2025 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 2025, 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 for every return – the IRS no longer will send checks for refunds nor accept checks for payments. If blank, it WILL delay the processing of your returns. Due to Executive Order 14247, Refunds paid by check will be delayed at least six (6) weeks, DIRECT DEPOSIT IS HIGHLY RECOMMENDED.		
Providing a voided check is most helpful.	**For Direct Deposit of Refunds:**	**For ACH Payment of Tax Due:**
Bank Name -------------------------------------→		
Routing Number ---------------------------------→		
Account Number ------------------------------→		
Type of Account - **Checking** or **Savings**		
Requested Payment Date – **Circle One**	XXXXXXXXXXXXXXXXXX	**When e-filed OR 4/15/26**

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 1/1/2025? **If yes, provide a copy**.
		I/(we) want to use the private client portal to transfer files securely to Beth and receive returns from Beth
		I/(we) have an **online** IRS and/or NYS tax department account? **If no, you should consider obtaining them.**
		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.
		At any time during 2025 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?
		What is the largest number spelled with letters arranged in alphabetical order?
		Are you or your spouse legally blind? If so, provide physician statement.
		Did you receive correspondence during 2025 from any State or the IRS about your tax filings? **If yes**, please provide
		At any time during 2025, 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 (1099-DA)
		Do you have any savings bonds that matured in 2025 that you did not redeem by year end? (Issued in 1995) **If yes, how much was the interest $___________(You must report the interest earned even if not redeemed)**

GENERAL QUESTIONS (Continued) – ALL MUST ANSWER:

YES NO

YES	NO	
		Did you pay interest on a vehicle loan to purchase **(Leases do NOT qualify)** a new car, minivan, SUV or pickup truck in 2025? **If yes, provide the interest information provided by the lender and the VIN of the vehicle.**
		Did you receive overtime compensation in 2025 that is either noted on your W-2 or in a separate statement from your employer? **If yes**, you must provide it as you may qualify for a deduction for some of it.
		Do you receive tips at your job or in your business? **If yes, what is the amount of qualifying tips you received? $__________**
		What's the only number from -0- to 1,000 that has a letter "a" in its spelling?
		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 2025? **If yes**, at what value? $________________
		Do you know what the motto on the original penny designed by Ben Franklin said?
		Did you pay any individual $2,800 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 2025 did you (or your spouse) receive income and/or expenses from any rental activity? **If yes**, complete the Rental Property Owner Forms packet
		In 2025 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 2025 IT-204-LL you filed.
		Do you know what the first online purchase was in 1994?
		Did you have a child born in 2025 that you want to establish a Trump Account for? **If yes**, do you want to receive a $1,000 pilot program contribution? (This costs you nothing.) **YES/NO**
		Did you pay long-term care premiums for yourself and/or your spouse in 2025? (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 2025	$	$

STATE SPECIFIC

YES	NO	
		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 2025 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.**
		Did you receive a NYS inflation rebate check? If yes, how much? $__________
		Do you know what the first landscaped park in the United States was?
		Did you incur a loss due to damaged or stolen property while living in a federally or state declared disaster area? **If yes**, provide details of the loss.

DEPENDENT INFORMATION:

List all dependents you intend to claim on your 2025 tax return: (Do not list taxpayer & spouse) (Provide a copy of the social security card and birthdate ONLY if a new client or child was born or adopted in 2025)

Dependent's Name **ONLY LIST THOSE YOU PROVIDED MORE THAN HALF THE SUPPORT FOR** **Do NOT list your spouse**	**Relationship to you: Child, foster child, parent, sibling or Other**	**Age at 12/31/25 – if born in 2025 give complete date of birth Mm/dd/2025**	**# of months lived with you (in the USA) in 2025 (Time at college is considered time lived with you.)**
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 2025 tax return? **If yes, you must provide a copy**
		Did you adopt a child in 2025? If so, enter child's name: ____________________________
		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 2025, that you **do not** consider a dependent for tax purposes **and** did not list above? (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 agree with David Frost that having one child makes you a parent; having two makes you a referee?

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 2025 at a gain? (collectibles, cars, artwork, gems, stamps, coins, etc.) not reported on a Form 1099-B? **If yes**, provide details
		Did you receive a 1099-DA for any sales, exchanges and/or have any activities involving digital assets?
		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 the purchase and/or home improvements **for the home used as collateral for the loan**? Please provide details of the loan this applies to and how much was **NOT** used for purchase or improvements. (An interest allocation may be necessary)
		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.

TAX CREDITS AND DEDUCTIONS

YES	NO	
		Did you purchase a qualified plug-in, electric drive vehicle or qualified fuel cell vehicle **before 9/30/2025**? **If yes, you must provide the receipt.**
		Do you get **reimbursed** from a pre-tax health savings type account for medical expenses you paid in 2025? **If yes, how much? $__________**
		Did you make any withdrawals from an education savings or 529 Plan account in 2025? **(Attach proof)**
		Did you pay any student loan interest in 2025? **(Attach proof)**
		Did you or your spouse have health insurance through the health exchange in 2025? **If so, attach form 1095-A**
		Did you (or your spouse) have a qualified high-deductible health plan during 2025 that allowed you to fund a health savings account? **If yes**: do you have a family plan **or** an individual high-deductible health plan? **Family/Individual (circle one)**
		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, 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!!**
		Do you know how much the average student loan debt is in the US?

PENSION AND RETIREMENT INFORMATION:

		Did you take any distributions from any pensions and/or IRA retirement account(s) in 2025?
		Did you and/or your spouse take all required minimum distributions from retirement accounts in 2025?
		Did you return any distributions from a pension or IRA back to a qualified retirement account in 2025? (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 2025? **If yes**, how much $________________ (Provide proof)
		Did you or your spouse contribute directly to any **SEP/Traditional/Roth and/or SIMPLE IRA** for 2025 **NOT through payroll withholding(s)**? **If yes** provide a copy of the 12/31/25 investment statement(s) showing annual contribution totals & account name
		Did you ***and/or*** do you intend to fund any retirement account(s) ***(not through your employer)*** for 2025 between 1/1/26 – 4/15/26? If yes, how much and what type of account? $_____________ to:_________________

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 $19,000 to any individual during the year?
		Did you add anyone as a co-owner to any of the following during 2025: property deed, bank account or investment account with the intent to gift any portion of the asset to them?
		Do you know who said, "Why waste your money looking up your family tree? Just go into politics and your opponent will do it for you."?

ESTIMATED INCOME TAXES, TAX PAYMENTS, AND 2026 TAX PLANNING

YES	NO	
		Do you expect a large fluctuation in income, deductions, or withholding in 2026? **If yes**, why?
		Do you want me to calculate your 2026 estimated tax obligations on something other than your 2025 income tax return information? **If yes**, what should it be based on: ____
		If additional tax payments for 2026 are indicated, would you rather **increase your withholding** to cover any anticipated shortage?
		If over 70.5 years of age in 2026, how much do you plan to directly donate from any RMD amounts to a charitable organization during 2026? **$**
		Do you want me to use my judgement in determining whether applying any overpayment of taxes to 2026 is wise?
		Do you know who said, "We have the best government that money can buy"?
		Did you pay any income tax payments in 2025 and thus far in 2026? **If yes**, please provide proof of every payment made during the 2025 calendar year and paid to date in 2026 **and** complete the following:

			Amounts Paid to:		**Proof**
Type of Payment	**Date Paid**	**Check #s**	**Federal**	**State**	**Attached?**
4th Qtr 2024 Estimate (if paid in 2025)					
Paid with 2024 Tax Extension					
Paid with 2024 Tax Return					
1st Quarter 2025 Estimate					
2nd Quarter 2025 Estimate					
3rd Quarter 2025 Estimate					
4th Quarter 2025 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 2025 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 – 1099-B & 1099-DA FORMS PROVIDE **EVERY PAGE** FROM BROKERAGE YEAR END TAX PACKET(S)		
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)		
1099-LTC Payments **received from** a long term care policy		
PROVIDE AMOUNTS EARNED FOR THESE ITEMS AND FORMS:	**Amount:**	
Amounts received as a trustee, executor, personal representative	$	
Property Tax Reimbursements received by check (STAR, County Refunds, etc)	$	
Hobby Income – what is the hobby? ________________	$	
Gambling Income (Provide all W-2G forms received)	$	
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
Rental of Real Estate – PLEASE COMPLETE RENTAL SCHEDULE	XXXXXX	
Business Income – PLEASE COMPLETE BUSINESS SCHEUDLE	XXXXXX	
Other – specify	$	

********** ADJUSTMENT INFORMATION **********

Student loan interest paid in 2025 **Attach proof**	$	
Interest paid on a new vehicle loan on a vehicle purchased in 2025 **Attach purchase info & interest proof**	$	
Amount of qualifying overtime earnings in 2025 **Attach proof**	$	
Amount of qualifying tips received in 2025 **Attach proof**	$	
Qualified educator expenses (K-12) **NOTE: the definition expanded to include interscholastic sports administrators and/or coaches**	$	

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

Standard deduction for single individual: $15,750 (+ $2,000 extra if over 65) ($8,000 for NYS)
Standard deduction for married couple: $31,500 (+ $1,600 extra each if over 65) ($16,050 for NYS)

$	Total you paid **out of pocket** for health insurance ***(do not include the following in your total: 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 **(Provide your total paid, do NOT provided to me every receipt)**
	Miles driven for medical
$	Reimbursements received for any of the above medical expenses from HSA, HRA, etc
$	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 – either no additional borrowing at time of refinance **and/or** all funds received ***were used entirely*** for improvements to the home used as collateral for the loan
$	Mortgage interest paid on refinanced mortgage, line(s) of credit and equity loans where additional borrowing occurred at time of refinance, but the proceeds were ***not used entirely*** to buy, build or improve **the home used as collateral for the loan**
$	Points paid in current year on a new mortgage (provide closing papers)
$	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 via donated goods, stocks and/or bonds (attach proof)
	Miles driven for charity
$	Gambling losses (limited by federal and state tax law)
$	Union Dues
$	Investment advisor fees (**not** for those paid on retirement accounts)
$	Tax prep fee paid in 2025
$	Investment expenses - other
$	Residential energy improvements – **provide receipt**(s) stating the Qualified Manufacturer Identification number (QMID) for your item (doors, windows, heat pump, furnace, air conditioner, biomass stoves, insulation, etc)
$	Amount spent for a home energy audit in 2025 that produced a written report
$	Amount paid for electric car charging station at residence (Attach support of costs)
$	Rebates received on any of the above energy improvement costs
	OTHER ITEMS:

COMPREHENSIVE CHECKLIST

This check list is provided to help you gather necessary information for me to prepare your 2025 income tax return. Return this list, along with the supporting documentation, to my office

☑ ***If this applies to you and/or your spouse for 2025 & 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 2025 earnings - Pay date in December 2025
- ☐529 Account year end statements showing contributions and/or withdrawals during 2025
- ☐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 & digital asset sale forms: 1099-B & 1099-DA Provide all 1099B & 1099-DA 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 2025 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 & Coaching 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 2025 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)

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Glenville, NY 12302

2025 INCOME TAX RETURN SERVICES AGREEMENT – Page 1 of 6

Thank you for choosing Beth Kissinger, CPA to assist you with your 2025 taxes. This letter confirms the terms of my engagement with you and outlines the nature and extent of the services I 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.**

Engagement Objective and Scope:
I will be preparing your federal and state income tax returns for the year ended December 31, 2025. The objective of my services is to assist you with the calculation of your tax due and provide you with forms and schedules I believe are suitable for you to file with the Internal Revenue Service ("IRS") and applicable state and local tax authorities and sufficient to comply with your tax filing obligations. You have the final responsibility for the filing and content of your tax return(s). I will not assist you with any tax return other than those identified above, without your written request, and our written agreement to do so.

CPA Firm Responsibilities:
It is our duty to prepare your returns based on the same standard of care that a reasonable tax return preparer would exercise in this type of engagement. Unless otherwise noted, the applicable standard of care for a "reasonable tax return preparer" shall be based upon the following pronouncements:

- the Statements on Standards for Tax Services ("SSTS") issued by the American Institute of Certified Public Accountants ("AICPA");
- U.S. Treasury Department Circular 230 ("Circular 230"); and
- the Internal Revenue Code, Treasury Regulations, and any applicable state/local corollaries (collectively, "the Code").

As tax return preparers, these pronouncements restrict our ability to sign a tax return when the tax positions you report do not comply with tax law. 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; or decline to disclose a position where in my professional judgment tax law requires disclosure.

Absent any direction from you, I will prepare your tax returns based upon your filing status (single, married filing jointly, married filing separately, head of household or qualifying widow[er] with dependent child) as reflected in your income tax returns for last year. Your filing status may be affected by any addition or subtraction to the members of your immediate household, a change in your marital status, or a change to the support you provide to individuals not in your immediate household. If your filing status has changed, you wish to change your filing status, or you have questions about your filing status, please contact me.

Once my services have concluded, I shall have no obligation to notify you of future tax law developments affecting your return(s) except as may be required by Circular 230 or the SSTS related to errors I identify. I will not update your return after the conclusion of the engagement for any reason unless further engaged.

Arguable positions
If there are conflicting interpretations of tax law, or if tax law is unclear, I will explain the possible positions that may be taken in order for me to sign your return. I will follow the position you request, provided it is consistent with my understanding of tax reference materials and my professional standards. Tax reference materials include, but are not limited to, the Code, Revenue Rulings, Revenue Procedures, court cases, and similar state and local guidance. If the IRS, state or local tax authorities later contest the position you select, additional tax, penalties, and interest may be assessed.

I shall not be liable for any tax, penalties, interest, related professional fees, or other expenses you may incur to respond to the tax authority.

Confidentiality for filers of joint tax returns

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.

Tax planning services

Our engagement does not include tax advice which affects the calculation of tax due or the filing of tax forms and schedules for previous or future tax years. However, I may communicate potential tax strategies to you, and you may ask high-level questions of us. It is your responsibility to communicate to us, in writing, any interest in pursuing a tax strategy identified, or if you require more than a cursory response to your question. If you do not request my assistance in writing, I will infer that you do not wish to pursue any suggestion made to you. If you do request my assistance and I agree, I will confirm my understanding with you in a separate written agreement prior to proceeding.

I shall not be liable for any tax, penalties, interest, related professional fees, or other expenses you may incur if you fail to advise me of your desire to investigate or pursue any tax strategy communicated to or by us. Any tax advice described in this paragraph and provided to you shall be governed by this Agreement and billed at my standard hourly rates.

Government inquiries

This engagement and my fee for the tax return preparation does **not** include responding to any inquiries or examinations by any taxing authorities. If you are contacted by a tax authority, either for an examination or other inquiry, you may request my assistance in responding. I will charge you my regular billing rates at the time additional services are rendered.

Third party requests

My services are not intended to benefit or influence any third party, including any entity or investment which may seek to evaluate your creditworthiness or financial strength. 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.

Client Responsibilities

If you fail to comply with the responsibilities as described in this Agreement, your actions or your inactions may result in economic or other loss to you, such as disallowance of tax deductions or credits claimed, additional tax, penalties or interest assessed against you, loss of administrative rights, or criminal punishment. You will be responsible for any loss suffered by you, including any professional fees required to defend or correct changes made to your tax returns or prepare previously unfiled or amend previously filed tax returns.

You acknowledge your responsibility to inform me whether any or all of the following apply to you for 2025: 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.

The Modernizing Payments To and From America's Bank Account Executive Order, signed on March 25, 2025, mandated that all payments to and from the U.S. government after September 30, 2025, including quarterly estimated tax payments, must be made electronically. Assisting you with electronic payments is not part of the scope of my services. You are responsible for transmitting all payments electronically.

The responsibilities detailed in this section are not exhaustive, and my services to you may require additional responsibilities not listed.

Tax information

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, 2026. There is no guarantee that information

received after March 10, 2026 will be processed by the April 15, 2026 due date. Failure to timely provide your information may result in your inability to file your returns or pay your tax due by the original filing due dates.
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. You are responsible for fully and accurately completing the worksheets, questionnaires and/or organizer. By using them, you will assist in keeping pertinent information from being overlooked and contribute to the efficient preparation of your returns.

I will rely upon the completeness and accuracy of the information and representations you provide to me for the purpose of preparing complete and accurate returns. I will not audit or otherwise verify the data you submit to us, although I may ask you to clarify certain information.

I may deem it necessary to provide you with limited accounting or bookkeeping assistance solely for the purpose of helping you organize your information. This assistance is intended to be nominal and is not a separate accounting or bookkeeping service. In the event I conclude that bookkeeping or accounting assistance is necessary to prepare your tax returns, I will advise you in writing before proceeding. Any assistance will be billed at my standard hourly rates and will be subject to the terms of this Agreement.

To the extent you provide me with access to electronic data via a local or online database from which I will download your information, you agree that the data is accurate as of the date and time you make it available to be downloaded by me.

Administrative Adjustments and Compliance with BBA

If you are or were a partner at any time in a partnership and receive(d) Schedule K-1 (1065), you may receive a Form 8986, Partner's Share of Adjustments to Partnership-Related Items. Form 8986 is used by partnerships to correct errors on previously filed partnership returns and to provide the IRS and partners with each partner's share of those tax corrections. Recipients of Form 8986 must report this information and any additional tax due to the IRS on Form 8978, Partner's Additional Year Reporting Tax, within a specified timeframe.

My services do not include assisting you with anything pertaining to Form 8986 and/or Form 8978 unless specifically identified in the Engagement Objective and Scope section. If you receive a Form 8986 prior to the filing of your tax return, you are responsible for alerting us and requesting assistance. Additionally, the impact an adjustment from Form 8986 may have on any state return you have previously filed is unclear and may only be determined with additional research. If you do not alert me or request my assistance, I will infer that you have not received Form 8986 absent other information you provide to me.

All income

You are responsible for identifying and communicating to me all income earned and received by you from any U.S. or non-U.S. source. This includes income earned from gambling and online wagers, gig or hobby work, and activity for which you should receive a Form 1099-K (online sales) whether or not you actually receive a 1099-K.

Documentation

You are responsible for maintaining adequate documentation to substantiate the accuracy and completeness of your tax returns. My workpapers do not satisfy your documentation responsibility. You should retain all documents that provide evidence and support for reported income, credits, deductions, and other information on your returns, as required under applicable tax laws and regulations. The IRS recommends that you maintain this documentation for as long as it may be relevant to your taxes.

You represent that you have such documentation and can produce it, if necessary, to respond to any examination or inquiry by tax authorities. 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 shall not be liable for any tax, penalties, interest, related professional fees, or other expenses you may incur as a result of the disallowance of tax deductions due to inadequate documentation or your failure to report all of your income.

State and local filing obligations

The preparation of any additional state or local tax returns must be requested by you to me as an additional filing item for this year or it is not within the scope of our engagement. You are responsible for fulfilling your filing obligations with any state or local tax authorities, including but not limited to, income, franchise, sales, use, and property taxes or abandoned and unclaimed property.

However, if upon review of the information you have provided to me, including information that comes to my attention, I believe that you may have additional filing obligations, I will notify you.

If you are unsure if you have any other filing obligation with other state or local tax authorities, you are responsible for alerting me and requesting assistance. If you do not alert me or request assistance, I will infer that you do not have other state or local filing obligations. I shall not be liable for any tax, penalties, interest, related professional fees, or other expenses you may incur as a result of your failure to file or untimely filing of any form for which I was not engaged to prepare.

Ultimate responsibility

You are ultimately responsible for complying with any substantive or procedural tax law which applies to you, and for ensuring your tax returns and any required tax payments are timely received by the appropriate tax authority. Notwithstanding any term of this Agreement, this responsibility cannot be delegated to us.

My assistance related to your tax return is based upon tax reference materials, facts, assumptions, and representations that are subject to change. To the extent I provide written advice concerning federal tax matters, I will follow the applicable guidance contained in my professional standards.

You have final responsibility for the accuracy of your tax returns. I will provide you with a copy of your tax returns and accompanying schedules and statements for review. You agree to review and examine them carefully for accuracy and completeness. Tax authorities impose various penalties and interest charges for non-compliance with tax laws and regulations, including failure to file or late filing of returns, and underpayment of taxes.

You have final responsibility for the payment of your taxes in whatever amount ultimately determined.

You may be required or choose to have funds automatically withdrawn from a designated account and transmitted when your tax return is electronically filed. I will not transmit partial payments. Likewise, you may be required or choose to have any overpayment electronically deposited into a designated account. It is your responsibility to provide me with correct account and routing numbers, to review this information for accuracy prior to submission of your return, and, as applicable, to ensure that sufficient funds are available at the time of payment. I shall not be liable for any tax, penalties, interest, related professional fees, or other expenses you may incur as a result of your failure to provide an accurate routing or account number or to ensure sufficient funds are available at the time of payment.

Timing of the Engagement

I expect to begin my services upon receipt of this executed Agreement, the completed 2025 worksheets, questionnaire and all tax documents requested either in the worksheets or by my office.

My services will be concluded upon the earliest of one of these events: (A) the filing and acceptance of your 2025 completed returns by the taxing authorities, (B) the date I deliver the paper copy of your ineligible e-file returns to you for mailing, (C) December 31, 2026 or (D) upon written notification by either party that the Agreement is terminated.

Filing Your Tax Returns

The original filing due dates for your Federal and most state income tax returns is April 15, 2026.

The obligation to file a tax return and/or extension is solely that of the taxpayer. Although I will make every reasonably prudent effort to assist you with this obligation, this Agreement is not intended to and does not create an agent/principal relationship. By signing this Agreement, you understand that actual and timely receipt of your filings by the appropriate tax authority is the duty and responsibility of the taxpayer and the taxpayer alone.

Tax Return Extensions

It may become necessary to apply for an extension of the filing due dates if there are unresolved issues or delays in processing or if I do not receive all of the necessary information from you on a timely basis. Applying for an extension of time to file may limit your ability to make certain elections, extend the time available for a government agency to undertake an examination of your return and/or extend the statute of limitations to file a legal action. Although I may assist you in the preparation of an extension to file your return(s), you have sole responsibility for the filing of any extension, and you agree to hold my firm harmless from any consequences, including waived elections, where the extension is not timely filed. All taxes owed are due by the original filing due date. Additionally, extensions may affect your liability for penalties and interest or compliance with governmental or other deadlines.

If you wish to engage my firm to apply for extensions of time to file tax returns on your behalf, I will not file these applications unless and until I receive both an executed copy of this Agreement, your express written authorization to file for an extension and payment of my extension processing fee of $250. In some cases, your signature may be required on such applications prior to filing.

Failure to timely request an extension of time to file can result in penalties for failure to file tax returns, which accrue from the original due date of the returns and can be substantial.

E-filing

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 $100 fee due to process your request.

In addition to being a return preparer, I am an Electronic Return Originator (ERO) and will prepare your return(s) and/or extension(s) in a format that permits us to electronically transmit (“e-file”) those forms to the appropriate tax authority on your behalf. The e-filing of any form is a separate service from the preparation of that form.

If the return(s) is/(are) e-filed, including requests for extensions of time to file, the IRS and states require you to sign and return to us the appropriate governmental form(s) before your returns can be filed electronically. For joint returns, both spouses must sign the e-file authorization before the return can be transmitted. If you fail to timely sign and return e-file authorization, I cannot and will not e-file any form on your behalf. In those situations, I shall not be liable for any tax, penalties, interest, related professional fees, or other expenses you may incur.

If the return(s) or extension(s) is/(are) not required to be e-filed and you elect not to do so, or cannot be e-filed, I will deliver to you a paper copy suitable for mailing to the taxing authorities. Once delivered to you, you bear full responsibility for reviewing the paper returns for accuracy, and either signing and timely filing them, along with any payments due, or notifying us of any issue which may need to be addressed prior to filing.

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

Professional Fee

My professional fee for the services outlined above is based upon the complexity of the expected work to be performed, my professional time and out-of-pocket expenses. Circumstances may arise that impact my estimated fee such as, but not limited to, (1) the timeliness, accuracy, or completeness of information you provide to us; (2) changes in your personnel, use of other advisors, or operations that impact my services; (3) mutually agreed changes in the scope of this engagement; or (4) other unanticipated items that arise during our engagement and that require additional time in order to complete the agreed-upon services. You agree to pay all fees and expenses incurred whether or not I complete the engagement.

My professional fees will be increasing an average of 30% over the prior year cost of preparation by my firm, but in no case will the increase be less than $150.

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.

I will return any original records provided by 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.

This Agreement represents the entire agreement of the parties and supersedes all previous oral, written, or other understandings and agreements between the parties. Any modification to the terms of this Agreement must be made in writing and signed by both parties. Please date and execute this Agreement and return it to me to acknowledge your acceptance. I will not initiate services until I receive the executed Agreement and your tax documentation.

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.

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

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.

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.)