Rose Tax & Financial

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Welcome! We're so happy you found us and we look forward to working with you.

The forms in this packet will tell us everything we need to know to put your return together efficiently. Read carefully and fill out anything that pertains to you. Disregard forms that do not apply to you (no need to return them to us).

You can send your documents to us by:

1. Mail: Make photocopies of your tax documents (no receipts or charity letters) and mail the copies. These will not be returned to you unless you check the box on the New Client Form: "receive printed copies". We put secure digital copies of everything in the portal for you to access year-round and keep them behind a firewall, or
2. Scan your docs into 1 PDF and email it or upload it to our secure portal. Just call us with your social security # if you would like a portal window opened for you.
3. If you'd like to fill out our forms online instead of paper you'll still need to scan your docs into 1 PDF and submit them through our online "Tax Wizard" on our website: rosetaxandfinancial.com/get-started/online-tax-wizard

If you want to send things digitally, but don't know how to scan everything into 1 or 2 PDFs we'd love for you to fax them! If you don't have a fax use a UPS store, Fedex, or office supply shop.

Crypto sales: Most crypto/bitcoin wallets are issuing Form 1099-B this year to comply with new IRS law. Please include it with your documents. If your wallet didn't issue one please use a service like **zenledger.io** or Cointracker to generate an 8949 for us. If you are involved in virtual currency mark "YES" on the form. If it's not marked we will default to "YES".

Please keep an eye on your email! We will email to:

1. Confirm receipt of your documents,
2. Ask questions or ask for missing documents as we work on your return
3. Notify you of completion – give you instructions to pay your invoice, tell you your refund or liability amount, ask if you want to schedule a review with your preparer, and give you instructions to e-sign your tax return.

To wrap things up you'll esign in the portal, and we efile your return(s) (Federal and state) and upload them to the portal for you to download at your convenience.

Please do not send:

- Original documents
- Receipts, checkbooks, or charity letters (please total your amounts and enter them on the worksheet)
- Spreadsheets. If you are self-employed or a landlord please use your spreadsheets to fill out our worksheet
- Empty worksheets that didn't need to be filled out, or this letter.

Call or email if you need any help. We're here year-round. Thank you for using Rose Tax & Financial

Jenya Rose, Tim Walsh, Debra Lemons, Shelly Kobielus, Roxanne Cope & Rachel Rayl

By submitting your tax information to Rose Tax & Financial, you are agreeing to the terms of service and fees. Your fee will not be taken out of your refund. The fee is due at the time service is performed. Should you wish to terminate services after the work has been performed, payment is due for time spent working on your return in full at time of termination and prior to return of documentation.

COVER SHEET CHECKLIST

Name of client: ____________________________

Put a checkmark by the documents you will be including in your tax packet:

- ☐ New or Recurring Client form (2 pages). **REQUIRED.** Fill out everything that applies and sign the bottom of page 2. **Missing information will delay your return processing.**
- ☐ Dependent form(s) if you have dependents. **Please fill out 1 form for each dependent.** Check all yes/no boxes. This must be done every year for IRS compliance. Many of you don't fill these out completely.
- ☐ W-2(s) from your employer(s),
- ☐ W2G for Gambling winnings,
- ☐ 1099-R Distribution from a retirement account(s)
- ☐ 1099-DIV (dividends) and 1099-INT (interest)
- ☐ 1099-G Unemployment and state refunds, (Don't forget this form if you took unemployment this year. It is taxable)
- ☐ 1099-MISC for rental income
  - ☐ Our rental income and expense form (sent to you by mail and email) required if you are a landlord
- ☐ 1099-NEC for self-employed/independent contractor income (previously this was the 1099-MISC)
  - ☐ Our Self Employed worksheet (sent to you by mail and email) if you have income earned outside of a W2
- ☐ **1099-K if you received $600 or more through Venmo, CashApp, Paypal**, or any other merchant service (you may need to download this from the service you use. (Zelle is exempt) Check all other merchants you use. If this is for your actual business fill out our Self-Employed worksheet. Otherwise note somewhere what the money is for.
- ☐ 1099-SSA form for Social Security received,
- ☐ 1098 Mortgage Interest Statement,
- ☐ Property Tax bill (if not escrowed in mortgage),
- ☐ 1098-E Student Loan Interest Statement,
- ☐ 1098-VLI for US-assembled autos purchased for personal use in 2025 that may be able to deduct loan interest
- ☐ 1098-T College or Graduate School Statement. Get this from the college website. (Required for the education credit).
- ☐ 1099-B forms for brokerage trades: stocks/bonds issued by Feb 15th. If you have this, wait to send all docs together.
- ☐ K-1 forms from partnership, Corp., or trust, issued by March 15th. If you have this, wait to send all docs together.
- ☐ 1095-A for health insurance bought on exchange (Obamacare, ACA),
- ☐ 1099-C if you had any debt forgiven,
- ☐ 1099-SA if you have HSA Health Savings Account that you spent money from or contributed to,
- ☐ Bought new house or Refi: Closing Disclosure (3 pgs. Will be on top of your title packet),
- ☐ Sold a house: 1099-S and Closing Disclosure (3 pgs. Will be on top of your title packet),
- ☐ New Clients only: We'd like your Last year's Federal & State returns if you have them,

Please do not send us charity receipts or letters. We don't need to see them. We just want the total.

Send us your packet by:

1. **Mail**. For USPS use: **Rose Tax & Financial PO Box 39 Cedar Crest, NM 87008**. For Fedex/UPS use: Rose Tax & Financial 8 Pinon Avenue Cedar Crest, NM 87008. No longer use the Elgin, IL address please.
2. **Fax**: 815-301-2671 (one of our favorite ways to receive docs. Can be done at Office supply and Fedex/UPS stores.)
3. **Email**: all documents must be combined into 1 PDF (2 at the most). If you're not tech-savvy please opt to mail or fax.
4. **Portal**: all documents must be combined into 1 PDF (2 at the most). If you're not tech-savvy please opt to mail or fax.

   Portal accounts must be setup by our office. Just email us a request with your name & cell phone # and we'll set it up.
5. **Scan from your phone with Tiny Scanner**. Install this free app and take pics of your docs. It will compress them all into 1 PDF and then you can email that to us. We can email you a link to a tutorial or you can download one.
6. Use the **Tax Wizard** on our website to fill out our forms digitally and attach a PDF of your documents.

New Client Form Fill out all fields that apply, sign the bottom of page 2. ☺ **For tax year 2025.**

Please include a picture of your driver's license (and one for spouse if applicable) with your documents.

How did you find us? ___________________________ Referred by: _________________________________

Social Security #	
Name	
Birthdate	
Occupation	
Cell Phone	
Other Phone	
Email	
Address (include City, ST, zip please)	

Spouse Name	
Social Security #	
Birthdate	
Occupation	
Cell Phone	
Other Phone	
Email	

☐ Single;

☐ Married filing Joint

☐ Married but filing Separate Give spouse Name/SSN/birthdate above

☐ Lived separate from spouse for last 6 months of year or more

☐ Divorced during the tax year Date: ___________

☐ Head of Household (unmarried with dependent(s) in the house)

☐ Widowed during the tax year. Date: ___________

☐ I was a resident of the state of _____ for the whole year ☐ I was a part-year resident of these states: ______ & _____

☐ Moved: Date: ___/___/___ from (city, State):___________________ to (city, State): ____________________.
(Military only – spent $______ on moving/storage, & $_____ on travel/lodging.) Non-military = no deduction.

☐ Deposit my refund (if I receive one) directly into my bank account. If nothing is entered here you'll receive it by check.

Bank Name _________________________, Routing # (9 digits) ____________________, Account# _________________.
IRS will not issue refunds by check anymore as of 9/30/25.

<u>**YES/NO**</u> I have an account in a foreign bank or foreign brokerage (answer yes even if it's a small one). If it's not your account, but you have signature authority the answer is still yes. (if not answered we default to "yes" on your return.)

<u>**YES/NO**</u> I received, sold, sent, exchanged, or acquired interest in virtual currency (bitcoin) this year, including crypto/digital assets received as a reward, award, compensation for goods or services. (Include 1099-B or 8949 if sold).

☐ I have $10,000 or more in foreign bank account(s). If so, download the FBAR worksheet from our website and include.

☐ I have an old 401k from a previous job and would like to know the benefits of rolling it over into an IRA.

☐ I have a 401k at my current job and might like help with how to invest it.

☐ I claim a child on the tax return and will fill out 1 Dependent Form for each child. I have asked that child not to file their own tax return until the IRS has accepted my filing (if we need amend for this there will be an extra fee).

☐ I receive alimony of $____ and my divorce was final ☐ before 12/31/18 (taxable) or ☐ after 12/31/18 (non-taxable).

☐ Received money through Venmo, Paypal, CashApp, or any online merchant. I included the 1099-K I downloaded.

☐ Spent $ _________this year on higher education for ☐ Me, ☐ My Spouse. It was: ☐ Undergraduate, ☐ Graduate
(If it was for a dependent include it on the Dependent Form). Please include 1098-T from the school.

☐ Made Traditional IRA contributions (outside of work). ☐ For me $________, ☐ Spouse $________

☐ Made Roth contributions (outside of work). ☐ For me $________, ☐ Spouse $________ (☐ they were "backdoor")

Last year ☐ I received a refund from IRS: approximately $__________; ☐ I received a refund from state(s): $_________;

☐ I owed money to the IRS: $_________. ☐ Owed money to these state(s): _________ amount $_________.

☐ I bought a car/boat, RV, large purchase. The sales tax was $_________;

☐ I bought an auto for personal use after January 1st, 2025 that was assembled in the US (I'll include the 1098-VLI from the lender. If no 1098 we need the VIN # and sales slip). The loan interest I paid was $_________;
☐ I bought an electric car before 9/30/25 (include sales slip and Form 15400 Time of Sale Report from dealership)

☐ The tax deductible portion of my annual car registration (sometimes called ad valorem on the bill) is: $__________ (disregard this one if you live in IL, FL, MD, TX, TN, WI, NJ, NM, NY, OH, OK, OR, UT, AR, AK, HI, PA, RI, WV, or WA)

☐ I own my home; ☐ The value of my mortgage is less than $750,000 (if It's over $750k, how much is it? $________)

☐ I pay interest on a home equity loan; I spent the loan $ ☐ on the home, ☐ on other items (paid credit cards, car, etc.)

☐ Donated **money** to charity: total amount: $__________, (I have receipts/letters that I will keep in my own files)

☐ Donated **items** to charity: estimated value: $___________, If over $500 worth of items donated we'll need to know: Which Charity? ____________________, What kind of items? ☐ Clothing, ☐ Furniture, ☐ Household items, ☐ other: ____ .

Medical: You don't need to count every medical receipt now if that's a big project. You can make an educated guess and if you're able to take this deduction we'll ask you to count all of your receipts and furnish an exact amount. You would need to have spent over 7.5% of your income AND be itemizing, so this deduction will not apply to everyone, but either give us the exact amount you spent: $_________ or an estimate: $__________ and we'll follow up if you're eligible.

☐ Drove __________ miles doing volunteer work for a 501c3 charity. ☐ Drove __________ miles for doctor visits.

☐ Spent $__________ out of pocket on "long term care" premiums. . (Long Term Disability is not deductible).

☐ For my primary home I payed for energy efficient ☐ windows $_____, ☐ skylights $_____, ☐ exterior doors $_____,
☐ heat or A/C $_____, ☐ water heater $_____, ☐ furnace $_____, ☐ boiler $_____, ☐ heat pump $_____,
☐ Solar panels $_____, ☐ Biomass stove or boiler $_____, ☐ home energy audit $_____, ☐ insulation $_____.

☐ I am not an employee of a company and I pay for my own health insurance premiums that are not deducted from any paystubs: $ _______for the year. ☐ I own a 2nd home that is not a rental

☐ I sent quarterly Estimated Taxes to IRS: Dates & amounts: ____

☐ Sent quarterly Estimated Taxes to state: Dates & amounts ______________________________________

☐ I have a 6 digit IP Protection PIN from the IRS: _ _ _ _ _ _ , ☐ Spouse PIN : _ _ _ _ _ _ , (Only give us this PIN if you are part of the IRS identity protection PIN program. A new PIN is issued each year.)

Did anything else happen this year that you'd like us to know for your taxes? (continue on separate sheet)

____

____

☐ I would like to receive a printed copy of my tax return and supporting documents by mail for $17 extra. (Our secure online portal will allow you access to your tax return(s) and the documents you sent us for free.)

Please read and sign below: I understand that I am being charged for the preparation of this return, for the time & expertise of a professional tax preparer, and that the return will be prepared based on the information I provide. I am solely responsible for the accuracy of this information and for maintaining the records to support it. My documents will not be returned to me by mail unless I chose the snail-mail option above, but will be available to me to download from the portal. If I upload or email documents digitally I will scan them all together into 1 or 2 PDFs (not a bunch of single documents – because I love my tax preparers and want them to stay sane and ulcer-free!).

Signature: ____________________________________ **(REQUIRED)** **Date:** _________________

Dependent Form: Fill out **completely**, one for each dependent**.**
Dependent = younger than 19 on 12/31 or, in college and younger than 24 (or disabled any age). If dependent files their own tax return they must mark "someone can claim me as a dependent" so your return doesn't get rejected.

Dependent #____ (It's easiest to designate the oldest as dependent #1):SSN & DOB new clients/kids only

Name	Social Security #	Date of Birth	Relationship to you	# months in your home (1-12)

The IRS has asked us to keep on file a social security card and birth certificate of each dependent. **If you're new to us** please make sure we receive those – they can be uploaded securely to our portal. Ask us if you need help.

YES/NO: I am the custodial parent, I have the right to claim this dependent and haven't released my claim to anyone. (If "No" don't continue form.)

YES/NO: This dependent lived in my home in the US for 183 days or more (if in college he/she spent vacations at home). [If they didn't live with you for over half the year the Child Tax Credit may not be claimed.]

YES/NO: The child on this form is married**.**

YES/NO: Another person could qualify to claim this child (not counting my spouse that I am filing jointly with).

☐ This child is not my son or daughter. If yes, why is the parent not claiming them? _______________________

YES/NO: He/she is a citizen, national or resident of the US.

YES/NO: There is an active Form 8332 Release of Claim to exemption by the custodial parent. ---------------------------

YES/NO: I was a non-resident alien for part of the year**.**

YES/NO: I (or my spouse) could be claimed as a child or dependent on someone else's federal tax return.

YES/NO: My main home was in the US for over half of the year (and my spouse's main home if filing joint: **YES/NO**)

YES/NO: The IRS has previously disallowed my child credit or earned income credit. Which year(s)? _____________

YES/NO: Part of my salary goes into a dependent care account.

☐ **This child was under the age of 12** by 12/31 of the tax year and I paid for non-educational care (camp, after-school program, pre-school): Spent $_______ on childcare for this child while I was working/school full-time:
Provider:____ SSN/EIN:_________________
Address____

☐ **This child is a student in K-12**. He/she is in grade: _______
Name of the school: _______________________________________ in this city: ___________________________

☐ I am an IL resident that spent money on K-12 education-related items for this child. Spent $_______ on tuition, registration fees, lab fees, musical instrument rental from the school.

☐ **This child is in college**: ☐ Spent $ _______this year on higher education. $_______ for the actual classes (Include the 1098-T from the college with your documents), and $_______ for supplies including books, software, etc. The education was: ☐ Undergraduate, ☐ Graduate. ☐ I am planning on taking the American Opportunity Credit (the big under-graduate credit) and realize I can only take it for 4 years. If you're new to us how many years have you claimed it? _____

Head of Households answer this whole section: **I pay for over 50% of the cost to house and support my dependent: YES/NO**
I'm: ☐ never married ☐ married, but lived apart from spouse for the last 6 months of the year ☐ widowed ☐ divorced
I could provide the IRS with these items if asked: ☐ divorce decree ☐ separate maintenance or separation agreement ☐ property tax bill ☐ lease agreement ☐ utility bills ☐ grocery receipts ☐ other household bills.
YES/NO: I receive non-taxable support: ☐ food stamps ☐ housing assistance ☐ childcare assistance

Tax Worksheet for self-employed, independent contractors, sole proprietors, single member LLCs & people who received a 1099-NEC or 1099-K.

Try your best to fill this out. Use actual amounts (do not round off to the hundred). Not sure where something goes? Don't worry, every expense, except meals, is deducted at the same rate. If it goes in the wrong category it will not affect the bottom line. Any field left blank will be assumed 0 value by our team.

Business Name:	
Type of Business:	
Address:	
Did you begin the business this year? Y / N	
Is it an LLC? Y/N EIN#:	
INCOME	
Gross Income from *this* business: (Do not include W2 income) This box is only for income from clients/customers, 1099-NEC or 1099-Ks.	
Amount of above total that is tips:	
Refunds you issued:	
COGS Cost of Goods Sold**. (Only required if you sell product and make over $2.5M)**	
Opening Inventory (wholesale value on 1/1) - The 1st year it is 0	
Inventory Purchases	
Materials & Supplies related to your inventory	
Ending Inventory (wholesale value on 12/31)	
BUSINESS AUTO MILEAGE (only deductible if you kept track of your mileage)	
Make & Model of Auto:	
Date you began using it for business:	
Business Miles driven:	
Personal Miles driven this year – (REQUIRED): We can't take the auto deduction without this number:	
Interest paid on auto loan this year:	$
If you believe you would benefit from the deduction of **actual** auto expense and you kept all receipts for gas, car washes, etc. (please don't send them to us) instead of the mileage deduction please check here ☐ that you'd like to talk about it as part of your tax return review.	

BUSINESS TRAVEL	
Airfare	
Lodging	
Meals while away from home (if using per diem rate enclose list of cities and how many nights there)	
Bus, train, taxi, parking, tolls	
BUSINESS EXPENSES	
Advertising - Website, Marketing…	
Commissions & fees you paid	
Contract labor (you must issue 1099-NEC to anyone you paid >$600)	
Business Insurance	
Health Insurance if not covered by spouse or employer plan	
HSA contributions (not at a W2 job)	
Mortgage interest (business only)	
Interest on business credit cards	
Legal & Professional Services	
Office Expense (ink, paper, etc.)	
Rent of ☐ machinery/instruments ☐ storage ☐ studio/office space	
Repairs/Maintenance	
Supplies (supplies unique to your business, i.e. acupuncture needles)	
Taxes & Licenses	
Tax Prep fee you paid last year	
Meals (money you spent on potential clients)	
Utilities for a business property (not your home office)	
Wages you paid to a W2 employee	
Internet	

Cell Phone bill for the year	
Cell Phone – what % was business use:	%
Training, Cont. Ed., Conferences	
Trade Publications, Subscriptions	
Postage/Shipping	
Memberships, Dues	
Client Gifts	
Promotional Items	
Local Transportation, Parking/Tolls	
Uniform Purchase/Maintenance (i.e. dry cleaning of lab coat, scrubs, etc)	

HOME OFFICE (Only if space is exclusively used for business and if you have a "boss" they don't offer you a work space)	
Square feet used for business: ☐ Use the same sq. feet as last year	
Total square footage of home ☐ Use the same sq. feet as last year	
Total utilities (electric, gas, H_20, garbage)	
$ spent specifically on the office space	
For renters: Rent (total for the year)	
For renters: Renter's Insurance	
For Homeowners:	
Mortgage Interest	
Property Taxes	
Insurance	
Repairs/replacements for entire home	
Improvements/purchases – the total of items and home projects that each cost $2,500 or less (if you spent more per item or project please list them in the Large Purchase section to the right or on a separate sheet).	
Home Office Depreciation - New clients only (current clients - we have this). If you're new and already have a depreciation schedule make sure we have last year's tax return. Otherwise, answer these:	
Date you purchased the property	
Date you began using the home office	

Purchase price **or** Fair Market Value on the date it became a home office (whichever is lower)	
Land value (35% of purchase price)*	
*If you don't want to use 35% of purchase price you must figure out the land value. You can: 1. Find it on the appraisal or get an appraisal, 2. Look at sales of comparable land nearby, 3. Look on the real estate assessment to figure out what the land portion is of property tax.	

Large purchases: Any business items that cost over $2,500. Please fill this out per item (these items should not be included in any of the previous categories like supplies, etc.):	
Item Name	
Date purchased	
Price	
Percent of business use	%
Item Name	
Date purchased	
Price	
Percent of business use	%

If you have more large purchases list below, or use this space to tell us anything else you think we should know or list items you're wondering if you can deduct:

Rose Tax & Financial
USPS: PO Box 39 Cedar Crest, NM 87008
Fedex/UPS: 8 Pinon Ave. Cedar Crest, NM 87008
(888)305-5301 /Fax (815) 301-2671
mail, email, fax or portal
staff@rosetaxandfinancial.com

RENTAL INCOME & EXPENSE WORKSHEET for Landlords

Rose Tax & Financial PO Box 39 Cedar Crest, NM 87008 (888)305-5301
Fax (815) 301-2671/ staff@rosetaxandfinancial.com/ mail, email, fax or portal

Address of Rental:	
Dwelling Type: condo / house / or ________	
Number of days rented (or available for rent) during year:	
Number of days used personally: (if over 14 you will not get benefit of carrying losses fwd)	
If you live in part of it – what %?	%
Rents through Airbnb, VRBO, etc?	YES / NO

INCOME	
Rents Received	
Other	
Total Income	

EXPENSES	
Advertising	
Airfare Costs	
Cleaning & Maintenance	
Commissions paid	
Insurance	
Legal & Professional fees	
Management Fees	
Mortgage Interest	
Repairs/Replacements	
Improvements or purchases – total of items that cost $2,500 or less	
Supplies	
Property Taxes	
Utilities total	
Association Fees (HOA)	
Other:	
If you drive to maintain your rental:	
Make & Model of Auto:	
Miles driven	

DEPRECIATION OF STRUCTURE	
NEW CLIENTS ONLY that are not following a depreciation schedule yet. If you're new & already on a schedule send us last year's return & disregard this:	
Date you purchased property	
Date it became a rental	
Purchase price **or** Fair Market Value on the date it became a rental (whichever is lower)	
Land value (35% of purchase price)*	

*If you don't want to use 35% of purchase price you must figure out the land value. You can:
1. Find it on the appraisal or get an appraisal,
2. Look at sales of comparable land nearby,
3. Look on the real estate assessment for the property to figure out what the land portion is of property tax.

CAPITAL IMPROVEMENT DEPRECIATION
(List here each improvement or purchases that cost $2,500 or more. If item costs less than $2,500 or is a repair or replacement add it to your totals in the expense column). If you're not sure list it here.

Project/Purchase	Date completed	Price