IF you are a returning Customer, you do no need to fill out Soc. Sec. # or Date of Birth Information

WHITE & ASSOCIATES
CLIENT TAX ORGANIZER
YEAR 2025

1. PERSONAL INFORMATION:

SS# Date of Birth Occupation Work Phone

Taxpayer's Name ____________________

Spouse's Name ____________________

911 Address (Physical Address) ____________________

____

Mailing Address (where mail is received) City ______________ State _____ Zip ________ Home Ph ________

E-Mail Address ____________________

Filing Status: Single ☐ Married ☐ Divorced ☐ Date of Divorce ______________

Disabled: Taxpayer: Yes ☐ No ☐ Spouse: Yes ☐ No ☐

Marital Status: Jointly ☐ Separately ☐ (We need spouse's name & Soc. Sec. # above if separated)

Head of Household ☐ (see below)

Widower ☐ Date of Spouse's death ______________

2. DEPENDENTS YOU'RE CLAIMING (Children & Others)

First & Last Name	Relationship	Date of Birth	SS #	Months Lived with you	Full-time Student	Gross Income

IF HEAD OF HOUSEHOLD

Can anyone else claim your dependent? Yes ☐ No ☐

Did your dependent reside with you MORE than half the year? Yes ☐ No ☐

Did you provide MORE than half the support for your dependent? Yes ☐ No ☐

3. IDENTITY PROTECTION PIN #:

Did you receive a letter from the IRS with a PIN number to use for 2025? Yes ☐ No ☐

If Yes, please provide **Taxpayer PIN #** __________ **Spouse PIN #** __________

4. **WAGE, SALARY & INCOME**
Do you have W2 Income? Yes ☐ No ☐
IF Tips were received what was the occupation performed? ____________________

5. **INTEREST INCOME (1099-INT)**
Do you have interest income? Yes ☐ No ☐

6. **DID YOU SELL ANY BIT-COINS, SILVER OR GOLD?** Yes ☐ No ☐

7. **DIVIDENT INCOME (1099-DIV)**
Do you have dividend income? Yes ☐ No ☐

8. **PARTNERSHIP, TRUST OR ESTATE INCOME**
Do you have K-1's from a Partnership, S-Corporation, Trust or Estate income? Yes ☐ No ☐
If yes, how many K-1's are attached? ______________

9. **INVESTMENT SOLD**
Did you sell any stocks, bonds, mutual funds or partnership interest? Yes ☐ No ☐
If yes, please provide the **End of Year Statement**

10. **PROPERTY SOLD**
Did you sell your personal residence, a vacation home, land or other property? Yes ☐ No ☐
If yes, we need all closing statements on the sale.

11. **INDIVIDUAL RETIREMENT ACCOUNT (IRA)**
Did you make any contributions to a **Roth** or **Regular IRA** in tax year 2025? Yes ☐ No ☐
If yes, **we need Amount, Date and Roth or Regular IRA**
Taxpayer ____
Spouse ____

12. **PENSION, ANNUITY & SOCIAL SECURITY INCOME**
Did you have pension annuity or social security income? Yes ☐ No ☐
How many 1099-R's are attached? ________________
How many SSA 1099's are attached? ______________ (from Social Security Administration)

13. **RENTAL INCOME**
Did you receive Rental Income? Yes ☐ No ☐
If yes, please provide property location(s) as well as any expenses you paid.
Please provide amount of Income received for the year.

Did you make any payments that would require you to file form(s) 1099-Misc? Yes ☐ No ☐

For rental income and expenses, we only need TOTALS, no receipts. Keep your receipts with your records. There will be an extra cost for adding up receipts.

14. OTHER INCOME

List all other income including but not limited:

Alimony	Yes	No	Child Support	Yes	No
Prizes, Bonuses	Yes	No	Gambling, Lottery	Yes	No
Unemployment	Yes	No	Cancellation of Debt	Yes	No
Disability Income	Yes	No	Foreign Bank Account	Yes	No
Trust	Yes	No	Business Income	Yes	No

Other:

15. SELF-EMPLOYED

Are you self-employed? Yes ☐ No ☐
If yes, Did you issue any 1099-MISC forms for income over $600? Yes ☐ No ☐
Did you receive income from raising animals or crops? Yes ☐ No ☐
Did you receive income from gravel, timber, minerals, oil, gas, copyrights or patents? Yes ☐ No ☐
Did you receive hobby income (Avon, MaryKay, etc.)?

16. MEDICAL / DENTAL EXPENSES

Did you provide a list of medical expenses that you paid that were NOT covered by insurance? Yes ☐ No ☐

This includes co-pays, prescriptions, dentists, braces, glasses, contacts, hearing aids, medical equipment and supplies, hospital and nursing home expenses. TOTALS ONLY! There will be an additional charge if we have to separate and add a bunch of receipts.

Also, a deduction can be taken for lodging and mileage to and from a facility for medical purposes.

17. HEALTH SAVINGS ACCOUNT (HSA)

Did you have an HSA? Yes ☐ No ☐
Did you contribute an amount in excess of the amount shown on the W2 Code W? Yes ☐ No ☐
If yes, please provide that amount $_______________
Is HSA for **Self or Family**? ___________________
Did you make any contributions in 2024 for the 2025 year? Yes ☐ No ☐

18. HEALTH INSURANCE

Did you have Health Insurance for the whole year? Yes ☐ No ☐
Did taxpayer maintain minimum coverage? Yes ☐ No ☐
Did spouse maintain minimum coverage? Yes ☐ No ☐
Did you purchase Health Insurance through VT Health Connect? Yes ☐ No ☐
If yes, please **provide form 1095-A**

19. RESIDENCY

Did you own your own home? Yes ☐ No ☐
If yes, **please provide a 2025 Property Tax Bill**
Did you have any members in your household at any time during 2025 that are not claimed as dependents? Yes ☐ No ☐
If YES, please provide their Social Security # and income (W2's)
Did you have any full-time students listed as dependents that had income in 2025? Yes ☐ No ☐
If YES, please provide their Social Security # and income (W2's)

19. RESIDENCY (continued)

** For the Declaration of Homestead (ACT 60) we need to know was anyone living in your home at any time during the year that generated an income. If yes, then we need their Soc. Sec.# and W-2/ income amount. (***If the State discovers that you had someone in your home that generated income andyou did not include it on the HI-144, then they will assess penalties & interest. Also, all or a portion of the ACT 60 money received, will have to be paid back by YOU.)***

Did you and/or your spouse live in Vermont LESS than the whole year? Yes ☐ No ☐
If yes, date resided in VT and name of other state resided in ____________________

Did you go through Bankruptcy or Foreclosure? Yes ☐ No ☐
Did you refinance your home? Yes ☐ No ☐
If yes, **please provide** a Closing statement.

MORTGAGE INTEREST:
Did you provide the 1098 with this information? Yes ☐ No ☐
Do you make payments on a Camper that has a bathroom & kitchen? Yes ☐ No ☐
If yes, you can claim the **INTEREST** paid as a second home.

RENTER CREDIT: (Eligibility – Lived in VT ALL year, not claimed as a dependent by another taxpayer and rented in VT for at least 6 months).
Did you pay Rent? Yes ☐ No ☐
Did you share your rental unit with another adult who was not your jointly filed spouse? Yes ☐ No ☐
Was your rent subsidized? Yes ☐ No ☐

20. CHARITABLE CONTRIBUTIONS

Did you make any charitable contributions in 2025? Yes ☐ No ☐
Would you like $3 to go to the Presidential Campaign Fund? Yes ☐ No ☐
Would you like to contribute to the Wildlife fund? Yes ☐ No ☐ Amount $_____
Would you like to contribute to the VT Veterans? Yes ☐ No ☐ Amount $_____
Would you like to contribute to Green Up VT? Yes ☐ No ☐ Amount $_____
Would you like to contribute to Children's Trust Fund? Yes ☐ No ☐ Amount $_____

Please provide TOTALS ONLYS (no receipts, keep those for your records). There will be an additional charge for adding up receipts.

21. CHILD AND OTHER DEPENDENT CARE EXPENSES

Did you pay for child/dependent care in 2025? Yes ☐ No ☐
If yes, please provide the name of the care provider, address, social security number or employe ID number and the amount paid.

22. BUSINESS MILEAGE

You are supposed to have written records to substantiate business mileage used.
Did you have business mileage for 2025? Yes ☐ No ☐

If yes, we need the make/year of vehicle used, Total mileage for the year and Business miles driven. OR you can also track expenses (gas, registration, repair, insurance, depreciation). We still need mileage info regardless.

23. OTHER EXPENSES

Tax prep fee? Yes ☐ No ☐ Amount $_____

Other ____

24. ESTIMATED TAX PAYMENTS

Did you make any estimated tax payments in 2025? Yes ☐ No ☐

(Estimated tax payments are usually made quarterly or with the Extension)

If yes, please provide the following information:

Federal (IRS) Payments			**State Payments**	
Date Paid	Amount Paid		Date Paid	Amount Paid

25. OTHER DEDUCTIONS

Alimony paid? Yes ☐ No ☐

Paid to? ____ SS# ________ Amount $____________________

Child Support paid? Yes ☐ No ☐

Paid to? ____ SS# ________ Amount $____________________

26. EDUCATION EXPENSES

Did you have education expenses paid for yourself or a dependent in 2025? Yes ☐ No ☐

If yes, please provide details.

Provide 1098-T (Tuition Statement) Yes ☐ No ☐

Provide 1098-E (Student Loan Interest Paid) Yes ☐ No ☐

27. GIFTS / OUT OF STATE PURCHASES

Did you give a gift of more than $19,000 to one or more person(s)? Yes ☐ No ☐

Did you make any out of state purchases in 2025 that did not include sales tax? Yes ☐ No ☐

28. DIRECT DEPOSIT

Do you want direct deposit of any refund that may be due to you? Yes ☐ No ☐

If yes, please provide us with a **VOIDED CHECK** Yes ☐ No ☐

Note: Taxpayers are strongly encouraged to set up a bank account or electronic payment method to avoid long delays in receiving their tax refunds.

Please refer to last page of the Organizer for additional information.

29. COPIES OF TAX RETURN:

When copies are made, do you want your copies **mailed** to you? Yes ☐ No ☐

IF YES, there will be an additional $10 fee for postage.

DATES TO KNOW:

April 1st deadline for town assessments. We need to have form HS-122 filed with the State before April 1st if you have changed your business usage of your home for it to take effect. If not submitted by the April 1st date then your homestead will be treated as it was the prior year.

April 15th is the due date for tax filing and Extensions*.

***Note:** Extensions are only for time, **not for payment.** If you owe money, that needs to be paid in with the extension on April 15th to avoid any penalties and interest charge. The Extension does not apply to Property Tax Adjustment Claim or Renter Rebate Claim.

October 15th is the due date of Renter's Rebate.

October 15th is the deadline for the tax returns to be sent in. There are no more extensions allowed after this date. There will be a **$50.00** late filing fee from the State of VT if after this date.

Fee for services rendered is due before we can e-file your return.

The IRS & State of Vermont are now requiring us to have Identity Verification in order to E-File your tax return.

We will need ONE of the following requirements from Taxpayer & Spouse:

Taxpayer:

Driver License number__________________ Issuing State _______
Issuing Date ________________ Expiration Date______________

Spouse:

Driver License number ________________Issuing State ____
Issuing Date_________________ Expiration Date ___________

OR a copy of the following documents:
Passport
Account Statement financial utility billing statement

Please read, sign and date the attached letter.
A signature is required on Form 8879 to e-file the return.

WHITE & ASSOCIATES

86 Summer St., Ste. 1
Barre, VT 05641
(802) 476-6191 Office
(802) 476-0642 Fax

TAX PREPARATION ENGAGEMENT LETTER

Dear Client:

We appreciate the opportunity of working with you and advising you regarding your income tax. The Internal Revenue Service imposes penalties upon taxpayers and returning preparers for failure to observe due care in reporting for income tax returns. In order to ensure an understanding of our mutual responsibilities, we ask all clients for whom returns are prepared to confirm the following arrangement:

We will prepare your 2025 federal and requested state income tax returns from information which you will furnish to us. We will make no audit or other verification of the data you submit, although it may be necessary to ask you for clarification of some of the information. We will furnish you with a questionnaire to guide you in gathering the necessary information. Your use of this form will assist you in keeping the fee to a minimum.

It is your responsibility to provide all the information required for the preparation of complete and accurate returns. You should retain all the documents, canceled checks and other data that form the basis of income and deductions. These may be necessary to prove the accuracy and completeness of the returns to a taxing authority. You have the final responsibility for the income tax returns and, therefore, you should review them carefully before you sign them.

Our work in connection with the preparation of your income tax returns does not include any procedures designed to discover defalcations or other irregularities, should any exist.

We will use professional judgment in resolving questions where the tax law is unclear, or where there may be conflicts between the taxing authorities' interpretations of the law and other supportable positions. Unless otherwise instructed by you, we will resolve such questions in your favor whenever possible.

The law provides various penalties that may be imposed when taxpayers understate their tax liability. If you would like information on the amount of the circumstances of these penalties, please contact us.

Your returns may be selected for review by the taxing authorities. Any proposed adjustments by the examining agent are subject to certain rights of appeal. In the event of such government tax examination, we will be available upon request to represent you and will render additional invoices for the time and expenses incurred.

Our fee for these services will be based upon the amount of time required at standard billing rates plus out-of-pocket expenses. All invoices are due and payable upon presentation.

If the foregoing fairly sets forth your understanding, please sign this letter in the space indicated.
We want to express our appreciation for this opportunity to work with you.

Very truly yours,

White & Associates

Accepted by: ____ Date: ____________

Yes, for the 2025 tax filing season (filing in 2026), the IRS is phasing out paper check refunds in favor of direct deposit or other electronic methods. Under Executive Order 14247, signed in March 2025, the U.S. Department of the Treasury is advancing toward fully electronic federal payments to increase security and efficiency.
Here is what you need to know about the requirements:

- **Mandatory Electronic Approach:** Direct deposit is now considered the primary method for issuing refunds to avoid the risk of lost or stolen paper checks.
- **What Happens Without Direct Deposit:** If you do not provide banking information, your refund will be significantly delayed. The IRS may hold your refund and send a notice (CP53E) requesting electronic payment information, with paper checks potentially issued only after a six-week wait if no response is received.
- **Alternatives for the Unbanked:** If you do not have a traditional bank account, you can use alternative electronic payment methods, such as prepaid debit cards or mobile payment apps that provide a routing and account number.
- **Exceptions:** Limited exceptions to the paper check phase-out will exist for specific,, approved situations such as, but not limited to, taxpayers without access to banking services, those with religious objections, or individuals facing extreme hardship.
- **Filing Process:** This change does not affect how you file your tax return; it only affects how the refund is delivered.

Taxpayers are strongly encouraged to set up a bank account or electronic payment method to avoid long delays in receiving their tax refunds.