



ANDREW F. MILLER

Certified Public Accountant

We hope the New Year finds you all in good health. The tax filing season is here once more and we will be looking forward to working with you again this upcoming tax season. As there's been plenty of tax law changes this past year now is the time to begin organizing your tax preparation documents. As you collect your tax related documents, please refer to the information below so we can continue to serve you better:

- Please continue to utilize our website for uploading secure documentation, online payment processing, and quick links for frequent requests;
- Please submit your complete tax information as early as possible. Taxes are completed on a first come first served basis and partial or piecemeal information received is not considered to be in the queue;
- Please organize your tax documents. Documents left in envelopes require more time to sort and organize and will result in a higher fee. Please do not provide individual receipts for medical expenses as providing totals on the organizer is sufficient. We do require receipts for most energy credits and items detailed on the following page;
- When dropping off information if we are not available, or if it's more convenient, please utilize the 24-hour secure drop box to left of front door;
- The best contact method for questions or requests is via email – andrew@amillercpa.com;
- We deal with frequent office visits, drop offs and we do spend frequent time on the phone with clients, IRS, or state revenue departments. If we are not immediately available and the telephone goes straight to voicemail, please leave a detailed message and we will return your call promptly;
- Please direct all calls to the office at 508-362-2678. My mobile phone number appears on many search engines and I receive numerous phone calls or texts via mobile phone. You will receive a better and quicker response by calling the office line directly;
- If you receive any IRS or Mass DOR related correspondence, we need all pages of these notices emailed or dropped off at the office before we can direct you;
- Please find attached a listing of significant items related to the upcoming income tax filing season. Although not necessary the attached income tax organizer can be used to remind you of the information needed and to allow you time to organize.

Please feel free to upload, email, fax, or drop off your tax records as soon as they are available. It will be important that complete information is provided to us on or before March 25th, 2026 so we can do our best to complete prior to the April 15th, 2026 due date. Any income tax returns not completed by the due date we will e-file the appropriate extensions. As always thank you for your continued business.

Thank you,

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Federal Tax Updates:

- The filing deadline for 2025 Federal and Massachusetts individual income tax returns, or filing for an extension, is Wednesday April 15, 2026;
- For S-Corporations (Form 1120-S) and Partnerships (Form 1065) the filing deadline is March 16, 2026. We will e-file the appropriate extensions for those requiring this prior to deadline;
- The IRS will start accepting e-filed income tax returns on, or about, January 26, 2026;
- One, Big, Beautiful Bill Act – Signed into law on July 4, 2025 significantly affects federal taxes, credits and deductions. Some existing credits have not been renewed and many of the new items are eligible beginning in 2025 and expire at the end of 2028 and include the following:
 - No Tax on Tips – May deduct qualified tips that are reported on Form W-2, 1099 or other statements furnished to individual for a maximum annual deduction of \$25,000 which may be phased out due to income limitations;
 - No Tax on Overtime – May deduct portion of qualified overtime pay that exceeds regular rate of pay for a maximum annual deduction of \$12,500. Documentation is required and we must be provided the amount of qualified overtime received;
 - No Tax on Car Loan Interest – May deduct interest paid on a loan used to purchase a qualified vehicle for personal use that meets eligibility for a maximum annual deduction of \$10,000 which may be phased out due to income limitations. Documentation (window sticker) is required as new vehicle purchases need to be assembled in the United States;
 - Deduction For Seniors – May claim an additional \$6,000 deduction for individuals age 65 and older which may be phased out due to income limitations;
 - Clean Vehicle Credits (Electric Vehicle) – Credits expired on September 30, 2025;
 - Energy Efficient Home Improvement Credit and Residential Clean Energy Credit – Due to this new Act these two credits, noted below, have expired at the end of 2025 and will no longer be available in 2026 and beyond.
- Energy Efficient Home Improvement Credit - Installation of home improvements for new windows, doors, insulation, home energy audits, and central air conditioners may be eligible for a tax credit of 30% of the cost, up to a maximum of \$1,200. In addition, installation for qualified heat pumps, water heaters, biomass stoves or biomass boilers may be eligible for up to a \$2,000 credit. Receipts for work completed are required;
- Residential Clean Energy Credit – Expenses in the year of installation for solar, wind, geothermal, solar water heaters, fuel cells, and battery storage may be eligible for a 30% tax credit. Receipts for work completed are required;
- The standard mileage rates used to calculate the deductible costs of operating an automobile during 2025 is:
 - 70 cents per mile driven for business purposes;
 - 20.5 cents per mile driven for medical purposes;
 - 14 cents per mile driven in service of charitable organizations.



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Federal Tax Updates, Continued:

- Contributions to Traditional or Roth retirement accounts for 2025 are limited to a maximum of \$7,000 (\$8,000 if you are 50 or older) and must be contributed on or before April 15, 2026;
- Health Care – Health insurance coverage forms (Forms 1095-A, 1099-HC, etc.) are still required to properly calculate any Federal health insurance tax credits or Massachusetts health insurance penalties. The most commonly missed form is Form 1095-A. Please ensure that you obtain and provide us all health insurance coverage forms as not including these on your income tax return may cause incorrect tax calculations and delays in processing returns.

Massachusetts State Tax Updates:

- The Massachusetts health care reform law requires most residents age 18 and over to have health insurance. Individuals who are able to afford health insurance but fail to comply with this law are subject to a maximum penalty of \$2,244;
- Circuit Breaker Credit – An increased tax credit of up to \$2,820 may be available for renters or homeowners age 65 and older, which is limited by taxpayer's total income and/or assessed home value;
- Septic Credit – A tax credit up to \$4,000 per year (\$18,000 aggregate maximum) may be available to residential homeowners who repair or replace a failed septic system;
- Child and Family Tax Credit – The Massachusetts credit is \$440 per dependent child, dependents age 65 or over, and disabled dependents or spouse;
- Massachusetts continues to offer a tax deduction up to \$1,000 per year (\$2,000 married) on education 529 plan contributions.

The items noted above were obtained on the Internet at www.irs.gov or www.mass.gov/dor. We may discuss these and any other issues at your convenience.

2025 INDIVIDUAL INCOME TAX ORGANIZER

Andrew F Miller, CPA, PC
PO Box 1217, Barnstable, MA 02630
Phone: 508-362-2678 Fax: 866-732-7133
Email: andrew@amillercpa.com

TAXPAYER INFORMATION

** For existing clients only include updates*

Name and
Address:

Email Address:

Filing Status:

Single
Married, Filing Jointly
Married, Filing Separately
Head of Household
Widow(er)

Taxpayer D.O.B.

Spouse D.O.B

Home Phone #

Mobile or Work #

DEPENDENTS

Name of Dependents

Date of Birth

Social Security #

Months in your home in 2025

CHILD & DEPENDENT CARE

Did you incur expenses for care of a dependent child under 13 so that you could work or attend school?

Qualifying Child's Name

Child Care Provider's Name & Address

Provider's ID#

Amount Paid

WAGES INCOME

Please enclose all W-2 Forms provided by your employer(s).

INTEREST & DIVIDEND INCOME

Please include any year-end brokerage statements and 1099-DIV Forms you received.

Name of Payer

Gross Amount Received

OTHER INCOME

Please enclose all 1099 Forms and Schedule K-1's.

Amount

Allimony Received - Include Payors Name, SSN, and Amount	
Cancelled Debt - Attach Forms 1099-C	
Capital Gains - Attach brokerage statement Forms 1099-B or 1099-S	
Cryptocurrency - Attach brokerage statement Forms 1099-B	
Gambling Winnings - Attach Forms W-2G	
Income from Estates, LLC's, Trusts, Partnerships, and S-Corporations - Attach Forms K-1	
Pension, Annuity and IRA Distributions - Attach Forms 1099-R	
Prizes and Awards - Attach Forms 1099-MISC	
Social Security Benefits - Attach Forms SSA-1099	
Solar Income (SREC Credits)	
State Tax Refunds - Attach Forms 1099-G	
Unemployment Benefits and Paid Family Medical Leave - Attach Forms 1099-G	
Other	

RENTAL AND ROYALTY INCOME AND DEDUCTIONS

(YOU MAY ALSO USE THIS SECTION FOR HOME OFFICE EXPENSES RELATED TO BUSINESS USE OF HOME)

Property A

Property B

Type of Property	Property A	Property B
Property Location		
Rental Income - Attach Forms 1099-MISC		
Royalty Income - Attach Forms 1099-MISC		
Advertising		
Auto and Travel		
Cleaning and Maintenance		
Commissions		
Insurance		
Professional Fees		
Management Fees		
Mortgage Interest Paid		
Other Interest Paid		
Repairs		
Supplies		
Taxes		
Utilities		
Other		

STOCK OR PROPERTY SALES

Please enclose brokerage statements, Form 1099-B, 1099-S, or real estate transaction papers.

Name of Stock or Property Description	Number of Shares	Date Acquired	Date Sold	Amount of Sales Price	Cost or Other Basis	Expense of Sale

HEALTH CARE COVERAGE

Did you and your dependents have health coverage for the entire year?

Yes ☐

No ☐

Attach Forms 1099-HC and 1095-A, 1099-B or 1099-HC, if available

HEALTH SAVINGS ACCOUNT

Did you have a Health Savings Account (HSA, MSA)?

Yes ☐

No ☐

Attach Forms 1099-SA, 5498-SA

DEDUCTIONS - MEDICAL AND DENTAL EXPENSES

	Un-Reimbursed Amount
Prescription Drugs and Insulin	
Doctors and Dentists	
Hospitals	
Insurance Premiums you Paid for Medical and Dental Care	
Transportation Expense or Vehicle Miles for Medical Purposes	
Other, including hearing aids, dentures, eyeglasses, braces, wheelchairs, etc.	

DEDUCTIONS - TAXES

	Amount
Real Estate Taxes	
Personal Property Taxes	
Other	

DEDUCTIONS - INTEREST

	Amount
Home Mortgage Interest paid to Financial Institutions (Form 1098)	
Home Mortgage Interest paid to Individuals (show name and address)	

DEDUCTIONS - CONTRIBUTIONS

	Amount
Cash Contributions -	
Non-Cash Contributions -	

BUSINESS OR FARM INCOME AND EXPENSES		
INCOME	Amount	Main Product or Principal Activity
Attach Forms 1099-K and 1099-NEC, if available		

EXPENSES	Amount		Amount
Advertising		Meals and Entertainment	
Bank Charges		Office Supplies and Expenses	
Business Gifts		Payroll Processing Fees	
Car and Truck Expenses		Postage and Delivery	
Cleaning and Maintenance		Rent: Equipment Rent	
Commissions		Property Rent	
Computer and Internet Expenses		Repairs and Maintenance	
Continuing Education		Small Tools and Equipment	
Contract Labor		Supplies	
Credit and Collection Costs		Taxes	
Dues and Subscriptions		Telephone	
Filing Fees		Trash Removal	
Insurance		Travel	
Interest		Uniforms	
Legal and Professional Fees		Utilities	
Licenses and Permits		Website Expenses	

COLLEGE TUITION (Include tuition, fees & books but not room or board)			
Name of Student	Relationship	Classification	Amount Paid
		Fr-So-Jr-Sr-Other	
		Fr-So-Jr-Sr-Other	
		Fr-So-Jr-Sr-Other	

Estimated Taxes Paid				IRA/SEP Contributions			
Federal		State		Date	Roth or	Taxpayer	Spouse
Date Paid	Amount	Date Paid	Amount	Paid	Traditional	Amount	Amount

Other Comments