SSTAR Services
4266 Gem Avenue
Castro Valley, CA. 94546

Phn:(510) 583-8035
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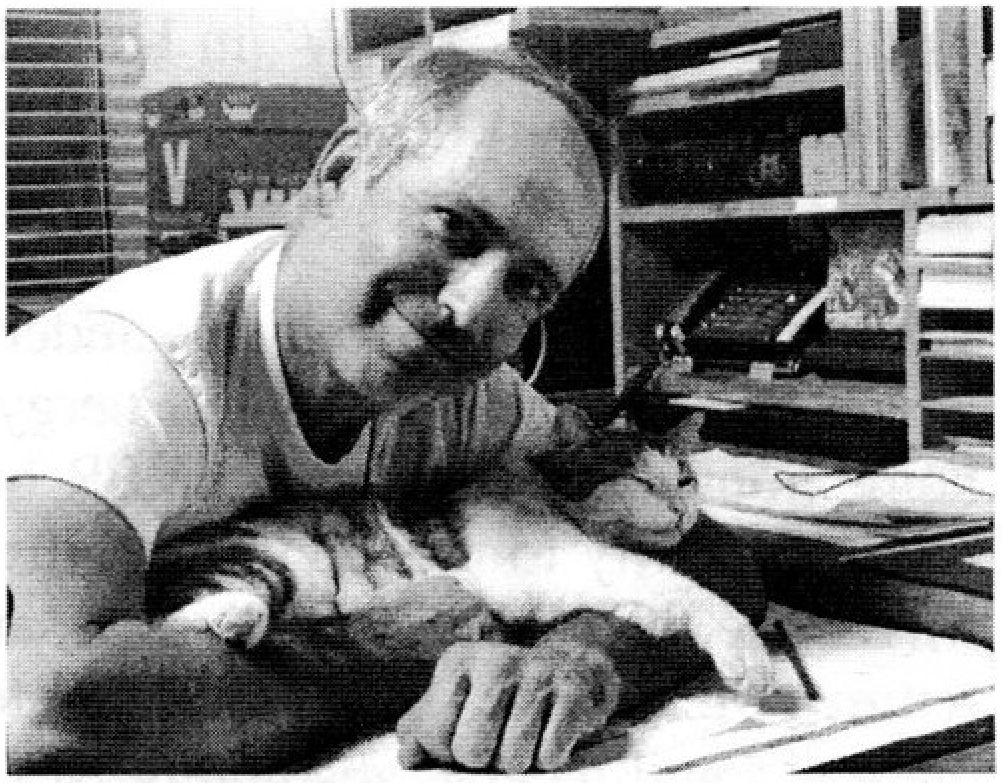
www.yourtaxreturn.com

Accounting, Real Estate and Tax Services



OK, here we go! Welcome to tax season 2025.

1) I am an independent contractor. Do NOT hire me if you cannot pay for services rendered. Would you hire a builder to construct a rental property, and then tell him "I'll pay you when the tenants move in and I collect rent?". I get paid when the return is completed, NOT when you receive your refunds UNLESS you select the "Fee Collect" option.

2) No new clients EXCEPT for your sons and daughters filing their first returns. Sorry ☹...

3) Please do not call me to say you sent an e-mail, or send me a fax telling me you're going to call, or send a carrier pigeon with a note that you're on your way to drop off your tax forms ☺. One form of communication is enough. Please allow me sufficient time to respond, I always return phone calls and e-mails within 12 hours.

4) I am no longer going to stress about transaction fees. Payments by check and cash cost me nothing, I like those. Venmo is free (at present) UNLESS you tag the transaction as "payment for goods or services". Zelle is free (at present). If you use a form of payment with a transaction fee (aka plastic) you will pay that fee (which is around 2.5% for me). That includes debit cards, credit cards, or any payment form (example - Paypal) that <u>originates</u> from one of the these sources.

5) Yes, I am raising my rates - but just enough to keep up with inflation. Basic returns (and some of the more complicated forms) will go up by $5. That's all.

6) Once you have your tax documents 100% ready, send them to me right away. Please do NOT wait! I will start preparing 2024 tax returns on January 13th, 2025.

7) BUT... Dividends and Stock Sales (and the like) are often not reported until mid-February. Do not file your return before you get these documents if they apply to you.

8) AND... many investment accounts are NO LONGER mailing tax forms, they expect you to download the forms from their web site. If you have such income (Robinhood, E-Trade, Fidelity, Morgan Stanley, etc)... do not overlook sending me the tax forms.

9) If you have a code "W" in box 12 of any of your W-2's, it means your employer put money into a Health Savings Account (HSA). Please be sure to complete ACW Page 1 Item 7 if this is the case.

10) I put links on the web site under the "Before We Meet" tab where you can look up which EV's and which Home Energy Improvements qualify for tax credits. General home improvements have NEVER been a tax return item - the improvement MUST be made primarily to reduce utility bills. For EV's, if you plan on taking this credit, E-MAIL me the Make, Model, Year, and VIN so I can copy and paste it into the tax return. Meanwhile, I will continue to operate the cleanest, most beneficial vehicle there is - and receive absolutely NO appreciation ☺.

11) If I ask you to send me specific information via e-mail, please type the requested information (actual text). Do NOT send me pictures of receipts or documents. I prefer to cut and paste numbers to maintain 100% accuracy. Not possible with pictures.

12) My phone (510) 583 8035 is the most stable, reliable form of phone - a land line. **PLEASE do not send text messages, I will not get them**.

13) The law regarding on-line payments (PayPal, Venmo, Zelle, etc) is now in effect. Anyone with more than $5,000 in online transactions gets a tax form. We have to report this - but - there will be no tax due unless you actually made money.

14) Dropping off your tax forms? **OPEN** all forms, envelopes, **UNFOLD** everything, and place unfolded forms in a large envelope before depositing in my drop box.

15) The fill-in PDF worksheets are designed to maximize the font size for easy readability. Apple devices seem to minimize the font size. Please fix this before you send me the document. If it is so small I cannot read it, it is useless.

16) TOP THREE MISSED ITEMS - Identity Protection PIN numbers (IRS mails these every year to anyone who requested them) and Form 1095-A (subsidized health insurance). If you applied for this coverage it's easiest to download the form. Form 1098-T (Tuition Expense) is usually not mailed and should be downloaded also.

17) If you need an extension, you must e-mail me the request. I do tax returns until July 15th, and then (with rare exceptions) I am done. I am all about refereeing soccer after tax season and do not want to come home and do tax returns after my matches.

18) I need you to use my worksheets - I don't do tax returns from information on post-it notes. Every worksheet is available on the web site. If it does not apply to you, leave it blank. Writing in a bunch of "zeros" in fields that should be left empty just distracts me from the actual numbers in the fields that ARE important.

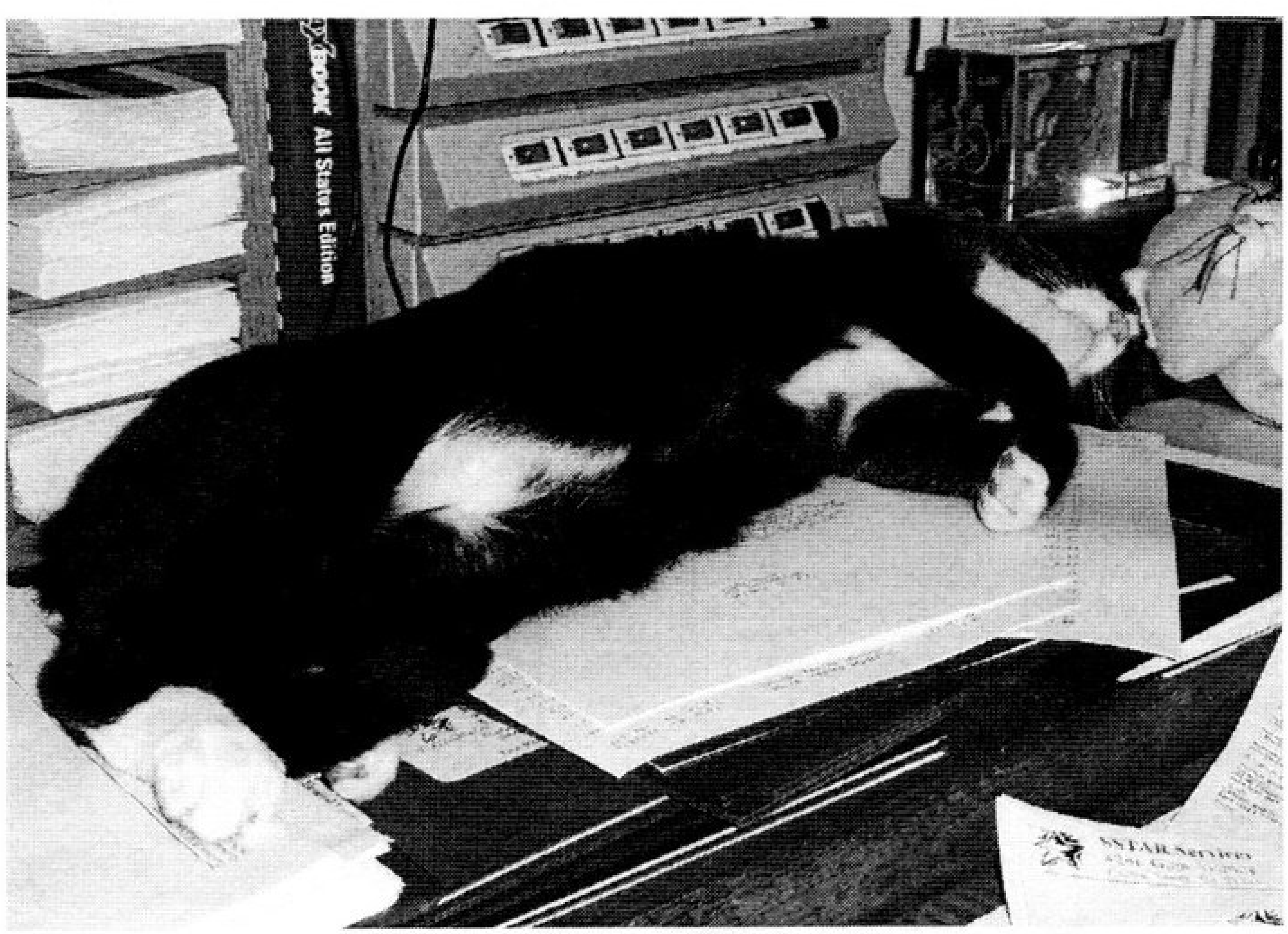
19) Dependent Income is NOT your income. It goes on THEIR return, not yours. Yes, they can still be a dependent on your return if they (otherwise) meet the criteria.

20) RECORD an outgoing announcement on your phone so I know I've reached the right party and I can leave a message. Otherwise - NO ID - I have to hang up ☹. I find this EXTREMELY annoying. Eventually I will just stop trying to contact you.

21) Please use the correct "Income and Expense Statement" for your type of business (Sole Proprietorship, Partnerships, Corporations or LLC's)

22) Given the election results, I expect no major changes in the tax code. Provisions currently set to expire in 2025 will probably be renewed. We will see if Congress can restore SSA benefits to non-taxable status, as they were before 1992. They will try...

So Merry Christmas, Happy New Year, Peace, Good Will and Refunds to All!



Stacy Spink

Stacy Spink
SSTAR Services

Socks after a tough day at the office ... I work these cats too hard sometimes ... ☺

Annual Worksheet Tax Year 2024 - Page 1 of 3

Please complete all information that applies to you. One worksheet per return. If you file schedule "A" (Itemized Deductions, the "Long Form") complete page 3 also. Send your documents by fax, e-mail, or 24/7 drop off. I don't ask you for info I have - if it's blank and it applies to you, fill it out. And the correct answer is NEVER "same as last year".

1) Your Name:______________________ Spouse's last name if different ______________

Best Contact Number: __________________________ Latest time I can call: ___________

2) Current County of Residence - ________________________ State (if not CA) - _____

3) Identity Protection PIN (if you applied for one) - Taxpayer _________ Spouse _________

4) **Change** of address? If so, list updated information here below.

____

5) Live in multiple states? List state and months resident (example - Apr-Jul) in each

________ from ____-____ / ________ from ____-____ / ________ from ____-____

6) **Change** of dependents? If adding, provide name, SSN, birthdate and relationship

____

7) Health Savings Account (HSA)? Contributions $ ________ Distributions $ _________

8) Preschool or Child Care Providers? Provide (1) NAME, (2) ADDRESS, (3) PHONE, (4) AMOUNT PAID, and (5) EIN or SSN, NOT the license #) ¦ ________________ ¦

¦____¦

¦____¦

¦____¦

(If your employer paid care benefits list amount from W-2 Box 10 here - $ ____________

9) Attend College? (you OR your dependents) - Specify cost of books only $ __________ and send form 1098-T. **No form, no credit** - best to download it from the school web site.

10) Enrolled in subsidized health insurance? Provide your form 1095-A (but **not** 'B' or 'C')

11) Are you self-employed? List amount spent on health insurance here $ __________

12) Educator? - Thank you! - and amount spent on your classroom supplies $ __________

13) Alimony (NOT child support) - amount received $ _________ or paid $ __________

14) *Energy Efficiency* Home Improvements? Solar $ _________ Other $ __________

15) Purchase an APPROVED EV vehicle? - Make, Model, Year ____________________

(and e-mail this information along with the VIN - in text format, no pictures - to stacyspink@sbcglobal.net)

16) Sell real property of any kind? Provide the closing statement (2-3 pages max)

Annual Client Worksheet - Page 2 of 3

17) Make estimated payments using <u>1040-ES / 540-ES payment coupons?</u> - List here:

Fed 1040-ES (1) $________ (2) $________ (3) $________ (4) $________

State 540-ES (1) $________ (2) $________ (3) $________ (4) $________

This is **Not** W2 Info!

18) Filing Method - ( ) Electronic or ( ) U.S. Mail

19) Refund Method - ( ) Check or ( ) Direct Deposit

Routing # (9 digits) ____________________ Account # ____________________

(**NOTE** - bank information is erased after transmission and does **NOT** carry forward year to year)

Account Type - ( ) Checking ( ) Savings ( ) Foreign - Offshore

☐ Check here if you want my fees taken from your refund. Be informed that SBTPG (the company that provides this service) will charge you $25. You MUST use e-file / direct deposit, MUST have a refund, must NOT owe money to an agency that can garnish your refund, AND must provide ID info is using this service.

ID Info - Taxpayer (CA ID or License) **NOT your SSN!**

ID Number: ______________
Issue Date: ______________
Expiration: ______________

Spouse

ID Number: ______________
Issue Date: ______________
Expiration: ______________

<u>* I do NOT need ID info unless you are requesting my fees to be paid from your refund</u>

20) Do you want to:

( ) schedule an appointment in our office when your taxes are ready

( ) schedule a telephone interview and have your tax returns mailed to you ($5 extra)

P.S. I will call when it is less busy - sorry, I cannot schedule those times...

21) You did it! Send us the front and back of this form - e-mail, fax, mail, or drop off - along with your tax documents, and we'll get started on your tax return within 24 hours. Drop-Off Or Mail (no need to call ahead) - 4266 Gem Avenue, Castro Valley, CA 94546 Fax: 510-583-0555 E-Mail: stacyspink@sbcglobal.net. **<u>If sending by e-mail, use a scanner app and send a PDF file - JPG's are too messy and hard to read.</u>** If you itemize deductions (use Schedule "A", AKA the "Long Form") be sure to complete and send us Annual Client Worksheet Page 3 as well. Keep going!

Annual Client Worksheet - Page 3 of 3

(complete this page **only** if you do the long form - Schedule "A" - and itemize deductions)

21) Purchase any vehicles? Sales tax(es) paid on purchase: ____________

22) DMV renewal fees paid for each vehicle, list amounts individually, just the amounts:

(1) $________ (2) $ ________ (3) $ ________ (4) $ ________ (5) $ ________

(6) $________ (7) $ ________ (8) $ ________ (9) $ ________ (10) ________

23) If your medical expenses exceed 7.5% of your income, list the following expenses:

Prescription Drugs	$ __________	Vision / Hearing Aids	$ __________
Hospital Bills	$ __________	Medical Supplies	$ __________
Doctors / Dentist	$ __________	Health Insurance	$ __________
LTC / In-Home Care	$ __________	Travel Miles _____ or	$ __________

(pre-tax deductions from paychecks are NOT deductible insurance payments)

24) Charity - by cash or check - list **NAME** of organization and **AMOUNT** donated:

____

____

____ Travel Miles: ______

25) Charity - property donations - list **NAME** of organization, **DESCRIPTION** of items donated, and **GARAGE SALE VALUE** of items donated. If total value of all items exceeds $500, you must furnish appraisals, pictures, purchase receipts, or proof of value.

____

____

____

(low $ cash donations / high $ property donation are a red flag - be realistic in this area)

26) Property Taxes Non-Rental Property - If paid from escrow, list amount from form 1098 here $ __________. Otherwise, list payments you made during the calendar year

This is NOT 1098 Mortgage Interest Box 1 - This is PROPERTY TAXES ONLY! Not Mortgage Interest!
And unless you pay both installments at the same time amounts change mid-year and are NEVER the same!

(1) $ __________ (2) $ __________ (3) $ __________ (4) $ __________

Taxes paid on vacant land or vacation property $ ________ $ ________ $ ________

27) If your home loan balance is over $750K list total balance $ __________

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The Basics About Sending Me Your Tax Information & Forms
(Yes, this applies to everyone!)

Fill out all forms completely. If it applies to you, make an entry. If not, leave it blank. Filling out the worksheets as completely as possible makes for faster and more accurate data entry of your information.

If you need a worksheet not present in this mailing (Income and Expense statement for a business, Uber/Lyft, Doordash/Instacart, or a rental property) download it from my web site. **All forms are fill-in PDF - download, save, type info, save again, send it to me. No need to print at all.** If you are using an Apple device, make sure the font is large and readable.

Please read the "**Send Me / Don't Send Me**" checklist and follow it. I will charge addl $ for any time my staff wastes on stuff I say not to send me.

Drop Off - Open all your mail and unfold all of your tax forms. Do NOT call ahead. If I am here, hand me your papers. If I am not here, put it in the drop box. Do NOT use the box when I am home. **NO STAPLES.** They really slow me down. Paper clips, binder clips, maple syrup. and chewing gum are OK ☺ - but **NOT** staples. **OPEN** and **UNFOLD** your tax documents and put them in a large envelope.

E-Mail - follow the directions on "How To Send It" on page 1.

OK, ready ... let's get this done!

THE SHORT VERSION - PAGE 1

Read both sides, follow these instructions and we'll get along just fine ☺
If you need a form you will find it on the web site under "Worksheets"

What To Send...

1) Annual Client Worksheet - Pages 1 and 2 (for all) and Page 3 if you need it.
2) All W-2's, W2-G's, and K-1's 3) All 1098's (1098-C,-E,-I,-T, all of them)
4) All 1099's, all flavors - A, B, C, DIV, G, INT, M, OID, Q, R, S, SA, SSA) - **except for 1099-NEC and 1099-K**. If you have these, **do NOT send them** - send the correct Income and Expense statement (download from my web site).
5) HSA Distribution Forms 6) Income and Expense for each Rental Property
7) Uber / Lyft / Doordash worksheet if you have that kind of income
8) Property ***SALE*** Documents (Closing Statement or HUD-1, 2-3 pages max)
9) Investment **TAX** Documents (realized gains / losses on stock sales). If you sold stock with no basis (sales codes B, C, E, of F) you need to provide that info.
10) Health Care Coverage 1095-A and CA 3895 **but NOT 1095-B or 1095-C**

What NOT To Send...

1) **Any 1099-NEC or 1099-K** (See Item #4 Above). **2)** Health Care Coverage 1095-B or 1095-C (see Item #10 Above). **3)** Forms 3921, 3922 or 5498
4) Multiple Copies of the Same Form **5)** Bank Statements, Child Care Bills, Donations, or anything that says "Bill" or "Statement" - this type of information goes on the Annual Client Worksheet. **6)** Property Tax Bills or DMV Forms.
8) Refinance Papers or Property PURCHASE Documents (See Item #8 Above).
9) Pages with only text or zeroes.
10) Your kid's tax documents (except for dependent's 1098-T) - if they have interest / dividend income under their SSN it goes on THEIR return NOT yours.
11) This Worksheet, My Intro Letter, etc... ☺. I am familiar with these items.

THE SHORT VERSION - PAGE 2

How to Send It:

E-Mail - Do NOT use 3rd-party web sites, I won't download from them. **No ZIP files.** <u>Send files as attachments NOT embedded in the body of the e-mail.</u> Delete blank pages, duplicate forms, and text-only pages. It helps if you group the same type of tax forms together (W-2's, 1099-INT's, 1098's) in your e-mail.

Taking pictures with your camera? **<u>DON'T</u>**. Use Adobe Scan (or any other free scanner app) which makes PDF's that are 10 times better quality than the JPG files. If you send unedited JPG's I will ask you to re-send them using an app. <u>Just taking a picture and converting it to PDF does NOT work.</u>

<u>Send each tax return in a separate fax, e-mail, or attachment, with its own annual client worksheet as the first document</u>. Do **<u>not</u>** combine tax forms from different tax years or different taxpayers (kids, dependents, etc) unless my worksheets say to do that (such as the 1098-T form for dependents).

Send all returns that interact (who gets the dependent? who gets the college credit?) **at the same time.** Otherwise taxpayer "A" may claim a dependent and save $2000 - when taxpayer "B" could have claimed the same and saved $4000.

Fax - Please use FINE transmission mode so I can actually read the numbers. Fax to 510 583 0555. Fax is on 24/7. I will call the next day to confirm receipt.

By Mail - Send everything in a large 9 x 12 envelope with all papers opened and unfolded. Do NOT require a signature, I may NOT be here to sign for it.

Drop Off - Do NOT call ahead. If I am here, hand your documents directly to me. If I am not here, drop everything in the locked drop box on the front steps. Place everything <u>OPENED</u> and <u>UNFOLDED</u> in a <u>LARGE</u> (9 x 12) envelope - I don't want to spend 24 hours of my season (3 minutes per return) opening and unfolding a bunch of scrunched-up tax forms.

Stacy Spink, SSTAR Services