2022 INCOME TAX RETURN

Filing Status: Single Married Filing Joint Qualifying Surviving Spouse[1] Head of Household[2] Married Filing Separate

In year 2022 only: Married (date: ____________) Divorced (date: ____________)

Taxpayer Death (date: ____________) Spouse Death (date: ____________)

TAXPAYER		SPOUSE	
Name		Name	
Occupation		Occupation	
SSN	Date of Birth	SSN	Date of Birth
Home Phone	Disabled	Home Phone	Disabled
Work Phone	Blind	Work Phone	Blind
Cell Phone		Cell Phone	
Best Time to Call		Best Time to Call	
Fax		Fax	
Email		Email	

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 2020 or 2021; in that year you qualified to file jointly; you did not remarry before January 1, 2023 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©

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CHECKLIST

Documents needed in addition to your completed organizer:

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, unemployment compensation, etc.; 1099-S for real estate sales; SSA-1099 for social security; 1099-K for merchant card and third-party network payments; 1099-MISC for rents, royalties, prizes, and awards, etc.; and 1099-NEC for nonemployee compensation, etc.). Include all copies.

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.)

If you sold real estate, stock, or mutual fund shares during the year, see STEP 4.

If you acquired, sold, or refinanced a home or other property in 2022, provide a copy of the closing statement.

If you are a new client, provide copies of tax returns for the last three years.

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 2022 unless otherwise noted.

1) Y	N	Did you pay or receive alimony (Tax Tip 1)? Do not include child support. (Select one.) Pay Receive To/From: Name ______ Social Security Number ______ Amount $ ______ Date of original divorce or separation agreement: ______
2) Y	N	At any time during 2022, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)?
3) Y	N	Did you receive an advance premium for health insurance purchased through a Health Insurance Marketplace (Exchange)? If yes, attach Form 1095-A.
4) Y	N	Did you (or do you plan to before April 18, 2023) contribute to a traditional IRA or Roth IRA for 2022? (Tax Tip 2) **Self:** Traditional IRA $______ Roth IRA $______ **Spouse:** Traditional IRA $______ Roth IRA $______
5) Y	N	Did you convert a traditional IRA or roll a qualified plan distribution to a Roth IRA in 2022? If yes, amount converted/rolled over: $ ______
6) Y	N	Did you (or do you plan to before April 18, 2023) contribute to a health savings account (HSA) for 2022? (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 Family
7) Y	N	Did you receive any distributions from your health savings account (HSA)? Amount of distributions: $ ______ Amount of unreimbursed qualified medical expenses (attach list): $ ______
8) Y	N	Are you a grade K–12 teacher? If yes, enter amount of out-of-pocket classroom costs you paid (Tax Tip 4): $ ______
9) Y	N	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	N	Did you pay expenses related to adopting a child? If yes, provide details of any expenses incurred (attach list).
11) Y	N	Did you pay any individual $2,400 or more to perform household services during the year, such as a babysitter, caretaker, housekeeper, cook, or gardener?
12) Y	N	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	N	Did you have a financial interest in, or signature authority over, a financial account (such as a bank, securities, or brokerage account) located in a foreign country at any time during 2022? 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 N 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	N	Did you receive a distribution from, or were you the grantor of, or a transferor to, a foreign trust?
15) Y	N	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	N	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	S	Do you (T) [or your spouse (S)] 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	N	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	N	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	N	Did you make gifts to a trust or gifts totaling more than $16,000 to any individual during the year? If so, provide recipient's name, address, relationship to you, and the amount of the gift.
21) Y	N	Did you receive a Paycheck Protection Program loan for your Schedule C business? Amount $ ______ Amount forgiven $ ______

STEP 1 (Continued) — Check any of the boxes below that apply to you for 2022:

- Purchased health insurance for yourself or a family member through the Health Insurance Marketplace (Exchange). [Attach Form 1095-A (Heath 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.
- Purchase date and model/make of a 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 2022.

Please provide any other information related to your 2022 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).

Full Name	Date of Birth	SSN	Is 2022 Unearned (Investment) Income > $1,150?

- 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 Number	Is 2022 Gross Income less than $4,400?	# Months Resided in Your Home in 2022	% 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 $ ______________________

Interest $ ______________________

Principal $ ______________________

Did sale occur in 2022? Yes No

If yes, complete STEP 4.

Is payer a relative or related party? Yes No

If payer uses property as a principal residence, provide payer's:

Name ______________________

Address ______________________

SSN ______________________

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)? .... Yes No
   If yes, provide all Forms 1099-R received. Enter amounts received but not reported on a Form 1099-R here .... $______
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).................... Yes No
   Explain: ______
7) If age 72 or older on December 31, 2022, did you take the 2022 required minimum distributions from your IRAs (other than Roth IRAs) and qualified retirement plans?.................... Self: Yes No
   Spouse: Yes No
8) Did you recontribute any of your 2022 required minimum distributions to your IRAs and qualified retirement plans?.................... Self: Yes No
   Spouse: Yes No
9) Did you receive social security or railroad retirement benefits? .... Yes No
   If yes, provide all Forms SSA-1099 or RRB-1099 received.

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 2022 (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 Tip 12 and Tax Tip 13)			
Expenses of Sale....................			

STEP 5 Self-Employment Income (See also STEP 7, STEP 8, and STEP 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 2022? Begin End

Gross Receipts (provide all Forms 1099-MISC, 1099-NEC, and 1099-K)[1] .... $______

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?[1,2] .... Yes No

If Yes, did you file Forms 1099? .... Yes No

[1] Virtual currency (digital asset) receipts or payments must be reported.

[2] 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

Were 250 or more hours spent on rental services for each rental activity listed? .... 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.

Use Correct Column ☞	Self-Employed	Rental Activity
Travel:		
Airplane, Train, Taxi, Auto Rental	$ ______	$ ______
Restaurant Meals	______	______
Non-Restaurant Meals (See Tip C under *Self-Employed Tax Tips*)	______	______
Lodging	______	______
Telephone/Internet Connection	______	______
Cleaning and Laundry	______	______
Baggage and Shipping	______	______
Other: ______	______	______
Restaurant Meals Not Associated With Travel	______	______
Non-Restaurant Meals Not Associated With Travel	______	______

STEP 8 Self-Employment and Rental Expenses

Do you qualify for business use of home deductions? Yes No (See Tip B under *Self-Employed Tax Tips*.)	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-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 2022. $ ________

See Tip D under *Self-Employed Tax Tips*.

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 2022 to be fully deducted. See Tax Tip 18 and Tax Tip 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 10 Vehicle Expense

- Commuting between your home and regular work location is not deductible.
- Commuting expenses for going between your home and a temporary work location *outside* the metropolitan area where you live and normally work are deductible. Travel expenses between your home and a temporary work location *within* your metropolitan area are not deductible unless either of the following tests are met:
  1) You have one or more regular work locations away from your home or
  2) Your home is your principal place of business.
- There are two methods to determine the deduction for vehicles used for business: (1) actual expenses or (2) standard mileage rate (for 2022, 58.5¢ from January 1–June 30, and 62.5¢ from July 1–December 31, per mile).
- For each vehicle used for business, complete lines 1–6. If you know that you use standard mileage allowance, ignore lines 7–13. If you purchased a vehicle this year and *do not* use standard mileage allowance, provide a copy of the sales invoice.

Vehicle	#1	#2	#3
1) Total miles driven this year: Business			
Commuting			
Other Personal			
2) Vehicle Description			
3) Date Vehicle Was First Used for Business			
4) Cost (cash paid, net of any trade allowance)	$	$	$
Was a car traded in?	Yes No	Yes No	Yes No
or Lease Payments (for the year)			
5) Interest Paid on Vehicle Loan (Self-Employed Only)			
6) Parking and Tolls			
7) Gasoline, Oil, Lubrication			
8) Repairs, Maintenance, Car Washes			
9) Tires and Supplies			
10) Insurance			
11) Tags and Licenses			
12) Garage Rent			
13) Other: ________			
14) Sold in 2022?	Yes No	Yes No	Yes No
If yes, date sold			
15) If yes, provide sales price and any trade information			

Questions for All Taxpayers Claiming Vehicle Expenses:

1) Do you have evidence to support business use? .... Yes No
2) If yes, is the evidence written? .... Yes No
3) Do you (or your spouse) have another vehicle available for personal use? .... Yes No

Recordkeeping: Your vehicle expenses will not be allowed by the IRS without adequate records or sufficient evidence verifying business use. Daily records provide the best protection in case of an audit.

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 2022?	Yes No	Yes No	Yes No
3) Felony Conviction?[1]	Yes No	Yes No	Yes No
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 12/31/2022 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).

2022 Standard Deduction

Filing Status	Standard Deduction		Add for Blind and/or Over 65
Married Filing Jointly or Qualifying Surviving Spouse	$ 25,900	+	$ 1,400
Single	12,950		1,750
Head of Household	19,400		1,750
Married Filing Separately	12,950		1,400

Did your spouse itemize deductions on a separate return (or are you a dual-status alien)? Yes No

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 unsure, ask your tax preparer.*

	See Note Above	
Health Insurance Premiums[1] (include premiums for vision and dental insurance but not for disability or loss of income policies)		$
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 2022		
Parking Fees		
Lodging While Obtaining Medical Treatment *Limited to $50 per night, per person*		

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

STEP 12	Itemized Deductions (Continued)

Taxes

Note: In 2022, 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 2022 (include 2022 estimated tax payments and amounts paid with 2021 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.)

Cash, Check, or Credit Card (include payroll deductions):	
Churches or Synagogues	$ ________
Other: ________	________
Other: ________	________
Other: ________	________
Noncash:	
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 × 14¢ =	________
Other: ________	________

Miscellaneous Expenses

Note: In 2022, miscellaneous itemized deductions (for example, unreimbursed employee business expenses, investment expenses) generally are no longer deductible.

Gambling Losses. *Limited* to *Total Gambling Winnings Listed in STEP 3*	$ ________
If Disabled, Impairment-Related Work Expenses.	________

Casualty Loss

Casualty, Disaster, and Theft Losses. 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 2022 closing statements)

Yes	No	Did you sell your principal residence in 2022? *If yes* (Tax Tip 24):
	Yes No	Did you own and use it as a principal residence for at least two of five years before the sale?
	Yes No	Did you sell a previous residence within two years before the sale date and exclude any gain?
	Yes No	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	No	Did you purchase a residence in 2022?
Yes	No	Did you refinance your mortgage or take out a home equity loan in 2022? Amount of proceeds used for something other than acquiring or improving your home: $ ______________
Yes	No	Did you purchase any energy-efficient improvements such as solar electric, solar water heating, fuel cell, small wind energy, geothermal heat pump, or biomass fuel property, or energy-efficient exterior doors, windows, insulation, heat pumps, furnaces, central air conditioners, or water heaters?
Yes	No	Did you receive a first-time homebuyer credit for a home purchased in 2008? If yes, enter the amount of the credit: $ ______________

STEP 14 2022 Estimated Tax Payments[1]

	Federal	*Date Paid*	State	*Date Paid*
Amount applied from 2021 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.

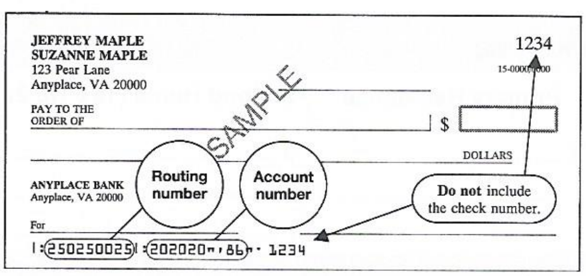
STEP 15 Tax Refund—Direct Deposit Information

If you receive a 2022 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, or 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.

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 may be 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. Alimony with respect to divorce decrees executed after 2018 does not have any tax consequences; it is neither deductible by the payor nor taxable to the payee. Ask us for details.
2) IRA contributions are limited to the lesser of $6,000 ($7,000 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 $6,000 ($7,000 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 2022, deductible of at least $1,400 for individual coverage and $2,800 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, personal protective equipment (PPE), 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, Paycheck Protection Program (PPP) 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 generally 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 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, 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 generally allowed on new and used qualified business property acquired and placed in service in 2022. 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 $1.08 million (for 2022) and includes tangible personal property and off-the-shelf computer software. Limits apply to certain automobiles, trucks, and SUVs.
20) In 2022, 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 $340,100 or more ($170,050 for MFS and $170,050 for all other filers) are subject to special rules.
21) Generally, in 2022, a net loss due to a casualty (such as flood, fire, etc.) must be attributable to a federally declared disaster to be deductible to the extent it exceeds 10% of your AGI.
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.

Taxpayer: ____________________

Taxpayer Instructions—Items checked ☑ apply to you.

IRA/SEP/SIMPLE/HSA

IRA contributions deducted on 2022 return: for You $__________, for Spouse $__________

All 2022 contributions to traditional or Roth IRAs must be made by April 18, 2023. *(No extensions)*

Self-employed retirement plan contributions deducted on 2022 return: for You $__________, for Spouse $__________

All 2022 contributions must be made by due date of the tax return (including extensions).

Health Savings Account (HSA) amounts deducted on 2022 return: for You $__________, for Spouse $__________

All 2022 contributions to HSAs must be made by April 18, 2023. *(No extensions)*

Federal Tax Return

Your federal tax return shows an overpayment of $__________. Of this amount, $__________ has been applied toward your estimated tax payments for 2023, $__________ will be directly deposited to your __________ account, and $__________ will be refunded to you.

You have to pay a balance due of $__________. Make check payable to *"United States Treasury."*

You will be billed separately by the IRS for any interest and/or penalty on the balance due.

Your return has been filed electronically.

Mail by __________. Mail to ____________________.

State Tax Return

Your state tax return shows an overpayment of $__________. Of this amount, $__________ has been applied toward your estimated tax payments for 2023, $__________ will be directly deposited to your __________ account and $__________ will be refunded to you.

You have to pay a balance due of $__________. Make check payable to ____________________.

You will be billed separately by the state for any interest and/or penalty on the balance due.

Your return has been filed electronically.

Mail by __________. Mail to ____________________.

Estimated Taxes

Pay 2023 estimated taxes according to payment schedule provided below.

Payment Instructions:

On all checks or payments, enter the year and form number of the return, your social security number, and a daytime phone number. Federal tax payments can also be made by debit or credit card or via the IRS electronic federal tax payment system (EFTPS) and Your Online Account—call for more information.

2023 Estimated Tax Payments—Instructions and Record of Payments[1]

	Federal	State
Estimated Tax Liability for 2023	$	$
Estimated Tax Withholding from 2023 Wages[2]	( )	( )
Amount Credited from 2022 Return	( )	( )
Total Amount to Be Paid in Quarterly Estimates	$	$

[1] If your income, deductions, or filing status change, please contact us so that these estimates can be revised.

[2] If your state or federal tax withholding for the year is less than estimated, your estimated payments may need to be adjusted.

Federal Payment Record				State Payment Record			
Date Due	Amount	Check Number	Date Sent	Date Due	Amount	Check Number	Date Sent
April 18, 2023	$				$		
June 15, 2023							
September 15, 2023							
January 16, 2024							