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2012 INCOME TAX RETURN

Filing Status: ☐ Single ☐ Married Filing Joint ☐ Qualifying Widow(er)¹ ☐ Head of Household² ☐ Married Filing Separate
In year 2012 only: ☐ Married (date: _____) ☐ Divorced (date: _____) ☐ Death—Taxpayer/Spouse (date: _____)

TAXPAYER

Name _____
Occupation _____
SSN _____ Date of Birth _____
Home Phone _____ Disabled ☐
Work Phone _____ Blind ☐
Cell Phone _____ Best Time to Call _____
Email _____ Fax _____
Address _____
City _____ State _____ Zip Code _____
Address on Last Year's Tax Return (if different) _____ Date Address Changed _____

SPOUSE

Name _____
Occupation _____
SSN _____ Date of Birth _____
Home Phone _____ Disabled ☐
Work Phone _____ Blind ☐
Cell Phone _____ Best Time to Call _____
Email _____ Fax _____
County _____
State _____ Zip Code _____
Date Address Changed _____

¹ All of the following must apply: your spouse died in 2010 or 2011; in that year you qualified to file jointly; you did not remarry before January 1, 2013 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[®]

CHECKLIST

✓
**Documents
needed in addition
to your completed
organizer:**

- ☐ 1) All Forms W-2 (wages), 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.
- ☐ 2) Copies of 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.)
- ☐ 3) If you sold real estate, stock or mutual fund shares during the year, see STEP 4.
- ☐ 4) If you acquired, sold or refinanced a home or other property in 2012, provide a copy of the closing statement.
- ☐ 5) If you are a new client, provide copies of tax returns for 2009, 2010 and 2011.

Note: When completing your organizer, round all amounts to the nearest dollar.

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

These questions pertain to calendar year 2012 unless otherwise noted. If married filing jointly, questions apply to you and your spouse.

1) Y <input type="radio"/> N <input type="radio"/>	Did you pay or receive alimony? 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"/>	Do you own any securities or hold any debts that became worthless during the year?			
	If yes, provide details: _____			
3) Y <input type="radio"/> N <input type="radio"/>	Did you move because of a job change?			
	Distance from old house to old job: _____		Distance from old house to new job: _____	
4) Y <input type="radio"/> N <input type="radio"/>	Did you (or do you plan to before April 15, 2013) contribute to a traditional IRA or Roth IRA for 2012?			
	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 to a Roth IRA in 2010 or 2012? If yes, amount converted:			
	2010: \$ _____ 2012: \$ _____			
6) Y <input type="radio"/> N <input type="radio"/>	Did you (or do you plan to before April 15, 2013) contribute to a health savings account (HSA) for 2012? (See Tax Tip 11.)			
	Amount of contribution: 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 teacher?	If yes, did you incur out-of-pocket classroom costs? Amount \$ _____		
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 handicapped individual, so you could work, attend school or look for a job?			
	If yes, provide the amounts paid for each dependent and the names, addresses and taxpayer identification numbers of the care providers. Also, show how much, if any, was reimbursed by an employer dependent care plan: (See Tax Tip 10.) \$ _____			
10) Y <input type="radio"/> N <input type="radio"/>	Did you adopt a child?			
	If yes, provide details of any expenses incurred: _____			
11) Y <input type="radio"/> N <input type="radio"/>	Did you pay any individual \$1,800 or more to perform household services during the year, such as babysitting, cleaning, cooking or gardening?			
12) Y <input type="radio"/> N <input type="radio"/>	Did you receive COBRA health insurance premium assistance (reduced premiums)?	If so, provide amount: \$ _____		
13) Y <input type="radio"/> N <input type="radio"/>	Have you had any debts cancelled or reduced (including credit cards), property repossessed or foreclosed upon, or have you filed for bankruptcy? (See Tax Tip 12.)			
14) Y <input type="radio"/> N <input type="radio"/>	Did you or your spouse have a financial interest in, or signature authority over, one or more foreign financial accounts (such as bank or securities accounts) at any time during 2012? (A foreign financial account is one physically located outside the U.S., even if a branch of a U.S. bank or financial institution.)			
15) 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?			
16) 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)?			
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 (or your spouse) want to allow your preparer or another individual to discuss your federal return with the IRS? Provide name/phone of individual if not preparer.			
19) Y <input type="radio"/> N <input type="radio"/>	Did you (or your spouse) make gifts totaling more than \$13,000 to any individual during the year? If so, provide recipient's name, address, relationship to you and the amount of the gift.			
20)	Indicate if any of the following applied to you during the year: <input type="checkbox"/> Were granted stock options by your employer and/or exercised employer stock options. <input type="checkbox"/> Contributed to or received distributions from an Archer Medical Savings Account (MSA). <input type="checkbox"/> Purchased a four-wheeled, plug-in electric drive motor vehicle. <input type="checkbox"/> Traveled more than 100 miles to perform duties as a National Guard member or reservist. <input type="checkbox"/> Performed services in the performing arts for at least two employers. <input type="checkbox"/> Lived and worked in a foreign country. <input type="checkbox"/> IRS issued me an Identity Protection PIN: _____ <input type="checkbox"/> Were divorced or separated from spouse. <input type="checkbox"/> Received any notice from the IRS or a state taxing authority.			

STEP 2**Dependents (See Tax Tip 1) (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).

☐ Check if it is possible that a different taxpayer might claim a child listed below as a dependent.

1) _____ Birthdate _____ SSN _____ 3) _____ Birthdate _____ SSN _____
 2) _____ Birthdate _____ SSN _____ 4) _____ Birthdate _____ SSN _____

Other Dependents (relatives and/or members of household)	Relationship	Social Security #	Is 2012 Gross Income less than \$3,800? (Yes or No)	# Months Resided in Your Home in 2012	% Support Received From You
_____	_____	_____	_____	_____	_____

☐ Check if you are divorced and either signed or received Form 8332 (release of exemption for child). (Provide Form 8332.)

☐ Check if any of your dependent children have investment income (interest, dividends, capital gains, etc.) over \$950.

STEP 3**Income****Wages—Provide ALL Copies of 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:
Principal \$ _____	Name _____
Did sale occur in 2012? Yes <input type="radio"/> No <input type="radio"/>	Address _____
If yes, complete STEP 4.	Social Security Number _____

Retirement Plan and Social Security Income

- Retirement plan distributions from IRAs, SEPs, pensions, 401(k)s and other retirement plans, including rollovers and in-plan Roth rollovers. Provide all Forms 1099-R received.
- Social Security and Railroad Retirement benefits. Provide Forms SSA-1099 or RRB-1099.

Partnerships, Estates, Trusts and S Corporations

Provide all Schedules K-1 received for the tax year.

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 12)	_____
Commissions and Fees (Not reported in STEP 5)	_____
Disability Income not included on Form W-2 (taxable)	_____
Education Savings Account or 529 Plan Withdrawals (Form 1099-Q)	_____
Gambling/Lottery Winnings	_____
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 9)	_____
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 your principal residence was sold, see STEP 13.

	Asset #1	Asset #2	Asset #3
Description of Property	_____	_____	_____
Date Acquired	_____	_____	_____
Date Sold	_____	_____	_____
Sales Price	\$ _____	\$ _____	\$ _____
Basis (See Tax Tips 7 and 8)	_____	_____	_____
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.

Business Activity/Product: _____	Did you begin or end the business in 2012?
Business Name: _____	Begin <input type="radio"/> End <input type="radio"/>
Gross Receipts (provide all Form 1099s)	\$ _____
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 (generally over \$600) requiring Form 1099 be filed?	Yes <input type="radio"/> No <input type="radio"/>
If Yes, did you file Form 1099?	Yes <input type="radio"/> No <input type="radio"/>

STEP 6**Rental and Royalty Income**


Property Address	Type ¹	Rent/Royalty Received \$ _____	Fair Rental Days	Personal Use Days
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

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).

Did you make any payments (generally over \$600) requiring Form 1099 be filed?	Yes <input type="radio"/> No <input type="radio"/>
If Yes, did you file Form 1099?	Yes <input type="radio"/> No <input type="radio"/>

STEP 7**Travel, Meals and Entertainment Expenses**

Travel expenses are deductible if you traveled away from home overnight on business. Business meals and entertainment when not traveling are also deductible (subject to limits), provided you have records showing date, amount, persons present and business purpose. Employee expenses are not deductible if employee could have been reimbursed by the employer.

Use Correct Column 	Employee	Self-Employed	Rental Activity
Travel:			
Airplane, Train, Taxi, Auto Rental	\$ _____	\$ _____	\$ _____
Meals (See <i>Employee/Self-Employed Tax Tip C</i> on Page 5)	_____	_____	_____
Lodging	_____	_____	_____
Telephone/Internet Connection	_____	_____	_____
Cleaning and Laundry	_____	_____	_____
Baggage and Shipping	_____	_____	_____
Other: _____	_____	_____	_____
Other Meals and Entertainment	_____	_____	_____

Reimbursements

Were you reimbursed for any of the above expenses? Yes ☐ No ☐ If yes, provide details, including how reported on Form W-2.

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


Do you qualify for business use of home deductions?

Yes ☐ No ☐(See *Employee/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. _____

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****Adjustments for the Self-Employed**

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

Include Medicare premiums. Do not include any premiums for months self-employed person is eligible to participate under any employer's plan. Report in STEP 12 instead. See D below.

Contributions made to your SEP, SIMPLE or qualified retirement plan for 2012 \$ _____

Employee/Self-Employed Tax Tips

- A) **First-Year Expensing Election.** Up to \$139,000 of qualifying business assets purchased and placed in service in 2012 may be expensed currently. (Separate limits apply to business vehicles.)
- 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.
- C) **Per Diem Meal Rates.** In lieu of using actual expenses incurred for meals and incidental expenses while travelling, self-employed individuals and employees 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 Health Insurance Deduction.** Premiums paid are for the self-employed individual, spouse, dependents and children under age 27. The deduction is not allowed for any month that the self-employed individual is eligible to participate in a subsidized health plan maintained by any employer. This rule is applied separately for policies that include long-term care.
- E) **Self-Employed Retirement Plans.** Many retirement plans (funded with pre-tax dollars) are available to self-employed business owners. The deadlines for establishing a retirement plan vary. If you have employees, matching contributions may be required.
- F) **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**

- Travel expenses between home and a temporary work location *within* your metropolitan area are not deductible unless one of two 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.
- A work location is considered temporary if employment is expected to last and actually does last for one year or less. Commuting expenses for going between the taxpayer's home and a temporary work location *outside* the metropolitan area where the taxpayer lives and normally works are deductible.
- There are two methods to determine the deduction for vehicles used for business: (1) actual expenses or (2) standard mileage rate (for 2012, 55½¢ per mile).
- For each vehicle used for business, complete lines 1–6. If 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 <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
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 2012? If yes, date sold: _____	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
15) If yes, provide sales price or trade information	_____	_____	_____

Questions for All Taxpayers Claiming Vehicle Expenses:

- | | |
|---|--|
| 1) Do you have evidence to support business use? | Yes <input type="radio"/> No <input type="radio"/> |
| 2) If yes, is the evidence written? | Yes <input type="radio"/> No <input type="radio"/> |
| 3) Do you (or your spouse) have another vehicle available for personal use? | Yes <input type="radio"/> No <input type="radio"/> |
| 4) Do you have an employer-provided vehicle that is available for personal use? | Yes <input type="radio"/> No <input type="radio"/> |
| 5) Were you reimbursed for any of above auto expenses? | Yes <input type="radio"/> No <input type="radio"/> |
| 6) If yes, is the reimbursement included in your Form W-2? | Yes <input type="radio"/> No <input type="radio"/> |

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) 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"/>
3) Educational Purpose (degree seeking, job related)	_____	_____	_____
4) Name of Institution	_____	_____	_____
5) Type of Expense (See Tax Tip 2)	_____	_____	_____
6) Amount Paid	\$ _____	\$ _____	\$ _____
7) Paid By Whom?	_____	_____	_____
8) Student's Grade or Year in College	_____	_____	_____

¹ Indicate whether or not student was convicted before 12/31/2012 of a felony for possession or distribution of a controlled substance.

STEP 12**Itemized Deductions**

Note: Complete STEP 12 only if you think your total itemized deductions might exceed the IRS standard deduction for your filing status (see below).

2012 Standard Deduction

Filing Status	Standard Deduction		Add for Blind and/or Over 65
Married Filing Jointly or Qualifying Widow(er)	\$ 11,900	+	\$ 1,150
Single.....	5,950		1,450
Head of Household.....	8,700		1,450
Married Filing Separately.....	5,950		1,150

Medical Expenses

Deductible only if net expenses exceeds 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 13).....		_____
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 2012.....		_____
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).

Taxes

State and Local Income Taxes Withheld (on Form W-2)	\$ _____
State and Local Income Taxes Paid in 2012 for 2012 Tax Year	_____
State and Local Income Taxes Paid in 2012 for Prior Tax Years	_____
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)	_____
Real Estate Taxes—Homestead (less special assessments).....	_____
Other Real Estate Taxes (second home, cabin, etc.)	_____
Property Tax Refund.....	_____
Special Assessments—Interest Portion Only	_____
Personal Property Taxes (auto license tags, etc.)	_____

Casualty Loss

Auto Accident, Fire, Theft, Storm, etc. Provide details. (Tax Tip 17)

Interest Paid (Provide Forms 1098)	Primary Residence	Second Home¹
Home Mortgage (If seller-financed, provide seller's name/address/SSN).....	\$ _____	\$ _____
Home Improvement Loan	_____	_____
Home Equity Loan	_____	_____
Loan Points (Tax Tip 14).....	_____	_____
Mortgage Insurance Premiums Paid on Policies Issued After 2006.....	_____	_____
Investment Interest Paid.....\$ _____		

¹ Interest on a boat or recreation vehicle that has basic living accommodations may be deductible as home mortgage interest.

STEP 12
(continued)**Charitable Donations (Use separate sheet if needed.)**

Monetary donations must be substantiated by a bank record (such as a cancelled check) or a written receipt from the organization receiving the donation (see Tax Tip 15). The written receipt must include the organization's name and the date and amount of the donation.

Cash, Check or Credit Card (include payroll deductions)

Churches or Synagogues \$ _____
United Way _____
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) _____

If a vehicle, boat or airplane donation over \$500, provide Form 1098-C. _____

Out-of-Pocket Expenses for Charitable Work..... _____

Charitable Miles: _____ Miles \times 14¢ = _____

Other: _____

Miscellaneous Expenses**Do Not Duplicate STEP 7****Deductible only if total exceeds 2% of AGI**

Unreimbursed employee business expenses (for example, union dues, tools and supplies, special uniforms and safety equipment, professional dues and subscriptions, job-related education—see Tax Tip 18). List items on separate sheet. See STEP 7 for automobile expenses and travel and entertainment \$ _____

Job-Seeking Expenses in Same Field (Tax Tip 19)

Travel/Air Fare/Lodging \$ _____

Meals _____

Employment Agency Fees _____

Resume \$ _____ Other \$ _____ Total = _____

Tax Prep, Financial Planning/Consultation Fees (Tax Tip 20) _____

Investment Expenses

Phone/Postage/Supplies for Investments..... \$ _____

Safe Deposit Box..... _____

Investment Publications and Journals..... _____

IRA and Other Retirement Plan Fees You Paid Directly..... _____

Other \$ _____ Total = _____

Gambling Losses. Limited to Total Gambling Winnings Listed in STEP 3..... _____

Other: _____

Other: _____

Other: _____

STEP 13**Principal Residence (attach any 2012 closing statements)**

Yes <input type="radio"/>	No <input type="radio"/>	Did you sell your principal residence? <i>If yes:</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? (See TaxTip 4.)
	Yes <input type="radio"/>	No <input type="radio"/> • Did you sell a previous residence within two years before and claim a residence gain exclusion?
Yes <input type="radio"/>	No <input type="radio"/>	Did you purchase a residence?
Yes <input type="radio"/>	No <input type="radio"/>	Did you refinance your mortgage?
Yes <input type="radio"/>	No <input type="radio"/>	Did you make any energy-efficient improvements (for example, solar or geothermal energy property)? <i>If yes, attach a list showing description of improvement, date placed-in-service and cost.</i>
Yes <input type="radio"/>	No <input type="radio"/>	Do either of the following apply: (1) you received a first-time homebuyer credit in a prior year and in 2012, sold the residence or stopped using it as a main home or (2) you received a first-time homebuyer credit for a home purchased in 2008?

STEP 14**2012 Estimated Tax Payments¹**

	Federal	Date Paid	State	Date Paid
Amount applied from 2011 overpayment, if any:	\$ _____		\$ _____	
First Quarter	_____	_____	_____	_____
Second Quarter	_____	_____	_____	_____
Third Quarter	_____	_____	_____	_____
Fourth Quarter	_____	_____	_____	_____

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

STEP 15**Tax Refund—Direct Deposit Information**

If you are expecting a 2012 federal tax refund, the refund can be routed to up to three of your checking or savings accounts. 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. (Tax refunds may also be directly deposited to your IRA, Health Savings Account, Archer MSA or Education Savings Account or to a Treasury Direct online account.)

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.

JEFFREY MAPLE
SUZANNE MAPLE
123 Pear Lane
Anyplace, VA 20000
PAY TO THE ORDER OF

ANYPLACE BANK
Anyplace, VA 20000

For

Routing number: 250250025
Account number: 202020186

Do not include the check number.

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DOLLARS

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) 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.
- 2) Benefits such as a credit, deduction or income exclusion 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) room and board (if at least half-time attendance) and (d) student loan interest.
- 3) IRA contributions are limited to the lesser of \$5,000 (\$6,000 if age 50 or older at year-end) or compensation. For Roth IRAs, the contribution is phased out at certain levels of income. A spousal IRA can be set up for a nonworking spouse if the working spouse's compensation is high enough.
- 4) 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.
- 5) Interest on certain U.S. savings bonds issued after 1989 is tax-exempt if proceeds are used for qualified educational expenses of a taxpayer, spouse or dependent, subject to AGI-based phase-out.
- 6) Keep receipts supporting tax deductions at least four years.
- 7) 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.
- 8) 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.
- 9) 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.
- 10) If married, child care credit is generally available only if both spouses have earned income. Exceptions apply if spouse is full-time student or disabled.
- 11) Individuals covered only by a high deductible health plan (deductible between \$1,200 and \$6,050 for individual coverage and between \$2,400 and \$12,100 for family coverage) can make deductible (subject to limits) HSA contributions.
- 12) 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, mortgages on principal residences and loans related to business real property.
- 13) Qualified long-term care insurance premiums are deductible subject to age and annual dollar limits.
- 14) Loan origination fees (points) are deductible as interest by a buyer of a principal residence. Points paid on refinancing an existing mortgage must be deducted (amortized) over the life of the new mortgage.
- 15) 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.
- 16) 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.
- 17) 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. Special rules apply to federally declared disasters. Ask us for details.
- 18) Expenses incurred for education for improving your skills for your present job or maintaining your job may be deducted. Seminars, tuition, books and some travel expenses can be deducted.
- 19) Job-seeking costs in the same field of employment are deductible. Successful job placement is not necessary.
- 20) Part of a legal fee incurred in a divorce or an estate plan may be deductible if it is for advice on the tax consequences. Have your attorney clearly indicate how much of the fee is for tax advice.
- 21) Expenses incurred for attending conventions, seminars or other meetings that give investment advice to taxpayers are not deductible.