&D Expense Deduction

Small businesses (average gross receipts ≤ \$31 million) can retroactively deduct domestic research and development costs dating back to 2022, boosting liquidity for innovators.

- Higher SALT Cap

The State and Local Tax deduction cap rises from \$10,000 to \$40,000 for filers with AGI under \$500,000 (married filing jointly), easing burdens in high-tax states.

- New Individual Deductions

- Tip Income: Up to \$25,000 in qualifying tip income may be deducted, benefiting hospitality and service-oriented ventures.

- Overtime Wages: Up to \$12,500 in overtime premiums are now deductible, incentivizing expanded staffing during peak seasons.



By making these signature TCJA benefits permanent and layering in new deductions, the Big Beautiful Bill delivers stability and powerful growth levers for small businesses earning over \$100,000.”

*Dr. Jason Cade, Ph.D., MBA,
CFE, CSOE, AAMS*

- Estate & Gift Tax Certainty

The estate and gift tax exemption permanently increases to \$15 million per individual (indexed), simplifying succession planning for family-owned businesses.

Expert Commentary

“By making these signature TCJA benefits permanent and layering in new deductions, the Big Beautiful Bill delivers stability and powerful growth levers for small businesses earning over \$100,000,” said [Dr. Jason Cade](#), Founder & CEO at Cade & Associates. “Our clients can better align cash flow, investment, and succession strategies today, without fearing abrupt tax law reversals tomorrow.”

Action Steps for Small Business Owners

1. Review Entity Structure

Confirm that your business classification (LLC, S Corp, partnership) is optimized to capture the permanent QBI deduction.

2. Accelerate Capital Investments

Lock in 100% bonus depreciation and higher Section 179 expensing before year-end to maximize write-offs.

3. Optimize SALT Strategies

Evaluate whether paying state and local taxes through the entity or personally yields better tax savings under the new \$40,000 cap.

4. Document Tips & Overtime

Ensure accurate payroll reporting to fully leverage the new individual deductions for tip and overtime income.

5. Plan Succession Now

Work with advisors to revisit trust structures and gifting strategies in light of the \$15 million estate tax exemption.

About Cade & Associates

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