HARTMAN & ROEHR CPA's, LTD.

Certified Public Accountants

2025 INCOME TAX RETURN (Form 1040)

Dear Clients & Friends,

We hope you had a good 2025 year and wishing you the best in 2026. Enclosed are the forms and checklist to help assist you in gathering the pertinent information necessary for preparing your 2025 tax return.

Reviewing the enclosed checklist will help you gather those documents and other information applicable to your personal tax situation. We ask that you keep your medical, dental, and charitable receipts at home and provide us with only the total dollar amounts for each. If you have a receipt that you are not sure is deductible on your tax return, you may include the receipt and your question. Additionally, you can prepare separate sheets listing rental property expenses, self-employed business expenses, or other needed information.

Please submit (1) the engagement letter, signed and dated, (2) the Client Checklist with all applicable boxes checked, and (3) all applicable tax documents, forms, and schedules, by February 28, 2026. You may mail or drop off your information in person. If you prefer to submit everything electronically, you may upload the documents to our secure portal; if you do not yet have access, please contact your preparer to obtain it.

If we receive your tax information after April 1st, 2026, we will file an extension on your behalf and charge an additional fee.

We will contact you for additional information as needed, as well as when we have completed your returns. You are always welcome to call should you have any questions or concerns or if you subsequently receive additional tax information. As in the past, we will file your returns electronically once we have received the signed e-filing authorization form along with payment in full.

Thank you for the opportunity to be of service again this year. We will continue to utilize our best resources and years of experience to provide you with a professional, timely, and accurate service.

Sincerely,

Hartman & Roehr CPA's, Ltd.

2025 CLIENT CHECKLIST & WORKSHEETS

For Tax Year 2025 (Filing in 2026)

Instructions: Check all boxes that apply. If a line does not apply, leave it blank. Attach supporting documents where applicable.

CLIENT FULL NAME: ____

PERSONAL & DEPENDENT INFORMATION:

☐Name changed in 2025? If yes, please provide the updated name below:

____

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☐Marital status changed in 2025? If yes, please provide the updated information below:

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☐Address changed in 2025? If yes, please provide the update address below:

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☐ Main bank account information changed in 2025? If yes, please contact your preparer by phone to provide updated bank information.

☐ Dependents changed in 2025 (birth, adoption, moved in/out, or custody changes)? If yes, please contact your preparer by phone to provide updated dependent information.

☐ For any other changes, please contact your preparer by phone.

☐Did you receive an Identity Protection PIN (IP PIN) from the IRS or have you been a victim of identity theft? If yes, attach the IRS notice for filing returns in 2025.

☐Do you have any children under age 19 or a full-time student under age 24 with unearned income in excess of $2,700?

☐Did you provide over half the support for any other person(s) other than your dependent children during the year?

☐Did you make gifts of more than $19,000 to any individual?

☐Did you pay any individual as a household employee during the year?

INCOME (Check all that apply and <u>provide all applicable forms and/or schedules</u>)

☐Wages (Form W-2)

☐Interest & Dividend Income (Forms 1099-INT, 1099-OID & 1099-DIV)

☐Capital Gains & Losses - stock sales (Form 1099-B from Broker or transfer agents and provide cost basis if not reported on Form 1099-B)

☐Cryptocurrency Trading (Form 1099-DA with cost basis and sale proceeds)

☐Social Security (Form SSA-1099)

☐Railroad Retirement Benefits (Form RRB-1099)

☐Pensions & Annuities (Form 1099-R)

☐IRA, SIMPLE, SEP or 401K Distributions (Form 1099-R)

☐Did you have any foreign income or foreign accounts?

☐Sale or Purchase of Real Estate (Provide closing statements)

☐Self-employment / contractor income (Form 1099-NEC / 1099-MISC)

☐Unemployment Compensation (Form 1099-G)

☐Sole Proprietor Income (**complete the Annual Income and Expenses Worksheet on pages 7–8 below, or provide a copy of your bookkeeping records showing annual income and expenses. We recommend using our worksheet as it includes all allowable expenses and includes all applicable questions**)

☐Rental income (**complete the Rent & Royalty Income and Expenses Worksheet on page 9 below, or provide a copy of your records showing annual rental and royalty income and expenses. We recommend using our worksheet as it includes all allowable expenses and includes all applicable questions**)

☐Tips or Overtime Income (Form W-2 showing amount)

☐K-1 Schedules (☐S-Corps 1120-S/☐Partnerships 1065/☐Trust/Estates 1041)

☐HSA Distributions (Form 1099-SA). Were distributions from HSA used to pay for Medical and Dental Expenses? Yes ☐ No ☐

☐Farm income (**provide a copy of your records showing annual farm income and expenses**)

☐529 Education Account Withdrawals (Form 1099-Q)

☐Gambling / prizes (Form W-2G). Did losses exceeds winnings? Yes ☐ No ☐

☐Alimony received. Amount received______________
Date of Original Divorce/Separation Agreement:______________

☐Other Income (**please specify within the additional notes on page 6 below**)

ADJUSTMENTS (Check all that apply and <u>provide all applicable forms and/or schedules</u>)

☐Educator Expenses (out-of-pocket K-12 Classroom costs) amount: $__________________

☐HSA contributions (don't include amounts paid by employer or amounts that you paid through an employer plan) specify amount: $__________________

☐SEP / SIMPLE / Solo 401(k) contributions (amount contributed or to be contributed by due date of tax return, including extensions) specify amounts: $__________________

☐Traditional or Roth IRA contributions (amount contributed or to be contributed by due date of tax return, including extensions) specify amounts: Traditional: $__________________
Roth: $__________________

☐Roth Conversion: Did you convert any amount from a Traditional IRA, Rollover SEP, or SIMPLE IRA to a Roth IRA? If yes, specify amount: $__________________

☐Did you make a Backdoor Roth conversion? If yes, provide Form 1099-R, contribution details, and 12/31 statements for all IRAs (Traditional, SEP, SIMPLE, Rollover).

☐IRA Qualified Charitable Distribution (QCD): Did you make any charitable donations directly from an IRA (age 70½+)? If yes, provide Form 1099-R or if not separately reported on Form 1099-R provide the QCD amount $__________________

☐Student Loan Interest (Form 1098-E). Must have primary obligation to pay the loan and cant be claimed as a dependent on someone else's tax return.

☐Tuition & Fees paid (Form 1098-T)

☐State 529 Plans (Year end statement showing account owner, beneficiary and total amount contributed)

☐Alimony Paid. Amount paid______________ and Date of Original Divorce:______________

☐Did you purchase and finance a new vehicle in 2025? VIN:____________________
Was the vehicle assembled in the United States? _____________
Interest paid on auto loan in 2025: $_____________

ITEMIZED DEDUCTIONS (Check all that apply, complete the Itemized Deductions worksheet on pages 10 and 11, and <u>provide all applicable forms and/or schedules</u>)

☐Did you incur a casualty or theft loss or any condemnation awards during the year?

☐Health Insurance (Do not include amounts paid by employer or pre-tax dollars)

☐Dental Insurance (Do not include amounts paid by employer or pre-tax dollars)

☐Long-Term Care Insurance – Self

☐Long-Term Care Insurance – Spouse

☐Miles driven for medical and/or dental care

☐Medical & Dental Expenses (list of out of pocket expenses not covered by insurance or paid with FSA (Employer Pre-Tax Plans) or HSA funds (keep your receipts)

☐Real estate taxes (for primary and/or second home)

☐Did you make any major purchases during the year (cars, boats, etc.)?

☐Mortgage interest (Form 1098)

☐Charitable contributions – cash/check/credit card (List of donations including amounts (keep your receipts)

☐Charitable contributions - noncash (keep your receipts)

☐ Out of pocket expenses and/or mileage for volunteering for a charity

☐Investment interest expense

PURCHASE, SALES AND DEBT INFORMATION:

☐Did you start a new business or purchase rental property during the year?

☐Did you sell, exchange, or purchase any real estate during the year?

☐Did you purchase or sell a principal residence during the year?

☐Did you have any debts canceled or forgiven this year, such as a home mortgage Or student loans?

☐Did you sell an existing business, rental, or other property this year?

☐Did you purchase a new or previously owned clean vehicle this year that is eligible for the new clean vehicle credit? If yes, attach the vehicle statement from the dealer

☐Did you receive a Form 1099-K for the sale of personal property for a gain or loss?

CREDITS & ESTIMATED TAXES (Check all that apply and provide all applicable forms and/or schedules)

☐Did you enroll for lower cost MarketPlace Coverage (Forms 1095)

☐Child and Dependent Care (provider statement with address, and federal tax ID number of the daycare)

☐Education Credits (Form 1098-T, amounts paid in 2025 for tuition & fees and books & supplies on behalf of yourself, your spouse or a dependent?)

☐Did you make energy efficient improvements to your main home this year? (specify improvement performed and amount in additional notes below)

☐Estimated Tax Payments Made for 2025:

Federal Estimated Payments		**State Estimated Payments (Specify State ____)**	
Date	**Payment Amount**	**Date**	**Payment Amount**

Additional notes / questions for your preparer below:

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BUSINES INCOME & EXPENSES WORKSHEET (Schedule C)

Business Name:____

FEIN (if applicable): ____

Entity Type: ☐ Sole Proprietor ☐ Single-Member LLC

Description of Business Activity:____

Business belongs to: ☐ Taxpayer ☐ Spouse

Did the business make payments in 2025 requiring Forms 1099? ☐ Yes ☐ No

If yes, were the 1099s filed? ☐ Yes ☐ No Number of 1099s issued:______________

Expense Category	Amount
Gross Receipts / Sales	
Advertising & Marketing	
Vehicle Expense – see next page	
Bank Charges & Merchant Fees	
Commissions & Fees	
Contract Labor / Subcontractors	
Employee Benefits / Profit Sharing Plan	
Health Insurance	
Insurance (other than health)	
Mortgage Interest – Business	
Legal & Professional Fees	
Office Expense	
Rent – Vehicles / Equipment	
Rent – Office / Business Property	
Repairs & Maintenance	
Supplies	
Telephone & Internet	
Taxes & Licenses	
Business Travel	
Meals (business-related)	
Dues & Subscriptions	
Utilities	
Wages	

BUSINES INCOME & EXPENSES WORKSHEET (Continued)

Other Expenses **Please List**	Amount

Equipment Purchase **Please List**	Amount

Inventory balance (if applicable)

Beginning of the year $____________________ End of the year $____________________

Did you have a home office? Yes ☐ No ☐

If yes, total square footage of home ________ total square footage of the office________

	Vehicle 1	**Vehicle 2**
Description of Vehicle		
Date Purchased		
Cost or other basis. If leased, input lease payments		
Actual vehicle cost		
Business miles driven		
Total miles driven		
Was the vehicle used for personal use?	Yes ☐ No ☐	Yes ☐ No ☐
Do you have evidence to support business mile?	Yes ☐ No ☐	Yes ☐ No ☐
Is evidence in writing?	Yes ☐ No ☐	Yes ☐ No ☐

RENT & ROYALTY INCOME WORKSHEET (Schedule E)

Did you make payments in 2025 requiring Forms 1099? ☐ Yes ☐No If yes, were they filed? ☐ Yes ☐ No How many?

Category	Property 1	Property 2	Property 3	Property 4
Gross Rents				
Advertising				
Auto & Travel				
Maintenance				
Legal fees				
Insurance				
Management Fees				
Mortgage Interest				
Repairs				
Supplies				
Taxes				
Utilities				
Labor				
Type of Property	☐Single-family ☐Muli-family ☐Vacation/airbnb ☐Land ☐Commercial ☐Other	☐Single-family ☐Muli-family ☐Vacation/airbnb ☐Land ☐Commercial ☐Other	☐Single-family ☐Muli-family ☐Vacation/airbnb ☐Land ☐Commercial ☐Other	☐Single-family ☐Muli-family ☐Vacation/airbnb ☐Land ☐Commercial ☐Other
How many days rented?				
Were you active in the management of the rental property?	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐	Yes ☐ No ☐
If property was a vacation home, many days was it occupied by you?				

ITEMIZED DEDUCTIONS WORKSHEET (Schedule A)

Please complete this worksheet only if you believe you may itemize deductions. Enter totals where applicable and attach supporting documentation. Note: We will determine whether itemizing or taking the standard deduction is more beneficial.

Medical and Dental Expenses

Description	Total Amount
Out-of-pocket medical, dental, and vision expenses	
Health insurance premiums paid (not pre-tax)	
Long-term care insurance premiums	
Medical mileage and transportation	

Taxes You Paid (SALT – subject to IRS limits)

Description	Total Amount
State and local income taxes paid	
Real estate (property) taxes paid	
Personal property taxes (new vehicle taxes)	

Interest You Paid (Provide Form 1098)

Description	Total Amount
Mortgage interest	
Points paid on purchase or refinance	
Home equity loan interest (if applicable)	

Gifts to Charity – Cash Contributions

Description	Total Amount
Cash donations to churches or charities	
Online or electronic donations	
Charitable mileage	

Casualty or Theft Losses

Description	Total Amount
Federally declared disaster losses (net of insurance)	

Other Itemized Deductions

Description	Total Amount
Gambling losses (limited to winnings)	

Non-Cash Charitable Contributions Detail

List each non-cash donation separately. Additional documentation is required for donations over $500.

Charity Name	Description of Property	Date Donated	Condition	Original cost	Fair Market Value