



## **BRENT FINANCIAL GROUP, LLC**

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**DECEMBER 11, 2018**

Dear Clients and Friends,

Some of you know me, but for those of you who don't, I thought it was time to introduce myself. I joined Brent Financial in 2008 and have been managing the tax practice since 2016. We have a great team here, with exceptionally qualified preparers and a diligent and courteous support staff, and that makes my job much easier. Each of us is focused on providing you the best possible tax preparation experience possible (if that isn't an oxymoron).

This year there have been tax changes that will affect everyone's returns, both federal and state. In our newsletters for years past, we have always tried to highlight the most important changes, but this year everything is so interconnected that we are trying a new approach. You'll find a brief list of some of the important developments below, but most of our updates will be posted in our blog on our website, [brentfinancial.com](http://brentfinancial.com), as well as mirrored on our Facebook, Twitter and LinkedIn pages. Look for short stories about the tax changes beginning early in December.

### **2018 Tax Changes will Affect Everyone**

Let's get the bad news out of the way. If you are an employee, there is a very good chance that you'll be getting a much smaller tax refund this year than you're used to. If you typically come close to even, this year you may owe the government some additional money. The primary reason for this is not so much the new tax law as it is another federal change: the decision to withhold less tax from your paycheck. Even if you are in the estimated 65–75% of people who will be paying less tax due to the new law, you may have already unwittingly spent the savings. If you are a retiree and have taxes withheld from your IRA or pension withdrawals, there's a chance you could be hit by this change too, depending on how your payments were set up.

As an added insult, about 25–35% of people may end up paying more taxes, not less. The federal law includes several changes affecting how your tax is calculated, and if you are in the group that will be adversely affected, the effect of the withholding changes will be even more noticeable in April.

State laws have changed as well. Many of you live in New York, and the Empire State has been busy adapting to the federal landscape. If you live elsewhere, there quite likely will be new developments for you. I can't address all of the state changes here, but watch our blog for some details as we become aware of them.

## **There are several federal changes that will tend to lower taxes.**

Each of these changes individually will generally act to lower your total taxes:

- Tax rates have been lowered and (especially for higher earners) widened. This means that for a given amount of taxable income, the tax will usually be lower in 2018 than in 2017. (However, other changes may mean your taxable income is higher even if your total income is essentially unchanged—see below.)
- The standard amount that you can deduct from your total income (your standard deduction) increased by about 90%. Your deductions are a factor in deriving your taxable income.
- The child tax credit for children under age 17 was doubled to a maximum of \$2,000 per child and is now available to higher earners than previously.
- There is a new \$500 credit available if you have children over age 16 or other dependents.
- The revised Alternative Minimum Tax has been adjusted such that it will apply to fewer taxpayers. If you've paid AMT in the past, there's a good chance you will escape it this year.
- A new "qualified business income" deduction will lower taxable income for many owners of small and mid-sized businesses, as well as for some investment owners.

## **On the other hand, several provisions will act in the other direction.**

- There are significant new restrictions on expenses that can be deducted from your total income (your itemized deductions), impacting property taxes, home equity loan interest, casualty and theft losses, employee expenses, investment fees and union dues.
- The \$4,100 deduction for each person on your return (your personal exemptions) has been eliminated.
- Business owners have new restrictions, such as entertainment expenses. Trading in a vehicle that has been used for business may create taxable income.
- Social security tax will be calculated on \$4,000 more income than in 2017. Employees have this deducted from their paychecks, but self-employed people pay this as part of their SE tax.
- Moving expenses are no longer deductible (except for military moves), and employer moving reimbursements are now taxable income
- If you have investments, your capital gains taxes may be higher, as capital gains tax rates are tied to your total taxable income (which may be larger due to the other changes).

There's a lot to know about each of these changes, and there are many others that I have not mentioned, but I'll spare you. Watch our blog if you would like more details or send an email to your preparer.

**Some things have not changed.** The tax breaks for college tuition remain largely intact (and generally just as complicated) as before. Higher-income taxpayers may still find themselves paying the Net Investment Income Tax or the Additional Medicare Tax, both of which are unchanged. Long-term capital gains rates may still be 0% for moderate incomes.

My staff and I have been hard at work since last April, learning the ramifications of the changes. They are extensive, and some areas are more complicated. It may take us a little longer to get your return completed this year, but we guarantee that it will be accurate once we are finished.

### **Service Changes for 2018**

Since our founding in 1986, Brent Financial has always stood behind every tax return we prepare. Our goal is to give you an accurate return based on the information you provide to us. You're not paying us to put numbers on a form, but to understand the law so that we can get you the lowest legal tax liability possible. This year, we are expanding and changing our services in some key areas.

**Introducing Tax Account Monitoring:** The IRS and the states have come to rely on "correspondence audits" – computer-generated letters inquiring about items on your return. Over the past few years, we have seen a marked increase in the number of such letters as the government seeks to increase compliance and maximize tax collections. We spend quite a bit of our summer assisting clients who have received a dreaded IRS or state letter.

This season, we are offering most clients the opportunity to be covered by an income tax power of attorney for both the IRS and the states in which you work and live. (The level of service we can offer varies by state.) With a POA in place, we automatically receive copies of most tax department letters you might receive, and we can discuss any issues with the tax department without you having to spend hours on the phone.

**Our Secure Client Portal:** Last year we had a "soft launch" of our client portal, ShareFile. This is a web-based service where you can securely exchange information with us, whether you are sending us your tax documents, or we are providing you with your completed tax return. Copies of your returns are stored securely in the cloud for retrieval whenever you need them, and this added service is included with your return preparation at no additional charge.

**A la Carte Pricing for Some Services:** We continue to strive for excellent service at a reasonable price. This year, to keep any increase to your fee as low as possible, we are "unbundling" some of our optional services in that they will no longer be included in our base preparation fee.

Correspondence Audits: If you do receive a letter from the IRS or the state as I described above, we will still be happy to assist you by explaining what information is needed to resolve it. However, if you want us to handle the issue for you, there will generally be an additional charge.

Tax Planning, Estimated Payments and Withholding Changes: If your income fluctuates such that you need to revise your estimated tax payments during the year, or if your situation is changing due to a life event (retirement, a job change, a child moving out or entering college), the work needed to do that will now be billable.

### **Our Tax Preparation Guarantee Still Protects You**

Notwithstanding the above, any correspondence audit or other issue arising from how we prepared your return is covered at no additional cost to you. We also cover any penalties or interest imposed due to an error or omission on our part, as we always have.

Please have a safe and enjoyable holiday season. We look forward to seeing you in the new year!



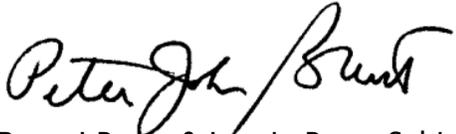
Thomas Bridgman, Director of Tax Operations

### **From the Owners**

I first began preparing income taxes in 1968! Fifty years later, I am still enjoying myself; however, our tax laws have changed significantly and grown a great deal more complicated.

Tom Bridgman is the very capable Director of our Tax Operations and together we have recruited a great team of experienced tax professionals. I have every confidence that our very well positioned to help each of you once again.

I thank you for your ongoing trust and support in Brent Financial Group. From all of us, please have a joyous and safe holiday season and prosperous new year.



Peter J Brent & Laurie Brent Schiavone

Securities and advisory services offered through Commonwealth Financial Network, member FINRA/SIPC, a registered investment adviser. Tax preparation services offered by Brent Financial Group, LLC.



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Why all these questions? **Especially with new tax law**, our accurate preparation of your return depends on having complete information in a wide range of areas. This organizer helps us cover everything. **Answer to the best of your ability** and mark anything that you wish to discuss with your preparer. **Please also provide all tax documents you receive.** All additional worksheets mentioned in these questions are available on our website or by calling our office.

If you are a **Returning Client** (Brent Financial Group prepared your 2017 tax return): **Only parts A and B are required.** The remaining sections are optional but completing those that apply to you may be helpful.

If you are a **New Client** (we did not prepare your 2017 return): Complete all parts that apply to you.



**Required for All Clients** (if married, all questions apply to both of you)

New clients, please complete all pages (Sections A through M)

**[1] PERSONAL INFORMATION**

List **EVERYONE** who lived under the same roof as you, even if not related and even if you are not claiming.

Your Full Legal Name(s):

Name of Household Member (Children and others)	Relationship	Months lived in home in 2018	Required only if claiming	
			SSN	Birth Date

Are any of the above roommates/tenants who pay rent or a portion of household expenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is it possible someone else will claim a child listed above on their tax return?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you <b>change your name with the Social Security Administration</b> in the past year?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**[2] EMPLOYMENT INCOME (PROVIDE ANY APPLICABLE TAX FORMS)**

Did you <b>change jobs</b> last year (even if you stayed with the same employer)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you collect <b>unemployment benefits</b> last year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you receive any form of <b>tips at your job</b> (cash, gift cards, items)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have any <b>income</b> from any source that was <b>paid in cash</b> and not reported on a W-2? • <b>If yes: Complete our Self-Employment Income worksheet. §</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you pay <b>union dues</b> or have <b>job-related expenses</b> that are not reimbursed by an employer? • <b>If yes: Complete Section H</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own any <b>employee stock</b> or <b>stock options</b> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes, in the past year did you have any new grants, vesting, or sales?</b>	<input type="checkbox"/> Yes <input type="checkbox"/> No

**[3] OTHER INCOME (PROVIDE ANY APPLICABLE TAX FORMS)**

Did you receive any <b>Social Security benefits</b> last year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a <b>veteran</b> who received a <b>disability severance payment</b> between <b>1991 and 2016</b> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Did you receive any money from an <b>IRA, 401k/403b, pension, or annuity</b> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you move money ( <b>rollover</b> ) from one retirement account to another?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you receive any <b>bank interest</b> or investment dividends? <i>If any paid less than \$10, list below</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Payer: \$	Payer: \$
Did you <b>sell any stock, mutual funds</b> , property, collectables, bullion, or other assets?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you receive income from <b>renting</b> any real estate or items to others?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you receive any divorce-related income or property ( <b>alimony</b> , child support)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you <b>own all or part of a business</b> , partnership, corporation, LLC, or other venture?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a <b>hobby</b> that generates income?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you win any money or prizes from <b>gambling, raffles, game shows</b> , etc. <i>(even if you had losses)</i> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes</b> , did you have gambling losses for which you have a log or record?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you receive any type of <b>legal settlement</b> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you receive <b>jury duty pay, election worker pay, royalties, director fees, or executor fees</b> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you receive an <b>inheritance</b> in the past year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you receive any income from a mortgage that you held or any similar installment loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No

#### [4] HOME-RELATED DEDUCTIONS

Did you <b>buy or sell</b> any real estate last year? <i>If yes: provide closing statement</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you <b>refinance</b> a mortgage/home equity loan? <i>If yes: provide closing statement.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you open a new or take new funds from an existing <b>home equity line</b> for any purpose?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own any foreign real estate?	<input type="checkbox"/> Yes <input type="checkbox"/> No

#### [5] GENERAL QUESTIONS

Since last year, did you receive any <b>IRS or state correspondence</b> about any prior year return?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you <b>give anyone cash or property</b> totaling more than \$15,000?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own a <b>bank account in another country</b> , or signature authority on anyone else's?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own any <b>Bitcoin</b> or other <b>virtual currency</b> for purchases or investment purposes?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you create any type of <b>trust</b> last year? <i>If yes: provide copy of trust document</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you pay any <b>household employees</b> (e.g., housekeepers, nannies, domestic workers, etc.)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you <b>lend anyone money</b> (even informally) or are you receiving payments on a prior loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did any investment you own become <b>worthless</b> last year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been a victim of <b>identity theft</b> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you been victim of <b>investment fraud</b> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you declare <b>bankruptcy</b> last year, or have any property foreclosed or repossessed?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you have any bank debt or credit card balance <b>written off, cancelled or forgiven</b> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other than for vacations, did you spend time in any other state or country last year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own an <b>ABLE account</b> for any family member?	<input type="checkbox"/> Yes <input type="checkbox"/> No

#### [6] COLLEGE EXPENSES

Did you or your children attend <b>college classes</b> for any part of last year? <i>If yes: see Section E</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you or your children the owner or beneficiary of a <b>College Savings Plan (529 account)</b> or <b>Coverdale</b> Education Savings Account (ESA)? <i>If yes: provide your year-end statements for all</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has a grandparent or anyone else set up a 529 or ESA for anyone in your household?	<input type="checkbox"/> Yes <input type="checkbox"/> No

#### [7] MEDICAL EXPENSES (ALSO SEE SECTION F)

For any period last year, was anyone in your household <b>NOT</b> covered by <b>health insurance</b> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
--------------------------------------------------------------------------------------------------------	----------------------------------------------------------

For any period did you have <b>medical insurance</b> through your <b>employer</b> or <b>former employer</b> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did any household member have <b>medical insurance</b> through the <b>Exchange</b> ? <i>If yes: see Section F</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you have <b>medical expenses</b> that were not reimbursed by insurance? <i>If yes: see Section F</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have Long Term Care (LTC) insurance? <i>If yes: see Section F</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No

### [8] CHARITABLE CONTRIBUTIONS

Did you make any charitable contributions of cash or property? <i>If yes: See Section J</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you make any charitable contributions via payroll deduction? <i>If yes: provide year-end pay stub</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No

### [9] RETIREMENT SAVINGS (IF ALREADY RETIRED, SKIP TO SECTION [10])

<b>If yes to either, see Section L.</b>	<b>Taxpayer</b>	<b>Spouse</b>
Does any current employer offer any type of <b>retirement plan</b> (e.g., 401(k), 403(b), pension, profit-sharing, etc.) regardless of whether you participate?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own an IRA <b>not</b> through an employer (e.g., Traditional, Roth, SEP, SIMPLE)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

### [10] TAXES PAID

Did you <b>purchase or lease a car</b> , truck, plane, boat, or mobile home? <i>If yes: provide bill of sale</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes:</b> Was it a plug-in electric vehicle?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you make any <b>estimated tax payments</b> to the IRS or to any state? <i>If yes: see Section G</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No

### [11] BANK INFORMATION

**Refunds:** Choosing to have your refund deposited directly is generally 1 to 3 weeks faster than receiving a paper check. It is also more secure, less likely to get lost, and more convenient. **Balance Due:** Paying by electronic funds transfer from your bank account is convenient and can be scheduled any time up to April 15, regardless of when you file.

If you are receiving a federal or state refund, do you want to use direct deposit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you owe the IRS or any state, do you want to pay by electronic funds withdrawal?	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes:</b> On what date?	

**If yes to either, please provide a voided check.** Note that some banks require that joint refunds go into joint accounts.

### [12] ACKNOWLEDGEMENT

I (We) believe that the information disclosed in this organizer to be complete and correct. I (We) understand that information in this organizer will be used in the preparation of our personal income tax return, and that incorrect or incomplete information may result in an erroneous return.

\_\_\_\_\_  
Signature/Date

\_\_\_\_\_  
Signature/Date

## B

### Updates for Prior Clients (new clients, skip to Section C)

**If married, all questions apply to both of you:**

Did you move or did you change your <b>mailing address</b> last year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you change any <b>email address</b> or <b>phone number</b> (cell, home, work) in the past year?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Sections C to M available in the full organizer on our website, [BrentFinancial.com](http://BrentFinancial.com)  
(click on "Tax Services," then "Tax Organizers")



## New Client Information (returning clients, skip to next section)

### PERSONAL INFORMATION (RETURNING CLIENTS MAY OMIT UNLESS CHANGED)

	TAXPAYER	SPOUSE
First Name		
Last Name		
SSN / ITIN		
Date of Birth		
Occupation		
Home Phone		(if different)
Cell Phone		
Work Phone		
Email Address		(if different)
Address		
	<b>County:</b>	<b>School District:</b>

Are you a US citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you or your spouse permanently disabled? <b>If yes:</b> for how many months in 2018?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does any children in your home have a disability?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are either you or your spouse legally blind? (You cannot see better than 20/200 in your better eye with glasses or contact lenses, <b>OR</b> your field of vision is 20 degrees or less; condition not likely to improve. Signed doctor's statement is required.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you currently married (whether or not you live with or are filing with your spouse)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you get divorced or separated in the past year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever been married previously?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>If yes:</b> <input type="checkbox"/> divorced <input type="checkbox"/> legally separated <input type="checkbox"/> widowed <i>Date of occurrence:</i> /    /	<input type="checkbox"/> Yes <input type="checkbox"/> No
If divorced: Do you pay alimony? <b>If yes:</b> provide recipient's name, SSN, & amount paid	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you or your children own US Savings Bonds?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you purchase a home in 2008, 2009 or 2010 where you received a homebuyer credit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever claimed a home office deduction related to any home you currently own?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever rented out all or part of any home you currently own?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a member of the military, reserve, or National Guard?	<input type="checkbox"/> Yes <input type="checkbox"/> No
How much did you pay to have your taxes prepared last year?	\$

### FOREIGN COMPLIANCE

Are you a citizen of a foreign country, or did you reside in a foreign country last year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own any foreign stocks or investments not held in a US brokerage account?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a co-signer on any other person's foreign account or investment?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own a foreign corporate or government retirement plan, pension, or anything similar?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own anything of value in a foreign country? (e.g., business, partnership, LLC, bonds, contracts)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you receive (a) gifts or bequests from foreign sources totaling over \$15,797 <b>OR</b> (b) any distributions from a foreign retirement plan or similar? [Form 3520]	<input type="checkbox"/> Yes <input type="checkbox"/> No

## D Children & Dependent Expenses (if none, skip to next section)

Did any child in your home have total income of <b>\$1,050</b> or more ( <i>wages, investments, etc.</i> )?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>NY residents:</b> Is any high school/college student in your family a <b>volunteer firefighter</b> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you pay for <b>daycare</b> , afterschool care, or summer day camp? <i>If yes: provide details below</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does any employer offer a <b>dependent care flexible spending account (FSA)</b> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No

**Not available after 13th birthday. Provider details must be provided even if paid through an FSA:**

	Daycare Provider's Name & Address	EIN or SSN	Which Child?	Amount Paid in 2018
A				\$
B				\$

## E College & Education Expenses (if none, skip to next section)

Were you or your spouse a <b>FULL-TIME student</b> in 2018? <i>If yes: For how many full or partial calendar months?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you make payments on a student loan for you or any dependent?	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes and you did not receive a 1098-E:</b> Go online or call your lender for the amount:	\$

**If you or any child attended college for any part of 2018:** We **MUST** have the student's **1098-T** from all schools **AND detailed account statements showing dates of charges and payments** covering the **entire calendar year.**

	Student's Name	School Name & Address	1098-T provided?	Acct statement provided?	Books receipts provided?
A			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
B			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes
C			<input type="checkbox"/> Yes	<input type="checkbox"/> Yes	<input type="checkbox"/> Yes

	Type of Program (BA, MS, Cert., etc.)	Length of Program (Yrs)	Student's Rank at the end of 2018†	Yrs of post-high school educ completed 12/2018	Outside scholarship rcv'd	529 stmts provided?
A			Fr So Jr Sr Done		\$	<input type="checkbox"/> Yes
B			Fr So Jr Sr Done		\$	<input type="checkbox"/> Yes
C			Fr So Jr Sr Done		\$	<input type="checkbox"/> Yes

† Freshman, sophomore, junior, senior, or graduated

**Sources of college funding (check all that apply):**

<input type="checkbox"/> Personal savings	<input type="checkbox"/> Home equity loan	<input type="checkbox"/> US Savings Bonds	<input type="checkbox"/> College Work Study
<input type="checkbox"/> Student's savings	<input type="checkbox"/> Other parent loan	<input type="checkbox"/> IRA funds	<input type="checkbox"/> Scholarship/Grants
<input type="checkbox"/> Student loan	<input type="checkbox"/> Credit card	<input type="checkbox"/> Retirement funds	<input type="checkbox"/> Other:
<input type="checkbox"/> Parent education loan	<input type="checkbox"/> Gifts received	<input type="checkbox"/> Retirement funds (401(k) etc.)	
		<input type="checkbox"/> Retirement plan loan	

## F

**Medical Expenses (if none to claim, skip to next section)**

**Medical Expenses** must exceed **7.5%** of your income to matter. **Include** costs you paid for dependents and non-dependent children, but **exclude** any expenses reimbursed by insurance or other parties, or paid through any type of medical spending account (FSA or HSA). If you received any of the following forms, please provide them: Forms **1099-SA** or **5498-SA** (Health Savings Account contributions or distributions), Form **1099-LTC** (Long Term Care insurance payments received), Form **1095-A, 1095-B or 1095-C** (Health Insurance coverage).

❖ Insurance paid through your employer is usually deducted pre-tax and therefore **not deductible**.

Doctors	\$	Hospitals/Clinics	\$
Dentists	\$	Ambulance/Emergency Room	\$
Medical equipment	\$	❖ Health/Dental Insurance	\$
Eyeglasses/Contacts	\$	Prescriptions (including insulin)	\$
Home Health Aides	\$	Lab Tests	\$
Hearing Aid & Batteries	\$	Nursing Home	\$
Medical-related home modifications	\$	Other:	\$

**Medical-Related Transportation**

Parking	\$	Public Transportation	\$
Tolls	\$	Miles you drove	

If you are on Medicare, did any former employer reimburse Medicare premiums?

Yes  No

*If yes, amount received: \$*

	Taxpayer	Spouse
How much did you pay for <b>Long Term Care insurance</b> (please separate)?	\$	\$
Does any employer offer a <b>medical Flexible Spending Account?</b> ("use it or lose it")	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes:</b> do you participate?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a <b>Health Savings Account</b> or Archer account (on your own or through your employer)? <i>HSAs allow unspent money to roll to next year.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes:</b> did you make any contributions directly (not through your paycheck)?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## G

**Estimated Taxes (if none paid, skip to next section)**

Only list tax payments for 2018 that you paid yourself. Do **NOT** include taxes withheld from paychecks, retirement benefits, etc., or any balance due you paid to the IRS or a state for your 2017 tax return.

Qtr	Due Date	Date You Paid	IRS	State	Other (specify):	Other (specify):
1	4/15/18		\$	\$	\$	\$
2	6/15/18		\$	\$	\$	\$
3	9/15/18		\$	\$	\$	\$
4	1/15/19		\$	\$	\$	\$
Other Payment			\$	\$	\$	\$

## H

**Job-Related Expenses (for W-2 employees only, not self-employed)**

Did you have any out-of-pocket expenses for your job? ❖	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does any employer reimburse you for business expenses you incur?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does any employer pay you an allowance for expenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes: (a)</b> Do you have to provide a detailed accounting of expense to the employer?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>(b)</b> Do you have to return any money not spent on business expenses?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does any employer provide you with a car <b>OR</b> pay you a fixed car allowance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you ever drive from one job directly to a second job? ❖	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you use your car for business, other than for commuting? ❖	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you make any overnight business trips away from home? ❖	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you have any job hunting expenses in your same field?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you move related to a change of job or a change in your job location?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you use a home office as your <b>principal</b> place of business (no employer's office available) <i>If yes, complete our <b>Home Office</b> worksheet. §</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you are a <b>full-time</b> teacher, counselor, principal or aide in a <b>K-12 school</b> ? <i>If yes: Complete our <b>Educator Expenses</b> worksheet. §</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you have many expenses, you may want to use our **Employee Business Expenses and Travel** worksheets. §

Union Dues ( <b>not political dues</b> such as VOTE-COPE)	\$	Parking, Tolls, Public transit ( <b>other than commuting</b> ) ❖	\$
Professional Organization Dues	\$		
Professional Licenses/Certifications	\$	Malpractice/Liability Insurance	\$
Required Job-Related Education	\$	Tools	\$
Job Search / Employment Agency Fees	\$	Supplies	\$
Uniforms & Professional Cleaning ♦	\$	Professional Journals	\$
Safety Equipment (steel-toed boots, etc.)	\$	Impairment-Related Work Expenses †	\$

❖ To avoid penalties, IRS requires you have written or "other corroborating evidence" supporting these expenses.

♦ Work clothing is not deductible if suitable for every-day wear. † Not subject to 2% limitation

## I

**Home & Property Owner Expenses (if none, skip to next section)**

Taxes Paid In 2018 for ...	Primary Residence	Second Home ❖	Land/Other Home
Property tax (town/city)	\$	\$	\$
Property tax (village/other)	\$	\$	\$
School tax (if separate)	\$	\$	\$

❖ If you own more than one home, please provide the approximate dates each was used:

<b>NY residents:</b> Did you receive any <b>Property Tax Rebate</b> checks? <i>If yes, total: \$</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Non-NY residents:</b> Did you receive any type of property tax rebate last year?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Did you sell a residence? <i>If yes: attach HUD-1/closing statement</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes: (a)</b> During the entire period you owned the it, did you rent out all or part of the home?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>(b)</b> Did you ever use any part of it for business purposes (e.g., home office)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own a recreational vehicle or boat <i>(equipped with full living facilities)</i> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own any vacant land or timeshares?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you purchase or lease a <b>solar water heating</b> or <b>solar electric (photovoltaic)</b> system?	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes:</b> provide invoice & contract.	
<b>If you have a home mortgage OR a home equity loan/line of credit:</b>	
Did you make payments on a <b>home mortgage</b> last year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes:</b> Was any mortgage privately-held (not through a bank)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you make payments on a <b>home equity loan</b> or line of credit?	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes:</b> For what purpose was the money originally borrowed?	
Was the total owed on <b>ALL</b> mortgages/equity loans more than \$750,000 at any point year?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you <b>ever</b> refinanced any mortgage/home equity loan that you still owe?	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes:</b> <i>If you refinanced any in the past year, provide closing statement.</i>	



## Charitable Contributions (if none, skip to next section)

Contributions for which you received something in return (e.g. dinner or a prize), including charitable auctions, **may** be partly deductible. Raffle tickets and fundraiser purchases from charities (Girl Scout cookies, gift wrap) are **NOT** deductible. Political and lobbying contributions, including VOTE-COPE, are **NOT** deductible.

**Contributions of Cash:** You **must** maintain a cancelled check or bank record to substantiate **ALL** monetary gifts, regardless of amount. For donations to any single charity total of \$250 or more, you **MUST** also have a properly dated and worded receipt to take a deduction.

Do you have all required charitable receipts in your possession?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you transfer funds from an IRA directly to a charity?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you donate stocks, mutual funds, or other investments directly to a charity?	<input type="checkbox"/> Yes <input type="checkbox"/> No

Total contributions by cash, check, credit card <i>(itemize any \$250 or more):</i>	\$
Contributions via payroll deduction <i>(no political/lobbying; provide last paystub)</i>	
Contributions made on last year's state income tax form:	

**Volunteer Work:** A written log of mileage and expenses is **REQUIRED**. A statement from the charity acknowledging your volunteer activities is recommended. No deduction is allowed for your time or services.

Charity's Name & Address	Miles Driven	Parking & Tolls	Other Expenses (describe)
	mi	\$	\$

Description of Volunteer Activities:

**Contributions of Clothing, Household Goods, and Other Property:** The IRS may impose penalties for claiming more than the fair market value of non-cash donations. Donated property **must** be in “good used condition or better.” **No donation** can be claimed for used underwear, socks, and similar items. **Total of \$5,000 or more may require a written appraisal.**

	Charity’s Name & Address	Description of Donated Property	Fair Market Value
A			\$
B			\$
C			\$

	Date Donated	Date Acquired	How Acquired	Original Cost	How did you determine fair market value?
A				\$	
B				\$	
C				\$	

You **MUST** maintain an **itemized** list of all items donated. You should also have a dated donation receipt from the charity, unless the total value of all donations is minimal (under \$250). Special rules apply for non-cash donations.

**Contributions of Motor Vehicles:** The charity **MUST** provide you with a Form **1098-C** (or a written acknowledgement containing the same information as the IRS form).

**K**

**Retirement Savings (if already retired, skip to next section)**

PLEASE ANSWER ALL	Taxpayer	Spouse
Does any current employer offer a retirement plan ( <i>e.g., 401(k), 403(b), pension, profit-sharing</i> )?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes:</b> Do you participate in the employer’s retirement plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own an IRA <b>not</b> through an employer ( <i>e.g., Traditional, Roth</i> )? <i>If yes: what type of account?</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes:</b> Did you contribute money to your IRA for last year? <i>Provide amounts.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes:</b> Are you interested in making a contribution this year, if eligible?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>If yes:</b> Did you pay any IRS fees directly ( <i>not by deduction from the IRA</i> )?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
• <b>Traditional IRAs only:</b> Have you ever made a non-deductible contribution?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Self-employed only:</b> Do you have a SEP, SIMPLE, Solo-401(k), or other SE plan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you move (“roll”) any money from one retirement account to another?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you making monthly repayments on a retirement plan loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you convert money from a Traditional IRA to a Roth IRA?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

## L Other Deductions (please answer all)

<b>NY residents:</b> Are you an active-duty <b>volunteer firefighter</b> or ambulance worker?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you pay any interest on money borrowed for investments (e.g., margin interest)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you rent a safe deposit box to store investment or income related documents?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you pay an advisor a flat fee for investment advice? ( <i>not fees deducted from your account</i> )	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you subscribe to any specialized investment-related research services or similar? ( <b>not</b> general-purpose periodicals like <i>Forbes</i> , <i>Wall Street Journal</i> , <i>Money</i> magazine, etc.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you suffer any sudden, unexpected damage or loss of property, or a theft?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you pay any legal fees related to your job or towards producing/collecting taxable income?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you pay any Personal Property or Ad Valorem taxes? ( <i>Taxes on automobiles, possessions, etc. assessed on property value. Does not apply in NY and many other states</i> )	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you pay any foreign income taxes not indicated on a tax form (1099, etc.)	<input type="checkbox"/> Yes <input type="checkbox"/> No
Did you purchase gasoline, oil, or special fuel for non-highway <b>business-use</b> vehicles ( <i>farm machinery, airplanes, etc.</i> )? [Form 4136]	<input type="checkbox"/> Yes <input type="checkbox"/> No

## M Planning (please answer all)

Do you anticipate any major change in your income or deductions for the current year? <i>For example: retirement, job change, medical expenses, college expenses, new home.</i>	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you considering establishing any type of trust?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you expect to receive an inheritance in the near future?	<input type="checkbox"/> Yes <input type="checkbox"/> No
When was the last time you reviewed your will? <input type="checkbox"/> Past 3 years <input type="checkbox"/> More than 3 years <input type="checkbox"/> Do not have a will	