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2023 INCOME TAX RETURN SERVICES AGREEMENT

Thank you for choosing Beth Kissinger, CPA to assist you with your 2023 taxes. This letter confirms the terms of my engagement with you and outlines the nature and extent of the services we will provide. **After reading the following information, sign the bottom of this letter indicating your acceptance of the terms, and return this to me with your questionnaire and tax information.**

I will be preparing your 2023 federal and state income tax returns from information you will furnish, without audit or verification of the information you provide. I may request clarification or additional information and you will provide that information to me in a timely manner.

You acknowledge your responsibility to inform me whether any or all of the following apply to you for 2023: virtual currency transactions, whether you directly or indirectly hold any interest or signatory authority in any assets located in a foreign country, bartering transactions, listed transactions or transactions of interest as designated by the IRS or state taxing authorities.

I will perform accounting services only as needed to prepare your tax returns. My work will not include procedures to find defalcations or other irregularities. Accordingly, our engagement should not be relied upon to disclose errors, fraud, or other illegal acts. I will inform you of any material errors, fraud, or other illegal acts I discover.

I will furnish you with questionnaires and/or worksheets to guide you in gathering the necessary information for preparing your returns. An organizer and worksheets are provided to help you collect the data required for your return. These forms will help you avoid overlooking important information. By using them, you will assist in keeping pertinent information from being overlooked, contribute to the efficient preparation of your returns and help minimize the cost of my services.

I will depend on the information you are supplying as being accurate and complete, to the best of your knowledge, for the purpose of preparing complete and accurate returns. I will rely on your representation that you have maintained the documentation required by law to support all items reported on the tax returns. You agree to save all proof of the income and deductions reported on the returns and show it to any taxing agency upon question or audit of your returns. I am not responsible for any additional tax, interest or penalties that may be charged to you by any taxing agency due to your failure to report all of your income or if you overstated any of your deductions. The law imposes penalties when taxpayers underestimate their tax liability. Call me if you have concerns about such penalties.

Should I encounter instances of unclear tax law, or of potential conflicts in the interpretation of the law, I will outline the reasonable courses of action and the risks and consequences of each. I will ultimately adopt, on your behalf, the alternative you select.

The timeliness of your cooperation is essential to my ability to complete your returns. I reserve the right to refuse any work and/or charge a premium for any work received after March 10, 2024. There is no guarantee that information received after March 10, 2024 can be processed by the April 15, 2024 due date. I do not file tax extensions for anyone who has not submitted sufficient tax information to me **and** requested for me to file the extension on their behalf. If you require an extension for any reason, there will be an additional charge for preparing all extension forms.

I will e-file your federal and state returns when able and provide you with an electronic and/or paper copy of the income tax returns for your files at the time of completion. Should you request additional paper or electronic copies of the returns in the future there will be a $75 fee due to process your request.

Continued on next page

If you produce additional items of income or deduction information, or decide to have your return changed in any way after it is processed, you will be charged a minimum additional processing fee of $200.

I will be submitting a bill for my services with your completed returns. All returns will be handled on a COD basis unless other arrangements are made.

My services will be concluded upon the earliest of the filing and acceptance of your 2023 completed returns by the taxing authorities or January 1, 2025.

I will return your original records to you at the end of this engagement. Store these records, along with all supporting documents, in a secure location.

My fee for the tax return preparation does not include responding to any inquiries or examinations by any taxing authorities. However, I may be retained to represent you at that time and will charge you my regular billing rates at the time additional services are rendered.

Providing your tax information to me indicates full acceptance to all the terms outlined above and indicates that you understand and accept these terms and have provided information to me that is true, correct and complete to the best of your knowledge.

To affirm that this letter correctly summarizes your understanding of the arrangements for this work, sign in the space indicated and return it to me with your tax information.

Thank you for the opportunity to be of service. If you have any questions, contact my office at (518) 399-4510

Sincerely,

Beth Kissinger

Beth Kissinger, CPA

Accepted and acknowledged by taxpayer, spouse and/or both:

X____ **X**____

Taxpayer Signature Spouse's Signature

(Both spouses must sign for preparation of joint returns.)

COMPREHENSIVE CHECKLIST

This check list is provided to help you gather necessary information for me to prepare your 2023 income tax return. Return this list, along with the supporting documentation, to my office

☑ If this applies to you and/or your spouse for 2023 & Attach all supporting information.

GENERAL INFORMATION

- ☐Copy of front & back of Driver's License – Taxpayer
- ☐Copy of front & back of Driver's License - Spouse
- ☐Final paystub(s) showing 2023 earnings - Pay date in December 2023
- ☐529 Account year end statements showing contributions and/or withdrawals during 2023
- ☐Death certificate for widow(er) filing status change
- ☐IRS or State tax notice received
- ☐**Proof of dependent credit qualification** for every dependent (**this is mandatory**) any one of the following **showing address of each dependent must be provided** - School Record **OR** medical receipt **OR** daycare statement **or** signed 8332 Release of exemption

INCOME and/or MONEY RECEIVED – Provide all forms received

- ☐Wages – provide all W-2 forms
- ☐Interest income - Provide 1099-INT Form(s)
- ☐Dividend income - Provide 1099-DIV Form(s)
- ☐1099-NEC – income from self-employment
- ☐1099-MISC
- ☐Scholarship Income Received
- ☐State Income Tax Refund
- ☐Tips Received
- ☐Jury Duty Income
- ☐Sale of property – provide closing documents
- ☐Social Security Earnings Statement(s) - Form 1099-SSA
- ☐Sale of Stock - Provide all 1099B Forms
- ☐IRA Distributions - Provide 1099R Form(s)
- ☐Pension - Provide 1099R Form(s)
- ☐Proceeds from prizes, awards or raffle winnings
- ☐K-1 Forms
- ☐Hobby income
- ☐1099-Q – distribution(s) from 529 Plan(s)
- ☐Cancellation of Debt – Form 1099-C
- ☐Gambling Income (Include all 1099G Forms received)
- ☐1099-SA for HSA distributions
- ☐1099-LTC, MSA etc.
- ☐Earnings from Foreign Bank Accounts - Attach proof
- ☐Unemployment income - 1099-G – **NYS residents must sign into your Unemployment account to print this**
- ☐Personal Representative Fees (Includes Trustee, Executor, Etc.)
- ☐Amounts received during 2023 for prior year installment sales
- ☐Property Tax Refund – Tax Relief & STAR Refund(s) issued by check (do not include reductions from tax bill)
- ☐Alimony Income Received (Date of Divorce: ____________________) mm/dd/year format
- ☐Other Income - List Source and amount____

PAYMENTS (provide amounts and/or supporting documentation of payments made for the following items

- ☐Qualified Educator Supplies Expense $_____________
- ☐Gambling Losses - $_____________deductible to the extent of winnings claimed/reported/received
- ☐Alimony paid $______________ (Date of Divorce: ____________________) mm/dd/year format
- ☐Student loan interest – you might have to get this online
- ☐Personal contributions to a **non-employer** Retirement Savings Account – year end statement showing 2023 activity
- ☐Itemized deductions ie: medical, taxes, interest, charity (fill out separate schedule)
- ☐Long Term Care insurance premiums paid

OTHER ITEMS

- ☐Business income & expenses (fill out business schedules)
- ☐1099-K received from any third-party payer
- ☐ Student loan forgiven – provide documentation
- ☐Automobile expenses (fill out separate auto expense schedule attached to business & rental schedules)
- ☐Rental property (fill out rental schedules)
- ☐Child & Dependent Care (fill out separate schedule)

2023 TAX PREPARATION WORKSHEETS

REQUIRED INFORMATION – Please complete all pages

Answer all questions and if any of the following items pertain to you or your spouse for 2023, please check the appropriate box and include all pertinent details. Provide additional schedules or back up information as requested.

PERSONAL INFORMATION - Everyone must legibly answer all questions in this section.

	TAXPAYER	SPOUSE
Name		
Occupation to list on return		
Email Address		
Driver's license issue date – from front of license – if issued after 1/1/2022 provide a copy of the license (front and back)		
Cell Phone Number (xxx-xx-xxxx)		
Home Phone Number (xxx-xx-xxxx)		
Preferred Method of Contact:		
County of Residence :	**School District:**	

Required information if you desire direct deposit of refunds and/or ACH payments of balances due:		
	For Direct Deposit of Refunds:	**For ACH Payment of Tax Due:**
Bank Name		
Routing Number		
Account Number		
Type of Account - Checking or Savings		
Deduct when return is filed or 4/15/2024	XXXXXXXXXXXXXXXXX	

Providing a voided check is most helpful.

GENERAL QUESTIONS – Please answer all to the best of your ability.

YES NO

YES	NO	
		I (we) want to use the private client portal to transfer files securely to Beth and receive files from Beth
		I (we) want **ONLY** a printed (paper) copy of the 2023 tax return.
		I (we) want **ONLY** an electronic copy of the 2023 tax return. (You must use client portal)
		I (we) want **BOTH** a paper copy and an electronic copy of our 2023 return. (You must use client portal)
		Did your marital status legally change during the year? If yes, explain: ______________________
		Is your address different from what was shown on your last year's tax filing? If so, provide new address.
		Did you receive an Identity Protection PIN (IP PIN) from the IRS? If yes, attach the IRS letter(s).
		Did you receive correspondence during 2023 from any State or the IRS about your tax filings? If so, please provide
		At any time during 2023, did you: (a) receive (as a reward, award, or compensation); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? If yes, provide details
		Do you have any savings bonds that matured in 2023 that you did not cash in by year end? (Issued in 1993) **(If yes, we must report the interest earned)**
		Are you or your spouse legally blind? If so, provide physician statement.
		Do you have previous year(s) of tax returns that are either unfiled or filed with unpaid balances still due by 12/31/23? If so, please provide details.
		Do you know who said "The difference in winning and losing is most often…not quitting"?

GENERAL QUESTIONS (Continued) – ALL MUST ANSWER:

YES NO

YES	NO	
		Do you want to designate $3 to the Presidential Election Campaign Fund?
		Does your spouse want to designate $3 to the Presidential Election Campaign Fund?
		Did you engage in any bartering transactions in 2023? If yes, at what value? $_________________
		At any time during 2023 did you have a financial interest in or signature authority over any holdings in any foreign bank accounts, investment accounts (other than through a US Broker) or an ownership interest in real property in a foreign country? If yes, provide information.
		Did you receive a distribution from, or were you a grantor of, or transferor to, a foreign trust?
		Do you own property in a foreign country? If yes, provide details
		Did you pay alimony or receive alimony in 2023? If so, enter the date of original divorce or separation agreement:
		Did you pay any individual $2,600 or more as a household employee during the year?
		Do you have adequate records to support every item of income and deduction for the tax returns being prepared?
		Did you or your spouse receive forgiveness on a qualifying federal student loan? If so, include details.
		Did you receive income or incur expenses associated with any of the following: a fantasy sport league, as a driver for a car sharing (Lyft or Uber), freelancing, fashion sharing, crowdfunding, Door Dash, Airbnb/HomeAway/VRBO? If "Yes," provide documentation.
		In 2023 did you (or your spouse) run a small business as a sole proprietor?
		Do you or your spouse have a single member LLC?
		Did you know if your dog chews up money the bank can replace it if provided with enough pieces? (Ask me how I know.)
		Did you pay long-term care premiums for yourself and/or your spouse in 2023? (include proof of amounts paid for each) This can NOT include any premium paid for life insurance coverage

	TAXPAYER	**SPOUSE**
Long Term Care Premium Paid in 2023	$	$

STATE SPECIFIC

		Do you or your spouse maintain living quarters in New York City?
		Did you make any out-of-state purchases (by telephone, internet, mail, or in person) for which the seller did not collect the proper amount of state sales or use tax? **If so, how much sales/use tax do you owe? $___________**
		Did you or your spouse contribute any money into a NYS 529 Education account during the year? If yes, provide the year end statement.
		Were either you or your spouse a volunteer firefighter or volunteer ambulance driver for the entire 2023 tax year? If yes, what department:_____________________________________
		Have you, your spouse (or an entity of which you are an owner) been convicted of an offense, defined in NYS Penal Law Article 200 or 496, or section 195.20 (government bribery, corruption, obstruction of a public servant.) **THIS IS NOT A JOKE QUESTION AND MUST BE ANSWERED ON ALL NY RETURNS.**

TRUSTS AND GIFTING

		Are any of your assets held in a trust? **If this is a new trust, or this is the first year I will be preparing a trust return for you, please provide a copy of the trust document**.
		Did you make gifts of more than $17,000 to any individual during the year?
		Did you add anyone as a co-owner to any of the following during 2023: property deed, bank account or investment account with the intent to gift any portion of the asset to them?

DEPENDENT INFORMATION:

List all dependents (Do not list taxpayer & spouse) you intend to claim on your 2023 tax return:

Dependent's Name & Relationship to you: Child, foster child, parent, sibling or Other Do NOT list spouse (Provide a copy of the social security card and birthdate ONLY if not previously provided)	Age at 12/31/22	Did you provide over half of this person's support in 2023? Yes/No	# of months lived in your home in 2023	# of months as a full-time student in 2023	Lived with you when not away at school? Yes/No
Name:					
Name:					
Name:					

You must provide documentation showing the child's home address
(acceptable proof is at least one of the following: school records, medical records, daycare records, etc.)
I must note on your return what YOU provided

YES NO

YES	NO	
		Are you intending to claim any dependents on your 2023 tax returns that are not listed above?
		Did anyone listed above already filed a 2023 tax return? **If yes, you must provide a copy**
		Do you want me to prepare a tax return for anyone listed above if one should be filed? **Additional fees will apply**.
		Did you provide over half the support **for any other person(s)** during 2023, that you **do not** consider a dependent for tax purposes? (ie: adult child, parent, foster child, sibling)
		Did you pay for child care for a child under 12 while you worked, looked for work, or while you were a full-time student? **If yes, you must fill out the child care worksheet information.**
		Are you claiming any child(ren) as the **noncustodial** parent? If so, provide the signed authorization from the custodial parent granting you the exemption. (Returns **cannot** be filed without the signed 8332 Form)
		Do you know why bananas are radioactive?

HOME, INVESTMENTS, PURCHASES, SALES AND DEBT INFORMATION:

		Did you sell, exchange, refinance or purchase any real estate during the year? **If yes, provide closing documents.**
		Did you sell any personal assets in 2023 at a gain? (collectibles, cars, artwork, gems, stamps, coins, etc.)
		Did you obtain a new home loan this year? **If yes**, provide all escrow, closing and other pertinent documentation and information.
		Did you pay interest on any home mortgage loan, a refinanced mortgage, a home equity loan or home equity line of credit account in which the proceeds were **not** used entirely for home purchase and/or home improvements? Please provide detail of the loan this applies to and how much was **NOT** used as indicated above.
		Did you sell an existing business, rental, or other property this year? If yes, provide closing documents.
		Did you start a new business or purchase rental property during the year? If yes, provide details.
		Did you acquire a new or additional interest in a partnership or S corporation? If yes, provide details.
		Do you know which planet is the only one to not spin counterclockwise?

TAX CREDITS AND DEDUCTIONS

YES	NO	
		In 2023 did you apply for or obtain any Employer Retention Tax Credits?
		Did you purchase a qualified plug-in, electric drive vehicle or qualified fuel cell vehicle in 2023? **If yes, you must provide the receipt.**
		Do you pay for medical expenses from a pre-tax health savings type account?
		Did you make any withdrawals from an education savings or 529 Plan account in 2023? **(Attach proof)**
		Did you pay any student loan interest in 2023? **(Attach proof)**
		Did you or your spouse have health insurance through the health exchange in 2023? **If so, attach form 1095-A**
		Did you (or your spouse) have a qualified high deductible health plan during 2023 that allowed you to fund a health savings account? **If yes**: is it a family plan or an individual plan?
		Did you have any educational expenses during the year on behalf of yourself, your spouse, or a dependent? **If yes, attach all Form(s) 1098-T, bills and receipts for qualified tuition and related expenses.** **THE COLLEGE STUDENT'S BILLING ACTIVITY MUST BE PROVIDED FAILURE TO PROVIDE EVERY REQUESTED ITEM WILL RESULT IN *NO CREDITS* CALCULATED AND POTENTIALLY, A MUCH HIGHER TAX!!**
		Did anyone reported on this tax return receive a scholarship of any kind during the year? If yes, provide scholarship award letter and indicate how the scholarship was used

PENSION AND RETIREMENT INFORMATION:

		Did you take any distributions from any pensions and/or IRA retirement account(s) in 2023?
		Did you and/or your spouse take all required minimum distributions from retirement accounts in 2023?
		Did you return any distributions from a pension or IRA back to a qualified retirement account in 2023?
		Did you receive a distribution from a pension or IRA as an heir? **If yes**, what was the date of birth of the decedent? **If yes**, how many people split the inheritance for the account(s)?
		Did you receive a distribution from an annuity that you had purchased as an investment? (Not a pre-tax retirement account)
		If over 70.5 years of age, did you directly donate any of your distributed IRA amounts to a charitable organization in 2023? **If yes**, how much $_______________ (Provide proof)
		Did you or your spouse contribute directly for 2023 to a retirement account that is **not funded** with amounts deducted from a paycheck? This is something other than a plan maintained by your employer. **If yes** provide a copy of the investment statement showing all amounts funded in 2023 and to date in 2024.
		Did you fund a Traditional IRA for the 2023 tax year? If so, how much?
		Do you intend to fund a Traditional IRA for the 2023 tax year by 4/15/24 **ONLY IF** it provides a tax deduction? If yes, how much?
		Did you fund a **ROTH IRA** for the 2023 tax year? If so, how much?
		Do you intend to fund anything into a ROTH IRA for the 2023 tax year up to your funding limit? (by 4/15/24)
		Do you plan to contribute to a non-deductible Traditional IRA before 4/15/24 for the 2023 tax year? **If yes**, how much?
		Did you or do you intend to fund anything into a **self-employed retirement plan** for the 2023 tax year? (such as an individual 401k, SIMPLE OR SEP) **If yes**, how much?
		Do you want to talk to me about funding any IRA before April 15, 2024 if it would **NOT** be a tax deduction?
		Do you know the biggest downside to having your face used on US currency?

ESTIMATED INCOME TAXES, TAX PAYMENTS, AND 2024 TAX PLANNING

YES	NO	
		Do you expect a large fluctuation in income, deductions, or withholding in 2024? If so, why?
		Do you want me to calculate your 2024 estimated tax obligations on something other than the safe harbor provision that is based on your 2023 income return? **If yes**, what should it be based on: ______________________________________
		Would you rather increase your withholding in 2024 instead of paying quarterly tax estimates?
		If over 70.5 years of age in 2024, how much do you plan to directly donate from any RMD amounts to a charitable organization during 2024? **$**
		Do you want me to use my judgement in determining whether applying any overpayment of taxes to 2024 is wise?
		If estimated tax payments are needed for 2024, do you want printed vouchers for each payment?
		Did you pay any estimated income tax payments in 2023? **If yes**, please provide proof of every payment made during the 2023 calendar year and paid to date in 2024 **and** complete the following:

			Amounts Paid to:		**Proof**
Type of Payment	**Date Paid**	**Check #s**	**Federal**	**State**	**Attached?**
4th Qtr 2022 Estimate (if paid in 2023)					
Paid with 2022 Tax Extension					
Paid with 2022 Tax Return					
1st Quarter 2023 Estimate					
2nd Quarter 2023 Estimate					
3rd Quarter 2023 Estimate					
4th Quarter 2023 Estimate					
OTHER PAYMENTS					

CLOSING

If there is anything else you would like to bring to my attention, please note it at the bottom of this page.

Now that we are end of this list of questions, and you are ready to put your information together, remember the quote by Amelia Earhart "The most difficult thing is the decision to act, the rest is merely tenacity". Deadlines approach quickly so get started putting everything together!! Good luck!!

Completed by:_____________________________________ ________________________

(Please Print your name) Date Completed

Notes to Beth:

____

____

********** RECEIPTS INFORMATION **********

RECEIPTS RECEIVED IN 2023 Indicate if received by Taxpayer (TP) Spouse (SP) or Joint (J)		
	Amount	(TP, SP, J)
PROVIDE ALL FORMS FOR THESE ITEMS:	**# of Forms**:	
Wages – PROVIDE ALL W-2 FORMS		
Interest Earnings – PROVIDE ALL 1099-INT forms		
Dividend Earnings – PROVIDE ALL 1099-DIV forms		
Sale of investments – PROVIDE EVERY PAGE FROM BROKERAGE 1099-B YEAR END TAX PACKET		
Pensions, IRA Withdrawals & Annuities – PROVIDE ALL 1099-R FORMS		
K-1 Forms from all partnership, S Corporation investments/ownership		
1099-Q Distribution from a qualified educational account		
PROVIDE AMOUNTS EARNED FOR THESE ITEMS AND FORMS:	**Amount:**	
Amounts received as a trustee, executor, personal representative	$	
Scholarship income received in check/ACH form	$	
Property Tax Reimbursements received by check (STAR, County Refunds, etc)	$	
Hobby Income – what is the hobby?	$	
Gambling Income	$	
Unemployment Income	$	
Jury Duty – Board of Election Income	$	
Payments received on prior year installment sale	$	
Tips received & not reported on W-2	$	
Amount of debt forgiveness (Student Loans, 1099-C, etc)	$	
Rental of personal property	$	
1099-K reported proceeds	$	
Social Security Income – PROVIDE STATEMENT	$	TP
Social Security Income – PROVIDE STATEMENT	$	SP
Rental of Real Estate – PLEASE COMPLETE RENTAL SCHEDULE	XXXXXX	
Business Income – PLEASE COMPLETE BUSINESS SCHEUDLE	XXXXXX	
Other – specify	$	

********** DEDUCTIONS AND EXPENSES **********

$	Total you paid out of pocket for health insurance (**not** employer paid, do not include anything paid with pre-tax earnings at employer)
$	Long term care insurance premiums paid
$	Nursing home costs paid from your own funds (not paid by insurance)
$	Total spent on all other qualified health care: doctors, dentists, chiropractors
	Miles driven for charity
$	Property Taxes paid during year (County, School, Village, Local)
$	State income tax paid during the year (withholding & estimates)
$	Sales tax paid on large purchase (vehicle, RV, motorcycle, etc)
$	Mortgage interest paid – first mortgage (never refinanced)
$	Mortgage interest paid on refinanced mortgage – no additional borrowing at time of refinance and/or all funds received were used entirely for home improvements
$	Mortgage interest paid on refinanced mortgage – additional borrowing at time of refinance, proceeds **not used entirely** to buy, build or improve the home
$	Mortgage interest paid on line(s) of credit and equity loans (proceeds used **entirely** to buy, build or improve the home)
$	Mortgage interest paid on line(s) of credit and equity loans (proceeds were **not used entirely** to buy, build or improve the home)
$	Points paid in current year on a new mortgage (provide closing papers)
$	Student loan interest paid
$	Investment interest paid (margin account, etc)
$	Charitable contributions paid via check (no raffles or political contributions)
$	Charitable contributions paid via credit card (no raffles or political contributions)
$	Charitable contributions paid from IRA (over age 70.5)
	Miles driven for charity
$	Educator supplies (K-12)
$	Gambling losses
$	Alimony paid
$	Union Dues
$	Investment advisor fees (not for those paid on retirement accounts)
$	Tax prep fee paid in 2023
$	Investment expenses
$	Residential energy improvements – provide receipt (doors, windows, heat pump, furnace, air conditioner, biomass stoves, insulation, etc)
$	Amount spent for a home energy audit
$	Amount paid for electric car charging station at residence
$	Rebates received on any of the above energy improvement costs