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2025 INCOME TAX ORGANIZER

Dear Client,

We know one of your top priorities is paying less tax. This is best achieved by comprehensive tax planning and analysis. This organizer has been designed to help you gather the tax information needed to prepare your personal income tax return.

You may mail in, drop off, or electronically upload your tax documents. If we have any questions, we will contact you by email or phone.

An in-person appointment is not needed to have your taxes prepared. If you wish to have an appointment, we ask you to call our office to schedule an appointment. We offer online ZOOM teleconference or in-person appointments.

At least one week prior to your appointment, please MAIL IN or DROP OFF your tax documents, or CALL to request a secure ONVIO PORTAL invite to electronically upload your tax documents to us.

By providing your documents in advance, this will allow us time to enter your tax information so we can focus on analyzing your return to develop the best tax strategy for you and assist us in meeting your goal of paying less tax.

In order to prepare the most accurate tax return possible, please answer all applicable questions, complete those items which pertain to your particular tax situation, attach a separate sheet when necessary for additional information, and provide all pertinent tax documents (i.e. Forms W-2, 1099, brokerage statements, mortgage interest, real estate tax, K-1, Form 1095-A, etc.).

New for 2025, see the CLIENT CHECKLIST for NEW TAX LAW CHANGES relating towards OVERTIME INCOME, TIP INCOME, & CAR LOAN INTEREST PAID.

Your complete tax information must be received by our office no later than Friday, April 3rd, or we will have to file an extension for you. If you would like an appointment, please call our office.

Please note, **no appointments will be available after April 3rd.**

Thank you. We look forward to serving you.

Nardi & Associates, LLC

CLIENT CHECKLIST

Dear Client,

As the year winds down, the tax reporting forms begin to arrive, and we want to remind you which ones we need you to accumulate and send to us with your tax information.

We still need the annual information forms that are sent to you for tax purposes. Here is a simple checklist. And we ***strongly*** request you complete our organizer.

- W-2 for wages
- W-2G for gambling
- 1099-Int for interest
- 1099-DIV for dividends
- 1099-B Brokerage
- SSA-1099 Social Security
- 1099-NEC for income
- 1099-Misc for income
- 1099-K for income
- 1099-R for retirement
- 1099-G for refunds & unemployment
- 1098 for Mortgages
- 1098-T for tuition
- 1099-SA for HSA's
- Auto Loan Interest - New Car Bought in 2025.** Assembled in USA. **Provide Invoice-VIN# required**
- Tips and Overtime Pay.** W-2 and copy of last paystub. Other documentation to prove Tips and OT
- EV Credits** for vehicles purchased before September 30, 2025
- K-1 forms from investments in S corporations or partnerships
- Form 5498 for IRA values IRA and Roth IRA contributions for 2025
- Child care costs, and the name, address, amount and ID # of the recipient
- Charitable donations-total amounts and recipients
- Property tax paid on your home, property or cars
- Estimated tax payments and dates
- Any letters you received from the IRS or state tax authorities
- Our engagement letter

If you have a small business or rental property, we can provide you with a separate checklist for those activities if needed.

Federal & State Unemployment Benefits:

Although the State of New Jersey does not tax Unemployment Insurance Benefits, UNEMPLOYMENT is subject to federal income taxes.

Unemployment and Family Leave Benefit Payments are provided on Form 1099-G

You must obtain your Form 1099-G online through the NJ State Links:

UNEMPLOYMENT BENEFITS:

<https://www.myunemployment.nj.gov/before/about/howtoapply/taxes.shtml>

FAMILY LEAVE BENEFITS:

<https://www.myleavebenefits.nj.gov/help/taxforms.shtml>

(without the Form 1099-G, we cannot accurately complete the preparation of your tax return)

Again, crypto-currency activity continues to increase, and we need to report any crypto activity, please be sure to provide us with that information.

New changes to tax law concerning income received from overtime pay & tips can save taxpayers money come tax time. As of 2025 employers are not required to provide a breakdown of overtime vs regular income on a W-2, our office will need your assistance in gathering this information either with an end of year pay stub or by filling out the total amount of overtime income received in the tax organizer in the income section. As for income from tips please include this figure in the appropriate income section of the tax organizer and include any 1099-K forms from 3rd party sites (Venmo, Cashapp, Zelle, etc.)

New credits for home improvements went into effect this year and can provide you with tremendous tax benefits. If you installed a new furnace, A/C, boiler, heat pump, water heater, woodstove, windows, doors, insulation, solar or battery storage please be sure to provide us with a copy of the invoice.

Similarly, if you bought a new electric or hybrid car in 2025, please be sure to provide that invoice copy and dealer paperwork as well.

PLEASE BE ADVISED CLEAN ENERGY CREDITS RELATING TO VEHICLES AND HOME IMPROVEMENTS HAVE SINCE EXPIRED FOR TAX YEAR **2026**. KEEP THIS IN MIND WHEN CONSIDERING NEW VEHICLE PURCHASES OR HOME IMPROVEMENT SPENDING.

Also be advised, due to rampant fraud and difficult conflict resolution with the Internal Revenue Service, we STRONGLY urge clients to provide banking information to conduct transactions with the IRS and state tax agencies. These transactions include REFUNDS, PAYMENTS OF TAX DUE, ESTIMATED TAX PAYMENTS, PAYMENTS OF PENALTIES AND INTEREST. If you continue to use paper checks with these transactions and the issue of check fraud arises, our office will no longer be able to assist you in resolving the matter. PLEASE USE DIRECT DEPOSIT AND ONLINE PAYMENTS!!!

Finally, there are some exciting new tax planning tools for Trump Savings accounts for children under 18 years old that we need to discuss!

Every year we are reminded how much we value your business, and we want to once again say thank you. Please call us with any questions.

Sincerely,

Frank P. Nardi

Nardi & Associates, LLC

2025

Self

Disabled

Blind

Name

Occupation

Social Security #

Email Address

*Required for E-SIGN

Date of Birth

Home Phone #

Work Phone #

Cell Phone #

Spouse

Disabled

Blind

Name

Occupation

Social Security #

Email Address

*Required for E-SIGN

Date of Birth

Home Phone #

Work Phone #

Cell Phone #

Present Address

Street Address

City, State

County / Zip Code

Did you move last year?

If yes, date moved:

YOUR TAX RETURN WILL BE DELIVERED TO YOUR EMAIL AS A PDF

To the best of my (our) knowledge, the enclosed information is correct and includes all income, deductions and other information necessary for the preparation of this year's income tax returns for which I (we) have adequate contemporaneous records.

Signature of Taxpayer

Date

Signature of Spouse

Date

IF YOU HAVE A FEDERAL OR STATE REFUND DUE, A DIRECT DEPOSIT BY THE IRS AND STATE IS AVAILABLE

DIRECT DEPOSIT TO: (CIRCLE ONE) **CHECKING** **SAVINGS**

BANK ROUTING NO.: _____ ACCOUNT NO.: _____

NAME OF BANK: _____

I authorize the IRS and the State Division of Taxation to discuss my return and enclosures with my tax preparer. (Please check the box, if authorizing.)

Questions for my accountant:

MUST ANSWER QUESTIONS

- 1 Was your ENTIRE family covered for the FULL year with health insurance? YES ___ NO ___
Please provide Form 1095-A, 1095-B or 1095-C to this office .
- 2 Do you have foreign financial accounts or financial assets, or hold interest in a foreign entity? YES ___ NO ___
- 3 Did you have any foreign income or pay any foreign taxes during the year? YES ___ NO ___
- 4 Did you receive an Identity Protection PIN from the IRS or were you a victim of identity theft? YES ___ NO ___
If yes, please provide us with a copy of the IRS letter. PIN # required to file.
- 5 Did you start a new business or purchase rental property during the year? YES ___ NO ___
- 6 Did you acquire a new or additional interest in a partnership or S corporation? YES ___ NO ___
- 7 Did you sell, exchange, or purchase any real estate during the year? YES ___ NO ___
- 8 Did you purchase or sell a principal residence during the year? YES ___ NO ___
- 9 Did you receive correspondence from the State or the IRS? If yes, please provide. YES ___ NO ___
- 10 Did you have any cryptocurrency transactions during the year? Provide IRS Form 8949 YES ___ NO ___
- 11 Did you have any debts cancelled or forgiven this year? YES ___ NO ___
- 12 Did you receive any unemployment benefits during the year? YES ___ NO ___
- 13 Did you make any gifts of more than \$19,000 to any individual? YES ___ NO ___
- 14 Do you want to designate \$3 to the Presidential Election Campaign Fund? YES ___ NO ___
If yes, it will not change your tax or reduce your refund.
- 15 Did you purchase a qualified plug-in electric vehicle or fuel cell vehicle this year? YES ___ NO ___
If yes, please provide copy of car invoice including VIN#

GENERAL INFORMATION

DEPENDENTS

NAME (Last name if different)	Date of Birth	Social Security #	Relationship	Dependent's Income for Year	College Student Fresh, Soph, Jr, Sr
				\$	
				\$	
				\$	
				\$	
				\$	

EDUCATION CREDITS (Please include Form 1099-T)

Student's Name	Year of College	Cost of Tuition & Fees	Cost of Computer & Books (not room & board)
		\$	\$
		\$	\$
		\$	\$
		\$	\$

INDIVIDUAL RETIREMENT ACCOUNTS (IRA & ROTH)

	Taxpayer Amount	Spouse Amount
Contribution to IRA	\$	\$
Contribution to ROTH IRA	\$	\$
Rollover to IRA	\$	\$
Rollover to ROTH IRA	\$	\$
SEP/UNI-K/SOLO 401K Contributions	\$	\$

Did you pay your Federal or state income tax estimates?

Circle one: YES NO

ESTIMATED TAX PAYMENTS YOU MADE

Due Date	FEDERAL			STATE		
	Date Paid	Check #	Amount Paid	Date Paid	Check #	Amount Paid
4/15/2025			\$			\$
6/15/2025			\$			\$
9/15/2025			\$			\$
1/15/2026			\$			\$

INCOME

Please enclose ALL Forms i.e.: W-2, W-2P, W-2G, 1098, 1099 etc

Total Amount	Items of Income	# of Forms Enclosed
\$	Your Wage Forms	
\$	Your Spouse's Wage Forms	
\$	State Income Tax Refund from Prior Year	
\$	State Tax Rebate (NJ PTR - Senior Freeze)	
\$	Gambling Winnings (Include Form 1099-G)	
\$	Social Security You Received	
\$	Social Security Your Spouse Received	
\$	Pension You Received (IRA, Company, etc.)	
\$	Pension Your Spouse Received	
\$	Alimony Received	
\$	Partnerships / S Corps / Estates & Trust (Form K-1)	
\$	Unemployment You Received	
\$	Unemployment Your Spouse Received	
\$	Overtime Income Received	
\$	Tip Income Received	
\$	Other Income (Enclose Forms or Explain)	

INTEREST EARNED

Total Amount	Name of Bank/Institution	Amount Tax Exempt
\$		
\$		
\$		
\$		
\$	Privately Held Mortgage Interest Income	Received From: (Need Name, Address, SSN)

DIVIDENDS RECEIVED

Total Amount	Name of Company/Institution	Tax Exempt Amount
\$		
\$		
\$		
\$		
\$		

Please enclose ALL 1099 documents

DEDUCTIONS

YOU MUST KEEP SUFFICIENT EVIDENCE TO SUPPORT THE DEDUCTIONS CLAIMED

MEDICAL EXPENSES YOU PAID	
\$	Doctors, dentist, nurses, etc.
\$	Eyeglasses
\$	Medical Insurance You Paid
\$	Long Term Care Ins. Premium
\$	Medicare you Paid
\$	Prescription Medication
\$	Cost of Other Medical Aids
\$	Travel Costs (tolls/parking)
#	Miles Traveled for Medical Purposes

CONTRIBUTIONS YOU MADE	
\$	Church
\$	Charities
#	Miles Traveled for Volunteer Charitable Purposes
Non-cash contributions i.e. clothing, household items	
Organization Name:	
	Type of Item(s)
\$	Your Cost
\$	Market Value
	Date Acquired
	Date Donated

PROPERTY TAXES PAID OUT	
\$	Primary Residence: Block# Lot#
\$	Secondary/Other Residence

CHILD CARE PAID OUT	
Child's Name	Amount Paid
	\$
	\$
Name Paid to:	
Must have child care facility Federal Tax I.D. #	

INTEREST PAID OUT	
\$	1st Mortgage Interest Paid
\$	2nd Mortgage Interest Paid
\$	Home Equity Interest
\$	Privately Held Mortgage Interest Paid
\$	Investment Interest/ Margin Interest
\$	Student Loan Interest (Form 1098-E)

MISCELLANEOUS	
\$	Teacher Deduction: Educator K-12 Supplies
\$	Gambling losses (not more than winnings)
\$	Interest paid on Vehicle Loan
\$	Moving Expenses (Armed Forces Only)
\$	Expenses - Reservists, Artists, Govt Officials

ALIMONY - Date of Divorce ____ / ____ / ____.	
\$	Amount paid/received (circle one)
Name Paid to/Received from:	
Social Security #:	

ENERGY CREDITS	
\$	Solar Panels - Purchased (Not Leased)
\$	Solar Electric - Solar Water Heating
\$	Small Wind Energy - Geothermal Heat Pump
\$	Fuel Cell / Electric PLUG IN CAR
\$	Exterior Doors/Windows/Roof/Furnance/Boiler**

SALES TAX DEDUCTION	
Enter Sales Tax Amount from Invoice	
\$	New Car (Purchase or Lease?)
\$	New Boat
\$	Home Improvement Materials

SELF-EMPLOYED BUSINESS

Owner _____

Trade Name _____

Address _____

Type of Business _____

Income/Sales	\$	Rental Equipment	\$
Materials or Merchandise	\$	Repairs & Maintenance	\$
Advertising	\$	Supplies	\$
Auto Expense (fill out form below)	\$	Taxes	\$
Commissions	\$	Travel	\$
Contract Labor (Form 1099)	\$	Meals***	\$
Business Insurance	\$	Utilities & Telephone	\$
Interest Expense	\$	Wages Paid to Employees	\$
Legal/Professional Fees	\$	Other Expenses: _____	\$
Office Expense	\$	Other Expenses: _____	\$
Rent	\$	Other Expenses: _____	\$
*** Please Note: Tax Law Change: ENTERTAINMENT is no longer tax deductible - - No theater or sporting events tickets			
New Equipment (Date/Type)	\$	Cost of Year End Inventory	\$

AUTOMOBILE EXPENSE (FOR EMPLOYEES & SELF EMPLOYED)

Travel Expense		Automobile Expense (Standard Mileage)		Automobile Expense (Actual Expenses)	
Air Fare	\$	Total Mileage Jan-Dec		Gas & Oil	\$
Auto Rental	\$	Business Mileage Jan-Dec		Insurance	\$
Car Wash	\$	Personal Mileage Jan-Dec		Licenses/Parking	\$
Parking	\$			Repairs	\$
Tolls	\$	Business Use %		Tires	\$
Meals***	\$	Written Records	Yes / No	Lease Payments	\$
Postage	\$	Is there another car?	Yes / No	Other (describe)	\$
Other (describe)	\$	Does employer provide car?	Yes / No		\$

Standard OR Actual	Standard Mileage:	Actual Expenses
<p>If you use your car for business purposes, you ordinarily can deduct car expenses. You may only use one of the two following methods to figure your deductible expenses:</p>	<p>Multiply the business mileage from Jan 1st to December 31st by .70 cents. You will not be able to claim depreciation under the standard mileage rate.</p>	<p>In addition to the expenses listed above, you may deduct depreciation and other actual expenses incurred for the automobile. Please provide the following for a new vehicle: Purchase Price _____, Make/Model _____, Date of purchase _____</p>

MOVING EXPENSES - ONLY MEMBERS OF ARMED FORCES

Complete this section if you moved to a new home and are a member of the Armed Forces

Description of move _____

Mark if the move was due to service in the Armed Forces

If not Armed Forces, no deduction.

Mark if move is outside United States or its possessions

Who moved? (Taxpayer, Spouse, Both)

Number of miles from old home to new workplace

Number of miles from old home to old workplace

Transportation and storage expenses

Travel and lodging (not including meals)

Total amount reimbursed for moving expenses

NEW JERSEY GENERAL INFORMATION

Did you own a home with someone other than your spouse? If yes, please fill out the information below.

Street Address

City

Homeowner & Veteran Information

Your Share of Property Owned _____ %

Total Property Taxes paid \$ _____

NJ Veteran-If first time applicant-Provide Form DD-214

Renter Information

Days as Tenant # _____

Total Rent Paid \$ _____

Your Share of Rent Paid \$ _____

NEW YORK GENERAL INFORMATION

	Employer #1	Employer #2	Please fill out this information for each employer that is based in New York if you are a nonresident or part-year resident of New York.
Name of employer			
a. Total days worked for employer in 2025 (if entire year, 365 days)			
b. # of days in 2025 worked outside NYS including days worked from home			
c. # of days in 2025 worked at home (included in line b. above.)			
d. Saturdays and Sundays (not worked)			
e. Holidays (not worked)			
f. Sick leave			
g. Vacation			
h. Other nonworking days			

PART-YEAR RESIDENT INFORMATION

OLD STATE

NEW STATE

States of residency:		
Dates From:	1/1/2025	/ /2025
Dates To:	/ /2025	12/31/2025