COMPREHENSIVE CHECKLIST

This check list is provided to help you gather necessary information for me to prepare your 2024 income tax return. Return this list, along with the supporting documentation, to my office

☑ If this applies to you and/or your spouse for 2024 & 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 2024 earnings - Pay date in December 2024
☐529 Account year end statements showing contributions and/or withdrawals during 2024
☐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: School Record **OR** medical receipt **OR** daycare statement **or** signed 8332 Release of exemption.
Proof must **show address of each dependent**

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 2024 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 2024 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)

Beth Kissinger **Phone (518) 399-4510**
Certified Public Accountant **Fax (518) 399-6740**
275 Saratoga Road email: Beth@BethKCPA.com
Glenville, NY 12302

2024 INCOME TAX RETURN SERVICES AGREEMENT

Thank you for choosing Beth Kissinger, CPA to assist you with your 2024 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 2024 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 2024: 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 overstate 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, 2025. There is no guarantee that information received after March 10, 2025 can be processed by the April 15, 2025 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

2024 Services Letter

If the tax returns prepared in connection with this engagement are filed using the married filing jointly filing status, both spouses are deemed to be clients of the firm under the terms of this Agreement. Both spouses acknowledge that any tax return information, including supporting documents provided to us, used in the preparation of your joint return, and any communications made to us by either of you in connection with the preparation of your joint return, may ultimately be shared with either spouse, without prior consent of the other.

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 in advance. Be advised that electronic submission of your returns to the taxing authorities does not occur until payment is received for my services.

My services will be concluded upon the earliest of: either the filing and acceptance of your 2024 completed returns by the taxing authorities or January 1, 2026 or upon written notification by either party that the Agreement is terminated.

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. I will retain electronic information pertaining to your return in accordance with my firm's record retention policy, but my files should not be considered a replacement for you maintaining your originals.

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.

I will be unable to sign your return and may terminate this agreement if you: request that I report a tax position on your return which I feel is contrary to published guidance, frivolous or a willful attempt to evade tax, request that I include a deduction, credit or refund on your return that I believe you do not qualify for; and/or decline to disclose a position where in my professional judgment tax law requires disclosure.

I will not respond to any request from banks, mortgage brokers or others for verification of any information reported on these tax returns. Except where compelled by court order or subpoena, I **do not** communicate with third parties or provide them with copies of tax returns.

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. I retain the right to refuse to complete any work that does not comply with these terms.

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.)

2024 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 2024, 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 – please print legibly		
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. If blank, it will be assumed you do NOT want either of these options.		
	For Direct Deposit of Refunds:	**For ACH Payment of Tax Due:**
Bank Name ------------------------------------→		
Routing Number ---------------------------------→		
Account Number -------------------------------→		
Type of Account - **Checking** or **Savings**		
	XXXXXXXXXXXXXXXXX	**Will be deducted on 4/15/25**

Providing a voided check is most helpful.

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

YES NO

YES	NO	
		Did you or your spouse renew a driver's license since 1/1/2024? **If yes, include a copy**.
		I (we) want to use the private client portal to transfer files securely to Beth and receive files from Beth
		I (we) have an **online** IRS and/or NYS tax department account?
		Did you receive an Identity Protection PIN (IP PIN) from the IRS? If yes, attach the IRS letter(s).
		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.
		I (we) want an electronic copy of the completed 2024 tax return. (You must use client portal)
		At any time during 2024 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 details of the holding(s)**.
		Did you receive a distribution from, or were you a grantor of, or transferor to, a foreign trust?
		Do you know who said, "kindness is the language the deaf can hear and the blind can see"?
		Are you or your spouse legally blind? If so, provide physician statement.
		Did you receive correspondence during 2024 from any State or the IRS about your tax filings? If so, please provide
		At any time during 2024, 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 2024 that you did not cash in by year end? (Issued in 1994) **If yes, how much was the interest $______________(we must report the interest earned)**

GENERAL QUESTIONS (Continued) – ALL MUST ANSWER:

YES NO

YES	NO	
		Have you given anyone a "power of attorney" to represent you in any/all financial matters?
		Would you want to pay for my services with a credit card, if there was an extra fee to do so?
		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 2024? If yes, at what value? $________________
		Do you know who said, "It's tough to stay married. My wife kisses the dog on the lips, yet she won't drink from my glass."
		Did you pay any individual $2,700 or more as a household employee during the year? **If yes**, complete the household employee worksheet.
		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 yes**, include details.
		In 2024 did you (or your spouse) receive income and/or expenses from any rental activity? **If yes**, complete the Rental Property Owner Forms packet
		In 2024 did you (or your spouse) receive income from or have expenses from running a small business as a sole proprietor? **If yes**, complete the Business Owner Forms packet
		Do you and/or your spouse have a single member LLC? **If yes**, please provide LLC name, owner of LLC and the completed 2024 IT-204-LL.
		Do you know how long the IRS estimates it should take to prepare an average 1040 tax return?
		Did you pay long-term care premiums for yourself and/or your spouse in 2024? (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 2024	$	$

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 2024 tax year? **If yes**, provide department name and address:___________________________________
		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.**
		Do you know what Lady Godiva was protesting when she rode through the town naked?

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 $18,000 to any individual during the year?
		Did you add anyone as a co-owner to any of the following during 2024: property deed, bank account or investment account with the intent to gift any portion of the asset to them?
		Do you know who said, "worrying is like paying a debt you don't owe"?

DEPENDENT INFORMATION:

List all dependents you intend to claim on your 2024 tax return: (Do not list taxpayer & spouse)

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 12/31/24	Did you provide over half of this person's support in 2024? Yes/No	# of months lived in your home in 2024	# of months as a full-time student in 2024	Lived with you when not away at school? Yes/No
Name:					
Name:					
Name:					

You must provide documentation showing the dependent'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	
		Did anyone listed above already file a 2024 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 2024, 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 who inherited over $2M from Leona Helmsly's estate?

HOME, INVESTMENTS, PURCHASES, SALES AND DEBT INFORMATION:

YES	NO	
		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 2024 at a gain? (collectibles, cars, artwork, gems, stamps, coins, etc.) **If yes**, provide details
		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 details of the loan this applies to and how much was **NOT** used for purchase or improvements.
		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.
		Did you rent your primary residence (in whole or part) during the tax year? **If yes**, for how many days?
		Do you work from home for the convenience of your employer? **If yes**, complete home office worksheet.
		Do you know who said, "If you're given the choice between money and sex appeal, take the money. As you get older, the money will become your sex appeal."

TAX CREDITS AND DEDUCTIONS

YES	NO	
		Did you know that even if you claim the standard deduction on your federal return you may still be able to itemize deductions on your state return? (That's why all information is requested.)
		Did you purchase a qualified plug-in, electric drive vehicle or qualified fuel cell vehicle in 2024? **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 2024? **(Attach proof)**
		Did you pay any student loan interest in 2024? **(Attach proof)**
		Did you or your spouse have health insurance through the health exchange in 2024? **If so, attach form 1095-A**
		Did you (or your spouse) have a qualified high deductible health plan during 2024 that allowed you to fund a health savings account? **If yes**: do you have a family plan or an individual high deductible health plan?
		Did you have any educational expenses during the year on behalf of yourself, your spouse, or a dependent? **If yes, you MUST fill out the educational expense worksheet and attach all Form(s) 1098-T, <u>bills and receipts</u> for qualified tuition and related expenses.** **THE COLLEGE STUDENT'S BILLING ACTIVITY MUST BE PROVIDED** **FAILURE TO PROVIDE EVERY REQUESTED ITEM WILL RESULT IN *<u>NO CREDITS</u>* CALCULATED AND POTENTIALLY, A MUCH HIGHER TAX!!**
		Do you know who said "I just filled out my income tax forms. Who says you can't get killed by a blank?"

PENSION AND RETIREMENT INFORMATION:

		Did you take any distributions from any pensions and/or IRA retirement account(s) in 2024?
		Did you and/or your spouse take all required minimum distributions from retirement accounts in 2024?
		Did you return any distributions from a pension or IRA back to a qualified retirement account in 2024? (rollover)
		Did you receive a distribution from a pension or IRA **as an heir** from other than a spouse? **If yes**, what was the date of birth of the decedent? ____/_______/________ what was the date of death of the decedent?______/_______/_________ how many people split the inheritance for the retirement 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 2024? **If yes**, how much $________________ (Provide proof)
		Did you or your spouse contribute directly to any **SEP/Traditional/Roth and/or SIMPLE IRA** in 2024? **If yes** provide a copy of the 12/31/24 investment statement(s)
		Do you intend to fund a tax-deductible **Traditional IRA** for 2024 before 4/15/25? (from 1/1/25 – 4/15/25)
		Are you interested in funding a **non-deductible** retirement account for the 2024 tax year by 4/15/25? **If yes**, indicate type of IRA (Traditional/Roth) and how much?
		Did you or do you intend to fund anything into a **self-employed retirement plan** for the 2024 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, 2025 if it would **NOT** be a tax deduction?
		Do you understand the difference between a deductible and non-deductible IRA?

ESTIMATED INCOME TAXES, TAX PAYMENTS, AND 2024 TAX PLANNING

YES	NO	
		Do you expect a large fluctuation in income, deductions, or withholding in 2025? **If yes**, why?
		Do you want me to calculate your 2025 estimated tax obligations on something other than your 2024 income tax return information? **If yes**, what should it be based on: ____________________
		If additional tax payments for 2025 are indicated, would you rather **increase your withholding** to cover any anticipated shortage?
		If over 70.5 years of age in 2025, how much do you plan to directly donate from any RMD amounts to a charitable organization during 2025? **$**
		Do you want me to use my judgement in determining whether applying any overpayment of taxes to 2025 is wise?
		If estimated tax payments are needed for 2025, do you want printed vouchers for each payment?
		Did you pay any estimated income tax payments in 2024? **If yes**, please provide proof of every payment made during the 2024 calendar year and paid to date in 2025 **and** complete the following:

			Amounts Paid to:		Proof
Type of Payment	**Date Paid**	**Check #s**	**Federal**	**State**	**Attached?**
4th Qtr 2023 Estimate (if paid in 2024)					
Paid with 2023 Tax Extension					
Paid with 2023 Tax Return					
1st Quarter 2024 Estimate					
2nd Quarter 2024 Estimate					
3rd Quarter 2024 Estimate					
4th Quarter 2024 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 2024 Indicate if received by Taxpayer (TP) Spouse (SP) or Joint (J)		
		(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		
1099-SA Distributions from Health Savings Accounts (HSA)		
PROVIDE AMOUNTS EARNED FOR THESE ITEMS AND FORMS:	**Amount:**	
Amounts received as a trustee, executor, personal representative	$	
Scholarship income received in check/ACH form (provide award letter)	$	
Property Tax Reimbursements received by check (STAR, County Refunds, etc)	$	
Hobby Income – what is the hobby?__________________	$	
Gambling Income	$	
Unemployment Income (you must download from the NYS website)	$	
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
Alimony income	$	
Rental of Real Estate – PLEASE COMPLETE RENTAL SCHEDULE	XXXXXX	
Business Income – PLEASE COMPLETE BUSINESS SCHEUDLE	XXXXXX	
Other – specify	$	

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

Standard deduction for single individual: $14,600 (+ $1,950 extra if over 65) ($8,000 for NYS)
Standard deduction for married couple: $29,200 (+ $1,550 extra each if over 65) ($16,000 for NYS)

$	Total you paid **out of pocket** for health insurance (do **not** include the following: medicare, insurance paid by employer, amounts paid via pre tax deductions at work)
$	Qualified 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 medical
$	Reimbursements received for any of the above expenses
$	Property Taxes paid during year (County, School, Village, Local) (provide all bills)
	County:$_________ School:$__________ Village:$ _________ Local:$
$	Sales tax paid on large purchase (vehicle, RV, motorcycle, etc) include bill of sale
$	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 (you may need to download it from loan website)
$	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)
$	Charitable contributions paid via donated goods, stocks and/or bonds
	Miles driven for charity
$	Educator supplies (K-12)
$	Gambling losses (limited to the extent of winnings)
$	Alimony paid
$	Union Dues
$	Investment advisor fees (**not** for those paid on retirement accounts)
$	Tax prep fee paid in 2024
$	Investment expenses - other
$	Residential energy improvements – **provide receipt**(s) (doors, windows, heat pump, furnace, air conditioner, biomass stoves, insulation, etc)
$	Amount spent for a home energy audit in 2024
$	Amount paid for electric car charging station at residence
$	Rebates received on any of the above energy improvement costs