

2018 INCOME TAX RETURN

Filing Status: Single Married Filing Joint Qualifying Widow(er)¹ Head of Household² Married Filing Separate

In year 2018 only: Married (date: _____) Divorced (date: _____) Death—Taxpayer/Spouse (date: _____)

TAXPAYER				SPOUSE			
Name	_____			Name	_____		
Occupation	_____			Occupation	_____		
SSN	_____	Date of Birth	_____	SSN	_____	Date of Birth	_____
Home Phone	_____	Disabled	<input type="checkbox"/>	Home Phone	_____	Disabled	<input type="checkbox"/>
Work Phone	_____	Blind	<input type="checkbox"/>	Work Phone	_____	Blind	<input type="checkbox"/>
Cell Phone	_____			Cell Phone	_____		
Best Time to Call	_____			Best Time to Call	_____		
Email	_____	Fax	_____	Email	_____	Fax	_____
Address	_____					County	_____
City	_____	State	_____	Zip Code	_____		
Address on Last Year's Tax Return (if different)	_____					Date Address Changed	_____

¹ All of the following must apply: your spouse died in 2016 or 2017; in that year you qualified to file jointly; you did not remarry before January 1, 2019 and you paid over half the cost of maintaining your home, which was your dependent child's (or stepchild's) main home for the entire year.

² Must be unmarried (or considered unmarried) at the end of the tax year, and maintain a home that for more than half of the tax year is the principal home of a qualifying person (generally your child or relative). You may be considered unmarried if your spouse did not live in your home during the last six months of the tax year. If you are maintaining the household of a parent, the parent does not need to live with you to qualify.

Personal Income Tax Organizer and Deduction Finder[®]

<p style="text-align: center; font-size: 2em; margin: 0;">✓</p> <h2 style="margin: 0;">CHECKLIST</h2> <p style="margin: 0;">Documents needed in addition to your completed organizer:</p>	<ul style="list-style-type: none"> <input type="checkbox"/> All Forms W-2 (wages), 1095, 1098 and 1099 (such as 1099-INT for interest, 1099-DIV for dividends, 1099-B for sale of securities, 1099-R for annuities, pensions, IRA or other retirement plan withdrawals, 1099-G for state tax refunds, 1099-S for real estate sales, SSA-1099 for social security, 1099-G for unemployment compensation, 1099-K for merchant card and third-party network payments and 1099-MISC for commissions and fees, etc.). Include all copies. <input type="checkbox"/> Schedules K-1 for partnerships, S corporations, estates or trusts. (Note: You do not need these documents to make your tax appointment. You can provide them at a later date.) <input type="checkbox"/> If you sold real estate, stock or mutual fund shares during the year, see STEP 4. <input type="checkbox"/> If you acquired, sold or refinanced a home or other property in 2018, provide a copy of the closing statement. <input type="checkbox"/> If you are a new client, provide copies of tax returns for the last three years.
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Note: When completing your organizer, round all amounts to the nearest dollar. For married couples, questions referring to “you” generally mean you or your spouse.

STEP 1**The following items may affect your tax return. Please answer carefully.**

These questions pertain to calendar year 2018 unless otherwise noted.

1) Y <input type="radio"/> N <input type="radio"/>	Did you pay or receive alimony (Tax Tip 1)? Do not include child support. (Select one.) Pay <input type="radio"/> Receive <input type="radio"/>
	To/From: Name _____ Social Security Number _____ Amount \$ _____
2) Y <input type="radio"/> N <input type="radio"/>	For the entire year, did you, your spouse and your dependents have health care coverage provided by either an employer or the government (Medicare, Medicaid or VA) or purchased through a Health Insurance Marketplace (Exchange) or directly from an insurance company?
3) Y <input type="radio"/> N <input type="radio"/>	Did you receive an advance premium for health insurance purchased through a Health Insurance Marketplace (Exchange)? If yes, attach Form 1095-A.
4) Y <input type="radio"/> N <input type="radio"/>	Did you (or do you plan to before April 15, 2019) contribute to a traditional IRA or Roth IRA for 2018? (Tax Tip 2)
	Self: Traditional IRA \$ _____ Roth IRA \$ _____ Spouse: Traditional IRA \$ _____ Roth IRA \$ _____
5) Y <input type="radio"/> N <input type="radio"/>	Did you convert a traditional IRA or roll a qualified plan distribution to a Roth IRA in 2018?
	If yes, amount converted/rolled over: \$ _____
6) Y <input type="radio"/> N <input type="radio"/>	Did you (or do you plan to before April 15, 2019) contribute to a health savings account (HSA) for 2018? (Tax Tip 3)
	Amount of contribution: (Do not list employer contributions, including amounts you elected to contribute under a cafeteria plan, shown on your Form W-2.)
	Self: \$ _____ Spouse: \$ _____ Type of health plan coverage: Self-only <input type="radio"/> Family <input type="radio"/>
7) Y <input type="radio"/> N <input type="radio"/>	Did you receive any distributions from your health savings account (HSA)?
	Amount of distributions: \$ _____ Amount of unreimbursed qualified medical expenses (attach list): \$ _____
8) Y <input type="radio"/> N <input type="radio"/>	Are you a grade K–12 teacher?
	If yes, enter amount of out-of-pocket classroom costs you paid (Tax Tip 4): \$ _____
9) Y <input type="radio"/> N <input type="radio"/>	Did you pay child care costs for a dependent child under age 13, or costs of caring for a disabled dependent or spouse, so you could work, attend school or look for a job?
	If yes, provide the amounts paid for each individual and the names, addresses and taxpayer identification numbers of the care providers. Amount, if any, reimbursed by an employer dependent care plan (Tax Tip 5): \$ _____
10) Y <input type="radio"/> N <input type="radio"/>	Did you pay expenses related to adopting a child? If yes, provide details of any expenses incurred (attach list).
11) Y <input type="radio"/> N <input type="radio"/>	Did you pay any individual \$2,100 or more to perform household services during the year, such as a babysitter, caretaker, housekeeper, cook or gardener?
12) Y <input type="radio"/> N <input type="radio"/>	Did you have any debts cancelled or reduced (including credit cards and student loans), property repossessed or foreclosed upon, or did you file for bankruptcy? (Tax Tip 6)
13) Y <input type="radio"/> N <input type="radio"/>	Did you have a financial interest in, or signature authority over, a financial account (such as a bank or securities account) located in a foreign country at any time during 2018? A financial account is located in a foreign country if it is physically located outside of the U.S., including an account maintained with a branch of a U.S. bank that is physically located outside of the U.S.
	Y <input type="radio"/> N <input type="radio"/> If yes, did the aggregate value of all accounts located in a foreign country (other than accounts maintained on a U.S. military installation) exceed \$10,000 at any time during the year?
14) Y <input type="radio"/> N <input type="radio"/>	Did you receive a distribution from, or were you the grantor of, or a transferor to, a foreign trust?
15) Y <input type="radio"/> N <input type="radio"/>	Do you have financial accounts maintained by a foreign (non-U.S.) bank or financial institution that totaled more than \$50,000 on the last day of the year or more than \$75,000 at any time during the year (\$100,000 and \$150,000, respectively, if married filing a joint return)?
16) Y <input type="radio"/> N <input type="radio"/>	Did you own any other foreign financial assets (such as stock in a foreign corporation or an interest in a foreign partnership) that are not held in a financial account?
17) T <input type="radio"/> S <input type="radio"/>	Do you (or your spouse) want to designate \$3 to the Presidential Election Campaign Fund? (Does not change amount due or refund.) Leave blank if neither wishes to designate \$3.
18) Y <input type="radio"/> N <input type="radio"/>	Do you want to allow your preparer or another individual to discuss your federal return with the IRS? Provide name, phone number and personal identification number of individual if not preparer.
	Name: _____ Phone Number: _____ Identification Number: _____
19) Y <input type="radio"/> N <input type="radio"/>	Have you (or your spouse) received an Identity Protection Personal Identification Number (IP PIN) from the IRS?
	If yes, enter six-digit code: Self: _____ Spouse: _____
20) Y <input type="radio"/> N <input type="radio"/>	Did you make gifts to a trust or gifts totaling more than \$15,000 to any individual during the year? If so, provide recipient's name, address, relationship to you and the amount of the gift.

STEP 1
(Continued)

Check any of the boxes below that apply to you for 2018:

- Purchased health insurance for yourself or a family member through the Health Insurance Marketplace (Exchange). [Attach Form 1095-A (Health Insurance Marketplace Statement).]
- Was granted stock options by your employer and/or exercised employer stock options.
- Owned any securities or held any debts that became worthless during the year.
- Contributed to or received distributions from an Archer Medical Savings Account (MSA).
- Traveled more than 100 miles from home and stayed overnight to perform duties as a National Guard member or reservist.
- Performed services in the performing arts for at least two employers.
- Lived or worked in a foreign country.
- Purchased the following new plug-in electric vehicle: _____
- Was in the military (or reservist).
- Was an active-duty member of the military and moved pursuant to a military order and incident to a permanent change of station.
- Received any notice from the IRS or a state taxing authority.
- Contributed to or received distributions from an Achieving a Better Life Experience (ABLE) account.
- I can be claimed as a dependent on another person's tax return for 2018.

Please provide any other information related to your 2018 taxes not reported elsewhere on this Organizer:

STEP 2

Dependents (Tax Tip 7) (attach additional sheet, if necessary)

Children

Age 18 or younger (age 19–23 if attending school full time for at least five months during the year) who lived with you more than half the year and who did not provide more than half of their own support (or a permanently and totally disabled child).

Is 2018 Unearned (Investment) Income > \$1,050?

Full Name	Date of Birth	SSN	Is 2018 Unearned (Investment) Income > \$1,050?
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

- Check if it is possible that a different taxpayer might claim a child listed above as a dependent.
- Check if you are divorced and either signed or received Form 8332 (release of exemption for child). (Provide Form 8332.)

Other Dependents

(relatives and/or members of household)

Relationship

Social Security #

Is 2018 Gross Income less than \$4,150?

Months Resided in Your Home in 2018

% Support Received From You

Relationship	Social Security #	Is 2018 Gross Income less than \$4,150?	# Months Resided in Your Home in 2018	% Support Received From You
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

STEP 3

Income

Wages—Provide Forms W-2

Number of employers (during the year): Self _____ Spouse _____

Dividend and Interest Income

Provide all Forms 1099-INT, 1099-DIV and 1099-OID. List interest and dividends not reported on Form 1099 on a separate sheet, but do not duplicate what's reported on the 1099s. Also, list any penalty on early withdrawal from savings.

Installment Sale Payments Received

Total Payments \$ _____	Is payer a relative or related party? Yes <input type="radio"/> No <input type="radio"/>
Interest \$ _____	If payer uses property as a principal residence, provide payer's: Name _____
Principal \$ _____	
Did sale occur in 2018? Yes <input type="radio"/> No <input type="radio"/>	Address _____
If yes, complete STEP 4 .	Social security number _____

STEP 3**Income (Continued)****Retirement Plan and Social Security Income**

1) Did you receive distributions from IRAs, SEPs, pensions, 401(k)s or other retirement plans (including amounts rolled over and in-plan Roth rollovers)? If yes, provide all Forms 1099-R received. Enter amounts received but not reported on a Form 1099-R here	Yes <input type="radio"/> No <input type="radio"/> \$ _____ _____
2) Amount of distribution rolled over to a qualified plan or traditional IRA (Tax Tip 8)	_____
3) Amount of distribution rolled over to a Roth IRA	_____
4) Amount of distribution rolled over to a Designated Roth Account	_____
5) Amount of distribution made directly to a qualified charity	_____
6) If you were under age 59½ when the distribution was received, do you qualify for an exception to the 10% penalty on early distributions? (Tax Tip 9)..... Explain: _____	Yes <input type="radio"/> No <input type="radio"/>
7) If age 70½ or older in 2018, did you take the 2018 required minimum distributions from your IRAs (other than Roth IRAs) and qualified retirement plans?	Self: Yes <input type="radio"/> No <input type="radio"/>
	Spouse: Yes <input type="radio"/> No <input type="radio"/>
8) Did you receive social security or railroad retirement benefits?..... If yes, provide all Forms SSA-1099 or RRB-1099 received.	Yes <input type="radio"/> No <input type="radio"/>

Partnerships, Estates, Trusts and S Corporations

Provide a list of all the partnerships and S corporations in which you own an interest and all trusts of which you are a beneficiary. Indicate on the list whether you materially participated in that entity's trade or business in 2018 (Tax Tip 10). Write "N/A" if the entity is not engaged in a trade or business (for example, an entity whose only activity is ownership of rental real estate or investment assets such as stocks and bonds). Provide all Schedules K-1 received for the tax year. See also Tax Tip 20.

Other Income—Provide Forms 1098 and 1099

Bartering Income	\$ _____
Bonuses and Prizes not reported on Form W-2 (Explain)	_____
Cancellation of Debt (Form 1099-A or 1099-C) (Tax Tip 6)	_____
Commissions and Fees (Not reported in STEP 5)	_____
Disability Income not included on Form W-2 (taxable)	_____
Education Savings Account or Qualified Tuition (529) Plan Withdrawals (Form 1099-Q)	_____
Gambling/Lottery Winnings (Form W-2G)	_____
Jury Duty—Election Board Fees	_____
Scholarships (Form 1098-T).....	_____
State Income Tax Refund (Form 1099-G)	_____
Tips and Gratuities not reported on Form W-2 (Tax Tip 11).....	_____
Unemployment Compensation (Form 1099-G)	_____
Veterans' Pension and Disability	_____
Workers' Compensation	_____
Other (attach separate sheets if necessary).....	_____

STEP 4**Sales and Exchanges**

Provide information about sales of stock, real estate or other property along with Forms 1099-B, 1099-S, closing statement or other supporting information. Attach separate sheet if necessary. If all transactions, including basis, are reported on Forms 1099-B you provide, there is no need to complete the following. If your principal residence was sold, see STEP 13.

	Asset #1	Asset #2	Asset #3
Description of Property	_____	_____	_____
Date Acquired	_____	_____	_____
Date Sold.....	_____	_____	_____
Sales Price	\$ _____	\$ _____	\$ _____
Basis (Tax Tips 12 and 13)	_____	_____	_____
Expenses of Sale.....	_____	_____	_____

STEP 5

Self-Employment Income (See also STEPs 7, 8 and 9)

If more than one farm activity or business, list income and expenses separately for each. Also include any single-member limited liability companies (LLCs). See Tax Tip 20.

Business Activity/Product: _____

Business Name: _____

Did you begin or end the business in 2018? Begin End

Gross Receipts (provide all Forms 1099-MISC and 1099-K) \$ _____

Inventory—Beginning of Year \$ _____

Merchandise Purchases (less Product for Personal Use) _____

Labor, Materials and Other Costs of Inventory _____

Inventory—End of Year _____

Did you make any payments requiring Forms 1099 be filed?¹ Yes No

If Yes, did you file Forms 1099? Yes No

¹ Generally, payments of \$600 or more made to individuals and noncorporate entities in the course of a trade or business must be reported. Common examples are payments for non-employee compensation and rent.

STEP 6

Rental and Royalty Income

Physical Address (Street, City, State, Zip Code)	Type ¹	Rent/Royalty Received \$ _____	Fair Rental Days	Personal Use Days
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Did you make any payments requiring Forms 1099 be filed? Yes No

If Yes, did you file Forms 1099? Yes No

¹ 1—Single family residence; 2—Multi-family residence; 3—Vacation/short-term rental; 4—Commercial; 5—Land; 6—Royalties; 7—Self-rental; 8—Other (describe).

STEP 7

Business Travel and Meal Expenses

Travel expenses are deductible if you traveled away from home overnight on business. Business meals when not traveling are also deductible (subject to limits), provided you have records showing date, amount, persons present and business purpose. **Note:** Beginning in 2018, business entertainment expenses are no longer deductible and employees cannot deduct unreimbursed business expenses.

<i>Use Correct Column</i>	Self-Employed	Rental Activity
Travel:		
Airplane, Train, Taxi, Auto Rental	\$ _____	\$ _____
Meals (See Self-Employed Tax Tip C on Page 6)	_____	_____
Lodging.....	_____	_____
Telephone/Internet Connection.....	_____	_____
Cleaning and Laundry	_____	_____
Baggage and Shipping	_____	_____
Other: _____	_____	_____
Meals Not Associated With Travel	_____	_____

STEP 8**Self-Employment and Rental Expenses**

Do you qualify for business use of home deductions?

Yes No (See [Self-Employed Tax Tip B](#) below.)

If yes, attach list of expenses related to home. Do not duplicate below.

Business sq. ft. _____

Total sq. ft. _____

Part of home used for business: _____

Use Correct Column **Self-Employed¹****Rental¹**

	Self-Employed ¹	Rental ¹
Advertising.....	\$ _____	\$ _____
Cleaning and Maintenance.....	_____	_____
Commissions and Fees Paid.....	_____	_____
Contract Labor.....	_____	_____
Employee Benefit Programs (include health insurance for employees).....	_____	_____
Insurance (not including health)	_____	_____
Interest • Mortgage (Form 1098)	_____	_____
• Other Interest	_____	_____
Legal and Professional Fees.....	_____	_____
Licenses	_____	_____
Management Fees.....	_____	_____
Office Expenses	_____	_____
Pension/Profit-Sharing Plan Contributions Made for Employees	_____	_____
Rent Paid • Vehicles, Machinery and Equipment.....	_____	_____
• Other Business Property	_____	_____
Repairs and Maintenance.....	_____	_____
Supplies.....	_____	_____
Taxes	_____	_____
Utilities.....	_____	_____
Wages Paid	_____	_____
Other Expenses (provide list)	_____	_____

¹ If more than one business or rental property, provide information separately for each.**Business or rental asset purchases or sales.** Provide a separate schedule listing dates of purchase or sale, purchase/sales price and property description. Include copies of sales receipts or contracts if available.**STEP 9****Health Insurance and Retirement Plans for the Self-Employed**

Insurance premiums paid: Health \$ _____ Long-Term Care \$ _____

*Include premiums paid for yourself, spouse, dependents and children under age 27, as well as Medicare premiums. Do not include any premiums for months self-employed person was eligible to participate under any subsidized employer's plan. Report in [STEP 12](#) instead.*Contributions made to your SEP, SIMPLE or qualified retirement plan for 2018. See [Self-Employed Tax Tip D](#) below.

\$ _____

Self-Employed Tax Tips

- A) **Business Assets.** Special rules apply that allow the cost of certain business assets (for example, furniture and equipment) purchased and placed in service in 2018 to be fully deducted. See [Tax Tips 18](#) and [19](#).
- B) **Business Use of Home Deduction.** If an area of the home is used regularly and exclusively for business, a deduction for a portion of mortgage interest, taxes, insurance, other operating costs and depreciation may be allowed. Special rules apply for inventory storage and daycare. Ask for details.
- C) **Per Diem Meal Rates.** In lieu of using actual expenses incurred for meals and incidental expenses while travelling, self-employed individuals may deduct IRS-approved per diem amounts. The amounts depend on location. Provide detailed list of dates and locations of business travel.
- D) **Self-Employed Retirement Plans.** Many retirement plans (funded with pre-tax dollars) are available to self-employed business owners. The deadlines for establishing and contributing to a retirement plan vary. If you have employees, matching contributions may be required.
- E) **Small Employer Health Insurance Credit.** A credit is available to qualified small employers that pay health insurance premiums for employees. Premiums paid for the business owner and his family members don't qualify. Ask us for details.

STEP 11

Education Expenses (Attach Forms 1098-E, 1098-T and 1099-Q)

Include information about education expenses incurred for you, your spouse or your dependents.

1) Student's Name	_____	_____	_____
2) If in college, was student enrolled at least half-time for at least one academic period beginning in 2018?	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
3) Felony Conviction? ¹	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
4) Educational Purpose (degree seeking, job related)	_____	_____	_____
5) Name of Institution	_____	_____	_____
6) Total Amount Paid (attach detailed list of expenses) (See Tax Tip 14)	\$ _____	\$ _____	\$ _____
7) Paid By Whom?.....	_____	_____	_____
8) Student's Grade or Year in College.....	_____	_____	_____

¹ Indicate whether or not student was convicted before 12/31/2018 of a felony for possession or distribution of a controlled substance.

STEP 12

Itemized Deductions

Complete this step only if you think your total itemized deductions might exceed the IRS standard deduction for your filing status (see below). **Note:** Beginning in 2018, the standard deduction amounts are significantly increased so many taxpayers that itemized deductions in prior years may not beginning in 2018.

2018 Standard Deduction

Filing Status	Standard Deduction	+	Add for Blind and/or Over 65
Married Filing Jointly or Qualifying Widow(er)	\$ 24,000	+	\$ 1,300
Single.....	12,000		1,600
Head of Household.....	18,000		1,600
Married Filing Separately.....	12,000		1,300

Medical Expenses

Deductible only if net expenses exceed 7.5% of Adjusted Gross Income (AGI)

Note: Do *not* include amounts paid for or reimbursed by insurance or health insurance premiums paid with pre-tax income.

Did you pay medical expenses for a person you cannot claim as a dependent? Yes No *If yes, ask your tax preparer.*

Health Insurance Premiums ¹ (Include premiums for vision and dental insurance but not for disability or loss of income policies).....	See Note Above	\$ _____
Medicare Insurance Premiums ¹ (Form SSA-1099)		_____
Long-Term Care Insurance Premiums ¹ (Tax Tip 15).....		_____
Prescribed Drugs and Insulin		_____
Doctors and Clinics.....		_____
Dentists and Orthodontists		_____
Glasses, Contact Lenses, Eye Exams, Laser Eye Surgery.....		_____
Hospitals, Nurses, Ambulance.....		_____
Nursing or Long-Term Care Facility.....		_____
Other (please detail): _____		_____
_____		_____
_____		_____
_____		_____
Medical Miles Driven in 2018.....	_____	
Parking Fees	_____	
Lodging While Obtaining Medical Treatment <i>Limited to \$50 per night, per person</i>	_____	

¹ Do not include any premiums included in [STEP 9](#) (if self-employed).

STEP 12

Itemized Deductions (Continued)

Taxes

Note: Beginning in 2018, the deduction for state and local taxes is limited to \$10,000 (\$5,000 if married filing separate) and foreign real estate taxes are not deductible.

State and Local Income Taxes Paid in 2018 (include 2018 estimated tax payments and amounts paid with 2017 return)	\$ _____
State and Local Sales Tax Paid for Major Purchases (motor vehicles, boats, airplanes, homes or home building materials, if rate same as general sales tax rate).....	_____
Foreign Taxes (other than foreign real estate taxes)	_____
Real Estate Taxes—Homestead (less special assessments).....	_____
Other Real Estate Taxes (second home, cabin, etc. but not foreign real estate taxes).....	_____
Property Tax Refund.....	_____
Special Assessments—Interest Portion Only	_____
Personal Property Taxes (auto license tags, etc.)	_____

Charitable Donations (Use separate sheet if needed.)

Note: Monetary donations under \$250 each must be substantiated by either (1) a bank record (such as a cancelled check) or (2) a written receipt from the charity showing its name and the date and amount of the donation. For each donation of \$250 or more, the taxpayer must obtain a written acknowledgment from the charity. (See [Tax Tip 16](#).)

<i>Cash, Check or Credit Card (include payroll deductions):</i>	
Churches or Synagogues	\$ _____
Other: _____	_____
Other: _____	_____
Other: _____	_____
<i>Noncash:</i>	
Fair Market Value (FMV) of Items Given to Charities	_____
Attach list of each item (or group of similar items) and its FMV (Tax Tip 17).	
If a vehicle, boat or airplane donation over \$500, provide Form 1098-C.	
Out-of-Pocket Expenses for Charitable Work.....	_____
Charitable Miles: _____ Miles x 14¢ =	_____
Other: _____	_____

Miscellaneous Expenses

Note: Beginning in 2018, miscellaneous itemized deductions (for example, unreimbursed employee business expenses, investment expenses) generally are no longer deductible.

Gambling Losses. <i>Limited to Total Gambling Winnings Listed in STEP 3</i>	\$ _____
If Disabled, Impairment-Related Work Expenses	_____

Casualty Loss

Auto Accident, Fire, Theft, Storm, etc. Provide details. ([Tax Tip 21](#))

Interest Paid (Provide Forms 1098)

	Primary Residence	Second Home (Tax Tip 22)
Home Mortgage (If seller-financed, provide seller's name/address/SSN).....	\$ _____	\$ _____
Home Equity Loan. Loan Proceeds Used for: _____	_____	_____
Loan Points not Reported on Form 1099-INT (Tax Tip 23).....	_____	_____
Investment Interest Paid.....\$ _____		

STEP 13		Principal Residence (attach any 2018 closing statements)
Yes <input type="radio"/>	No <input type="radio"/>	Did you sell your principal residence in 2018? <i>If yes: (Tax Tip 24)</i>
Yes <input type="radio"/>	No <input type="radio"/>	Did you own and use it as a principal residence for at least two of five years before the sale?
Yes <input type="radio"/>	No <input type="radio"/>	Did you sell a previous residence within two years before the sale date and exclude any gain?
Yes <input type="radio"/>	No <input type="radio"/>	After 2008, was the property ever used for anything other than as a principal residence (for example, as a vacation home or rental property)?
Yes <input type="radio"/>	No <input type="radio"/>	Did you purchase a residence in 2018?
Yes <input type="radio"/>	No <input type="radio"/>	Did you refinance your mortgage or take out a home equity loan in 2018? Amount of proceeds used for something other than acquiring or improving your home: \$ _____
Yes <input type="radio"/>	No <input type="radio"/>	Did you purchase any energy-efficient improvements such as qualified solar electric, water heating, fuel cell, small wind energy or geothermal heat pump property?
Yes <input type="radio"/>	No <input type="radio"/>	Did you receive a first-time homebuyer credit for a home purchased in 2008? If yes, enter the amount of the credit: \$ _____

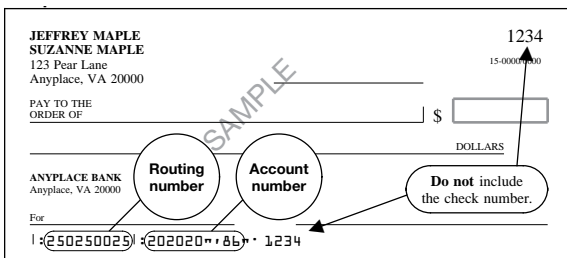
STEP 14		2018 Estimated Tax Payments¹		
	Federal	<i>Date Paid</i>	State	<i>Date Paid</i>
Amount applied from 2017 overpayment, if any:	\$ _____		\$ _____	
First Quarter Payment Made	_____	_____	_____	_____
Second Quarter Payment Made	_____	_____	_____	_____
Third Quarter Payment Made	_____	_____	_____	_____
Fourth Quarter Payment Made	_____	_____	_____	_____

¹ Do not include withholding from Forms W-2 or 1099 in estimated tax payments listed here.

STEP 15		Tax Refund—Direct Deposit Information	
<p>If you receive a 2018 federal tax refund, the refund can be routed to up to three of your checking or savings accounts. (Tax refunds may also be directly deposited to your IRA, Health Savings Account, Archer MSA, Education Savings Account, Treasury Direct Account or used to buy up to \$5,000 in series I savings bonds.) If you prefer a direct deposit, please complete the following information. Otherwise a refund check will be mailed to you at the address on your tax return.</p>			
Type of Account (Checking, Savings, IRA, etc.)	Routing Number (Nine digits)	Account Number	Percent of Refund
_____	_____	_____	_____
_____	_____	_____	_____

Sample check:

Note: The routing and account numbers may be in different places on your check.



Privacy Policy:

We collect nonpublic information about you from the following sources:

- 1) Information we receive from you on applications, tax organizers, worksheets and other forms,
- 2) Information about your transactions with us, our affiliates or others and
- 3) Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as required by law.

We restrict access to nonpublic personal information about you to those members of our firm who need to know that information in order to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Tax Tips

- 1) Payments that meet specific requirements are treated as alimony for tax, regardless of how they are described in a divorce decree. One of the requirements is that the payments end upon the recipient's death. So, payments for maintenance or spousal support may be considered alimony for tax. Ask us for details.
- 2) IRA contributions are limited to the lesser of \$5,500 (\$6,500 if age 50 or older at year-end) or compensation. If you (and your spouse) are not covered by an employer retirement plan, traditional IRA contributions are fully deductible. If you or your spouse are covered by an employer retirement plan, the deduction is phased out at higher income levels. Roth IRA contributions are not deductible and regardless of whether you are covered by an employer retirement plan, they phase out at certain income levels. If only one spouse has compensation, a spousal IRA can be set up for the nonworking spouse. Each spouse (working and nonworking) can contribute up to \$5,500 (\$6,500 if age 50 or older) provided the working spouse's compensation is at least equal to the IRA contributions.
- 3) Individuals covered only by a high deductible health plan (for 2018, deductible of at least \$1,350 for individual coverage and \$2,700 for family coverage) can make deductible (subject to limits) HSA contributions.
- 4) Grade K–12 teachers may be able to deduct amounts paid for books, supplies (other than nonathletic supplies for health and PE courses), computer software and other equipment and materials used in the classroom as well as certain expenses for professional development courses.
- 5) The child and dependent care credit is generally available to married taxpayers only if both spouses have earned income, unless a spouse is a full-time student or disabled.
- 6) Cancellation of debt (COD) generally results in taxable income. However, exceptions are available for bankrupt and insolvent taxpayers as well as for cancellations or reductions of student loans, farm-related loans and loans related to business real property.
- 7) A person who files a joint return (other than a return filed solely to claim a refund) cannot be claimed as a dependent. Also, special rules apply to children of divorced parents.
- 8) To be tax free, IRA and qualified plan distributions must be rolled over to another traditional IRA or qualified plan within 60 days. Also, for IRAs, there is a one-year waiting period between tax-free rollovers.
- 9) IRA (but not qualified plan) withdrawals before age 59½ are not subject to the 10% penalty if the funds are used for (a) otherwise deductible medical expenses, (b) certain higher educational expenses, (c) a first-time home purchase for distributions up to \$10,000 or (d) medical insurance by certain unemployed individuals. Other exceptions may apply to IRA and qualified plan withdrawals.
- 10) Material participation in a trade or business generally means the taxpayer spends more than 500 hours participating in the activity during the year. However, the test can also be met in other situations, such as when the taxpayer is the only one who substantially participates in the activity or spends more than 100 hours participating and no one else spends more time.
- 11) If "allocated tips" are listed on year-end Form W-2, the amount will be subject to both social security and income tax unless records (tip log) verify that a lesser amount was actually received.
- 12) Improvement costs may reduce taxable gain upon sale of property. Keep records of improvement costs made to all real property at least four years after the property is sold.
- 13) If stock or mutual fund dividends are automatically reinvested instead of received in cash, these reinvestments increase cost basis, and reduce gain or increase loss upon sale.
- 14) Tax benefits such as a credit, deduction or income exclusion for interest on certain U.S. savings bonds may be available for certain education expenses. Benefits may be phased out at certain income levels. List the following expenses: (a) tuition and required fees, (b) books, supplies and equipment required for attendance, (c) computer equipment and internet access, (d) room and board (if at least half-time attendance) and (e) student loan interest.
- 15) Qualified long-term care insurance premiums are deductible subject to age and annual dollar limits.
- 16) Charitable contributions of \$250 or more in any one day to any one organization must have written acknowledgment from the organization. The acknowledgment must state whether or not any goods or services were received in exchange for the donation.
- 17) When making contributions of used furniture, appliances and clothing to nonprofit organizations, attach a record of the items donated to the receipt for proof of this deductible contribution. Contributions must be in good or better condition to be deductible.
- 18) 100% bonus depreciation is allowed on new and used qualified business property acquired and placed in service in 2018. Qualified business property includes such property as office furniture, computers, machinery and equipment. Limits apply to certain automobiles, trucks and SUVs.
- 19) The Section 179 business property expensing allowance is \$1 million and includes tangible personal property and off-the-shelf computer software. Limits apply to certain automobiles, trucks and SUVs.
- 20) Beginning in 2018, self-employed individuals and owners of pass-through interests in business activities generally may deduct 20% of their qualified business income, as well as 20% of aggregate qualified REIT dividends and qualified publicly-traded partnership income. Joint filers with taxable income of \$315,000 or more (\$157,500 for other individuals) are subject to special rules.
- 21) Generally, a net loss due to a casualty (such as flood, fire, theft, etc.) is deductible to the extent it exceeds 10% of your AGI. Beginning in 2018, personal casualty losses must be attributable to a federally declared disaster to be deductible.
- 22) A home can be a house, condominium, cooperative, mobile home, boat or similar property. It must provide basic living accommodations including sleeping space, toilet, and cooking facilities.
- 23) Loan origination fees (points) paid on a loan to buy or build a principal residence are generally deductible as interest in the year paid. Points paid on refinancing an existing mortgage or on a loan to purchase or improve a second home must be deducted (amortized) over the life of the loan. *Exception:* If part of the proceeds were used to improve your main home, points related to the improvements may be deducted in the year paid.
- 24) You can exclude up to \$250,000 (\$500,000 if married and filing jointly or certain surviving spouses) of the gain on a sale of a principal residence if you owned and occupied the residence for two out of the five years before the date of sale. If the home was used other than as your principal residence any time after 2008, some of the gain may be taxable.
- 25) Keep receipts supporting tax deductions at least four years.