

WHAT TO PROVIDE FOR YOUR APPOINTMENT

We expect our clients to be organized. Please have your spreadsheet or list of expenses totaled and accessible during the appointment. This helps us to fully complete your return, stay on schedule for the day and keep the prices reasonable for you. If you are missing information it can take several weeks for your return to be finalized.

2026 Changes

- ☐ If you receive **overtime pay or tips** this may not be on your W2. Please **include your final paystub for 2025** with YTD amounts
- ☐ SALT cap Deduction for State and local income taxes have been increased from \$10,000 up to \$40,000. Some filers may be able to deduct this on schedule A again who have not been able to for the past few years. Include your **Real Estate Taxes and Mortgage Interest** most often found on form 1098. Sometimes RE taxes have to be obtained separately.
- ☐ If you purchased a **NEW Vehicle in 2025** include a statement with your your annual interest up to \$10,000
- ☐ **Charitable Deductions - Non-itemized filers can claim up to \$1,000.** For itemizers your total must exceed .5% of your AGI. Please provide a list of the organizations and the total for each. For non-cash (clothing, food, cars, etc) please provide a receipt with the organizations tax Id number and address.

NEW CLIENTS

(provide these items in addition to the items listed under returning clients)

- ☐ state id/ driver's license for you and your spouse
- ☐ social security cards for you, spouse and any dependents
- ☐ birth certificates for any dependents under 18
- ☐ copy of previous 2 years tax returns
- ☐ Health Insurance Documents and and/ or Insurance Card
(**Healthcare Marketplace** Insurance **cannot** be filed without the 1095 A Document and will be rejected if you do not provide it.)

RETURNING CLIENTS

- ☐ If not already on file please bring all of the items listed above.
- ☐ All income statements including:
 - ☐ W2
 - ☐ If Health Insurance has changed please provide updated info
 - ☐ 1099 NEC or MISC
 - ☐ 1099 R for pensions and retirement accounts
(including early distributions and rollovers)

- ☐ Retired public safety officers please provide your annual cost of health insurance deducted from your pension
- ☐ 1099 INT for Interest
- ☐ 1099 DIV dividend income
- ☐ 1099 B sale of stock, mutual funds, crypto currency etc.
 - ☐ **If you have a financial investment account these 1099s may come as a consolidated tax statement. Some companies require you to download and print and will not issue a copy in the mail unless requested. Some financial companies also get extensions and will not release the final forms until late February or later. In order to reduce the need for amendments please contact your advisor and make sure you have the most up to date tax documents.**
- ☐ 1099 G for unemployment
- ☐ W2 G for gambling income (if you intend to report losses please have the total ready for us)
- ☐ 1099 SSA for social security or disability benefits
- ☐ 1099 Q - Disbursements from Qualified tuition plan and any supporting documents to show what was paid out of the account towards tuition.
- ☐ HSA Disbursements
- ☐ Alimony paid or received unless your divorce agreement finalized in 2018 or later
- ☐ If you sold a property other than your primary residence of at least 2 years please provide:
 - ☐ Date of purchase and value
 - ☐ Value of capital improvements
 - ☐ Date of sale and sale price and any expenses or closing costs from the sale
 - ☐ The closing disclosure/ summary if available
- ☐ If you have Rental Property please provide:
 - ☐ Rental income
 - ☐ An organized and detailed list/spreadsheet of expenses that are totaled and listed by category (taxes, utilities, repairs etc). Review your prior year schedule E to get an idea.
 - ☐ mortgage interest statement (if your mortgage was sold you may have more than 1)

- ☐ If the property is new please bring the closing disclosure/summary and or a summarized list of the purchase date and price, any closing costs or other fees plus the above items
- ☐ Self Employed - Schedule C please provide:
 - ☐ Total Income
 - ☐ Wages/1099s paid to you and any employees
 - ☐ Payroll statements showing taxes paid on payroll
 - ☐ An organized and detailed list or spreadsheet of expenses. Please refer to the prior year's return. Please call us or email before the appointment if you need help clarifying or if your business is new.
 - ☐ Mileage - This should be kept as a log but we need to know your annual total business miles
 - ☐ If you have/opt for depreciating a vehicle rather than mileage we need to know the year, make, model and value of the vehicle.
 - ☐ If you purchased and new equipment worth more than \$500:
 - ☐ Purchase date and value
 - ☐ If it's a vehicle bring the sale agreement
 - ☐ If you run your business from your home you can qualify for a deduction for the business use of your home. See form 8829. Provide the following:
 - ☐ Sq footage of home
 - ☐ Sq footage of business space used
 - ☐ Rent (if you are a renter)
 - ☐ utilities
 - ☐ Mortgage interest
 - ☐ RE taxes
 - ☐ Homeowners insurance
 - ☐ Repairs and maintenance, etc.
- ☐ Deductible Items for tax credits etc including:
 - ☐ 1099 student loan interest paid
 - ☐ IRA or other retirement Contributions (\$7500 for 59 and under, \$11,250 for ages 60-63)
 - ☐ Educator expenses up to \$300
 - ☐ MA EZ Pass Tolls for Commuting

- ☐ Contributions to a qualified MA State U-Fund Plan for college tuition
- ☐ HSA Contributions
- ☐ 1098 T - Tuition paid for yourself or a dependent
 - ☐ Any other school related expense for books, supplies and equipment. (Room and Board is not used for the education credits)
 - ☐ 1099 Q for disbursements from a qualified tuition plan. See above.
- ☐ Childcare expenses, preschool tuition or day camp total per child/ dependant
 - ☐ Child Care center or provider name, address and their tax id number or ssn
- ☐ Record of estimated taxes paid per quarter
- ☐ Itemized deductions:
 - ☐ **A lot has changed and many people will not exceed the standard deduction amounts.. See the chart below. There will be a \$10,000 limitation on taxes paid (RE tax, income tax on wages, excise and sales tax). The 2% Exclusion items have been removed (Work from home for payroll employees, unreimbursed uniforms, supplies, unreimbursed mileage investment expenses etc). There are exceptions for this if you are an armed forces reservist, Qualified performing artist, fee based government official, or for impairment related work expenses.**

Filing Status	Standard Deduction
Single	\$15,750
Married Filing Jointly or Qualifying Widow(er)	\$31,500
Married Filing Separately	\$15,750
Head of Household	\$23,625

If you think you may exceed the new standard deduction Please Provide:

- ☐ Medical Expenses (must exceed 7.5 % of income)
- ☐ Real Estate Taxes on your primary residence and/or second home
- ☐ Excise tax
- ☐ Mortgage interest, PMI

- ❑ Charitable contributions Non-itemized filers can claim up to \$1,000. For itemizers your total must exceed .5% of your AGI. Please provide a list of the organizations and the total for each. For non-cash (clothing, food, cars, etc) please provide a receipt with the organizations tax Id number and address.