ChatGPT

20/30 PLAN: TAX REFORM WITHOUT LOOPHOLES FAQ + OBJECTION HANDLING "Got a problem with the plan? Check the math first."

Q: Isn't a flat tax regressive? Won't it hurt low-income earners?

A: Not this one. The first $25,000 of personal income is tax-free. That means: - A person making $30,000 only pays tax on $5,000. - Someone making $250,000+ pays the full rate, plus a 5% surtax on income over $250K. - And no payroll tax means low-wage earners instantly keep more of every dollar.

Q: Won't eliminating payroll taxes defund Social Security and Medicare?

A: Only if we let it. Under 20/30, their funding is preserved within the general tax pool. The full $2.1T needed for those programs is accounted for—no cuts, no games. Down the line, the CARE system handles healthcare sustainably. But this plan holds the line.

Q: Won’t people just create shell companies to pay less?

A: That loophole? Closed. If you own a solo company, you still pay corporate tax—but if you’re the only employee, you get the full 75/25 reinvestment benefit. Either way, your total tax stays about the same as an individual at your income level. No arbitrage.

Q: What stops corporations from gaming the 75/25 reinvestment rule?

A: Math. Every dollar a company tries to hoard gets taxed at 30%. Reinvest it, and the rate drops to 20%—but 75% of that reinvestment must be split evenly across all employees. If the CEO wants more? They’ll get hit with the 5% surtax anyway. Greed is now taxable.

Q: Won’t companies leave the U.S. to avoid these rules?

A: They can try. But if you earn revenue from American consumers, you pay taxes here. Period. Want to keep selling in the biggest market on Earth? Build here. Hire here. Bank here. Or forfeit access.

Q: This seems like forced redistribution. Isn’t that socialism?

A: This isn't redistribution. It's reinvestment—in your own team. Companies decide whether to keep their profits or lower their tax bill by rewarding the people who made that profit possible. It's capitalism with rules—and teeth.

Q: What happens to deductions? Can I write off charitable giving, mortgage interest, etc.?

A: No deductions. No itemizing. No games. You earn money, you pay your share. And because everyone pays, rates stay low. Give to charity because it matters, not because it's deductible.

Q: Isn't the IRS still going to be bloated and confusing?

A: Nope. With just two rates per category and zero deductions, enforcement becomes binary: - Did you earn money? Taxed. - Was it legit business cost? Deducted. - Was it reinvested fairly? Rate reduced.

That's it. We just turned the tax code into a checklist.

Q: What happens if there's a recession? Won't tax revenue drop?

A: Yes—but less than under the current system. Why? Because: - Lower payroll costs protect jobs - Reinvestment cushions downturns - And the simplified structure reduces compliance drag

Stability is built into the model.

Q: Who benefits the most from this plan?

A: - Working families who now keep more of every paycheck - Small businesses who get simplicity and lower effective rates - Companies that reinvest in people, not stock buybacks - The economy—because now taxes reward circulation, not avoidance

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Q: This sounds too good to be true. What's the catch?

A: The catch is this: It doesn't work unless we say yes to it. It's enforceable. It's fundable. And it's mathematically sound. But it requires one thing the old system never asked for:

Honesty.

That's the real revolution.

Public Logic // 20/30 PLAN // Objection Handling Ready.