

# GRADY & ASSOCIATES

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## PDF Scanner

- The notes app on iPhone can scan documents into PDF. In notes app click new note, click the paperclip, click the camera. We highly prefer PDFs for smaller file size.

## Secure file Portal

- Please never send sensitive information via email. Upload documents securely by clicking [HERE](#) or by visiting [www.CPABroomfield.com](http://www.CPABroomfield.com).

## No Piecemeal

- Please send 100% of tax documents in a single upload vs. multiple. That cuts down significantly on our administrative time.

## **Big Beautiful Bill updates**

- Taxpayers who had not itemized deductions in the past may now be eligible. Please complete the itemized deductions schedule even if you think you might not itemize.
- Even if you don't itemize it is possible to get an above-the-line deduction for charitable contributions, so please input charitable contributions.

## **Amounts on Tax Organizer**

- The tax organizer asks you to list amounts. For example, maybe you have a 1099 from Fidelity with various dividends, interest, and capital gains. We don't necessarily care what amount you list on the organizer. It is more or less a check for us that you provide the actual 1099 form. We care most that the actual tax form was uploaded.

Joint returns must include two unique email addresses which will be used for digital signature.

## TAX ORGANIZER

<b>Taxpayer Information</b>			<b>Spouse Information</b>		
Last name .....			Last name .....		
First name .....			First name .....		
Middle Initial.....	_____	Suffix.....	Middle Initial.....	_____	Suffix.....
Social security number .....			Social security number .....		
Occupation .....			Occupation.....		
Work phone .....	Ext ...		Work phone.....	Ext ...	
Cell phone .....			Cell phone .....		
E-mail address.....			E-mail address.....		
Date of birth .....			Date of birth .....		
Address .....					Apartment number.....
City .....			State.....		ZIP Code.....
Home phone.....			Fax number .....		
<b>Dependent Information</b>					
First name	MI	Social Security Number	Date of Birth	Months Lived with Taxpayer	Child Care Expense
Last name	Suffix	Relationship			
<b>Child and Dependent Care Provider Expenses</b>					
Name	Address		ID Number	Amount Paid	
<b>Education Tuition and Fees</b>					
Attach all Form 1098-Ts and a list of your qualified education expenses.					
<b>Student Loan Interest Paid</b>					
student loan interest.....					

**Attach Form(s) W-2 – Wages, Salaries, Tips and Other Compensation**

Employer Name	Amount

**Attach Form(s) 1099-R – Distributions from Pensions, Annuities, Retirement, Profit-Sharing, IRAs, etc**

1099-R Payer Name	Amount

**Attach Form(s) SSA-1099 – Social Security/Railroad Benefits**

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<b>Taxpayer</b>	<b>Spouse</b>
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Social Security Benefits from Form SSA-1099 ..... \_\_\_\_\_  
Railroad Retirement Benefits from Form RRB-1099 ..... \_\_\_\_\_  
Medicare B premiums withheld ..... \_\_\_\_\_  
Medicare C premiums withheld ..... \_\_\_\_\_  
Medicare D premiums withheld ..... \_\_\_\_\_

**Attach Form(s) 1099-MISC – Miscellaneous Income and 1099-NEC**

ATTACH SCHEDULE C ORGANIZER

**1099-MISC Payer Name and 1099-NEC Payer Name**

**Attach Form(s) 1099-INT – Interest Income**

1099-INT Payer Name	Amount

**Attach Form(s) 1099-DIV – Dividend Income**

1099-DIV Payer Name	Amount

**Attach Form(s) 1099-B, 1099-S – Sales of Stocks, Bonds, Real Estate, etc**

Attach all stock sale transaction information, including initial cost information.

**Other Government Forms to attach:**

Form(s) 1099-G – Certain Government Payments, Schedule K-1s – Partnership, S-Corporation, Trust or Estate Income, Form(s) W-2G – Gambling or Lottery Winnings, Form(s) 1099-Q – Payments from Qualified Education Programs

### **Other Income:**

Alimony, jury duty, unreported tips, disability income, etc. Business, rentals, farms: Attach income and expenses for any business, rental or farm you own. Include a list of all new equipment acquired this year, including date of purchase and cost.

	Taxpayer	Spouse
<b>Retirement Plan Contributions</b>		
Traditional IRA contributions made .....	_____	_____
Roth IRA contributions made .....	_____	_____
SEP, Keogh, Individual 401(k) or SIMPLE Contributions .....	_____	_____

## Deductions

### Medical and Dental Expenses

	Amount
Prescription medications.....	Out of pocket medical expenses must exceed 7.5% of adjusted gross income in order to count as an itemized deduction. For example if your AGI is \$100k, the first \$7,500 of out of pocket
Health insurance premiums .....	.....
Doctors, dentists, etc .....	.....
Hospitals, clinics, etc .....	.....
Eyeglasses and contact lenses .....	medical expense is not deductible. The amount over \$7,500 is deductible as an itemized deduction, assuming you qualify to itemize.
Miles driven for medical purposes...	.....

Other medical and dental expenses:

\_\_\_\_\_

### Taxes

	Amount
Real estate taxes paid on principal residence .....	.....
Real estate taxes paid on additional homes or land .....	.....
Auto license registration fees based on the value of the vehicle .....	.....
Other personal property taxes .....	.....

### Interest Expenses

Home mortgage interest paid – Attach Form(s) 1098.

Lender's Name	Amount
_____	_____

Points paid on loan to buy, build or improve main home

Lender's Name	Amount
_____	_____

### Cash/Check/Credit Contributions

	Amount	CHECK BOX IF ZERO
_____	_____	_____
_____	_____	_____

### Noncash Charitable Contributions

Attach all receipts with details listing the following information: Donee, donee address, description of donation, date acquired and date contributed, your cost, value at time of donation, and how you acquired the property.

If > \$500 attach itemized schedule

### Miscellaneous Deductions

	Amount
Union and professional dues .....	.....
Professional subscriptions, books, supplies .....	.....
Uniforms and protective clothing (including cleaning) .....	.....
Job search costs .....	.....
Taxpayer educator expenses.....	.....
Spouse educator expenses.....	.....
Tax return preparation fees .....	.....
Safe deposit box rental .....	.....
Gambling losses (to the extent of gambling income) .....	.....
Other expenses (list): _____	_____

If left unchecked,  
question is assumed No.

2025

Questions

1 Did a lender cancel any of your debt in 2025? (Attach any Forms 1099-A or 1099-C) .....  Yes

2 Did you make energy efficient improvements to your home or purchase any energy-saving property during 2025? If yes, please attach details .....

3 Did you purchase a motor vehicle or boat during 2025? .....   
If yes, attach documentation showing sales tax paid.

4 Did you purchase a hybrid or electric vehicle in 2025? If yes, enter year, make, model, and date purchased: \_\_\_\_\_

5 Did you pay qualified passenger vehicle loan interest in 2025? .....   
If yes, attach documentation showing interest paid.

6 Did you donate a vehicle in 2025? If yes, attach Form 1098C .....

8 Did your marital status change during 2025? .....   
If yes, explain: \_\_\_\_\_

9 Were you or your spouse permanently and totally disabled in 2025? .....

10 Do you have dependents who must file? .....

11 Do you have children who are under age 19 or a full time student under age 24 with investment income greater than \$2,700? .....

12 Did you provide over half the support for any other person during 2025? .....

13 Did you incur adoption expenses during 2025? .....

14 Did you receive a total distribution from an IRA or other qualified plan that was partially or totally rolled over into another IRA or qualified plan within 60 days of the distribution? .....

16 Did you receive tip income not reported to your employer? .....

17a Did you buy, sell, refinance, foreclose or abandon a principal residence or other real property in 2025? If yes, attach closing or escrow statements, 1099-C or 1099-A forms .....   
b If you sold a home, did you claim the First-Time Homebuyer Credit when you purchased it? .....

18 Did you incur any casualty or theft losses during 2025? .....

19 Did you incur any non-business bad debts? .....

20 Did you pay any individual for domestic services in 2025? .....

21 Did you take a retirement account distribution related to a natural disaster? .....

22 Did you buy or sell any stocks or bonds in 2025? .....

23 Did you use the proceeds from Series EE or I U.S. savings bonds purchased after 1989 to pay for higher education expenses? .....

25 Did you receive any income not included in this Tax Organizer? .....   
If yes, please attach information.

26 Do you expect your income and deductions in 2026 to be the same as 2025? .....   
If no, attach explanation of changes expected.

27 Did you receive Form 1095-A (Health Insurance Marketplace Statement)? If so, please attach .....

28 At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? .....

29 If you paid any alimony, enter recipient's SSN: \_\_\_\_\_ Alimony paid: \_\_\_\_\_

30 Enter your state of residence ..... **Taxpayer** \_\_\_\_\_ **Spouse** \_\_\_\_\_

31a Do you want to change the language with which the IRS communicates with you? .....   
b If yes, which language? \_\_\_\_\_

#### Electronic Filing and Direct Deposit of Refund

Yes

The Internal Revenue Service is able to deposit many refunds directly into taxpayers' accounts.

If you receive a refund, would you like direct deposit? .....

If yes, please provide a voided check (not a deposit slip) if your bank account information has changed.

What type of account is this? ..... Checking  Savings

## ESTIMATED TAXES PAID

Estimated taxes are direct payments made by self employed or individuals with high investment income. **DO NOT input W2 withholding**. We will pull that from your W2.

List dates and amounts paid for all federal estimated income taxes.

If you cannot remember the amounts of estimates made please create an account here.

<https://www.irs.gov/payments/your-online-account>

	Date Paid	Amount Paid	
Federal Estimate #1			Do not input W2 withholding.
Federal Estimate #2			
Federal Estimate #3			
Federal Estimate #4			
Extension Payment			

List the dates and amounts paid for all Colorado estimated income taxes.

If you cannot remember the amounts of estimates made please create an account here.

[https://www.colorado.gov/revenueonline/\\_/](https://www.colorado.gov/revenueonline/_/)

	Date Paid	Amount Paid	
Colorado Estimate #1			Do not input W2 withholding.
Colorado Estimate #2			
Colorado Estimate #3			
Colorado Estimate #4			
Extension Payment			

List dates and amounts for estimated state income taxes of other states.

# HEALTH INSURANCE REPORTING REQUIREMENTS

Did you purchase health insurance through a government marketplace exchange?

YES                    NO

If yes, please include a full copy of form 1095-A. It will look like the image below.

If you purchased insurance through a private plan or your workplace you would receive form 1095-B or 1095-C. We do not need to report B or C for Colorado residents. We only need form 1095-A.

<b>Form 1095-A</b>		<b>Health Insurance Marketplace Statement</b>		<input type="checkbox"/> VOID	OMB No. 1545-2232
Department of the Treasury Internal Revenue Service		Do not attach to your tax return. Keep for your records. Go to <a href="http://www.irs.gov/Form1095A">www.irs.gov/Form1095A</a> for instructions and the latest information.			
<b>Part I Recipient Information</b>					
1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name			
4 Recipient's name		5 Recipient's SSN	6 Recipient's date of birth		
7 Recipient's spouse's name		8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth		
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)			
13 City or town	14 State or province	15 Country and ZIP or foreign postal code			

## DIRECT DEPOSIT INFORMATION

If you checked yes for direct deposit of refund, please input bank information.

Routing Number (9 Digits)

Account Number

## STATE 529 CONTRIBUTIONS

\*The owner is the person that can make changes on the account, not the student or beneficiary.

Owner's Name	Owner's SSN	Contribution	State

## AUTO LOAN INTEREST DEDUCTION – ON NEW VEHICLES

- Must be interest on the purchase of a new vehicle and purchased after 12/31/2024.
- It must be a personal non-business use vehicle.
- Do NOT input interest paid on the purchase of used vehicles.
- The loan must be in the taxpayer or spouse's name.
- It is fully phased out at AGI > \$250K married and > \$150k single.
- There is no specific tax form that you will receive. The best document is your December loan statement.
- Final assembly must have occurred in the USA. To test that enter vin [HERE](#).

Total Loan Interest Paid in tax year


Vehicle Identification Number VIN

## NO TAX ON OVERTIME

- You must be a non-exempt non-salaried employee under FLSA to qualify.
- Self-employed individuals do not qualify.
- This is NOT reported on your W2 because it was a mid-year tax law change. You must provide us with a year end pay stub showing the overtime portion of the wages.
- If AGI is over \$550k married or \$400k single you do not qualify, so don't waste your time here if income exceeds those limits.

Employer Name	Total Overtime Pay

\*DO NOT INCLUDE OVERTIME PAY IF YOU ARE A SALARIED EXEMPT EMPLOYEE

\*PLEASE SEND COPY OF YOUR PAYSTUB FOR SUPPORT - THIS IS NOT ON YOUR 2025 W2

## NO TAX ON TIPS

- If AGI is over \$550k married or \$400k single you do not qualify.
- You must be in a profession that customarily receives tips as defined by a Treasury Tipped Occupation Code. Check box below for qualifying occupation.
- If you received cash tips that were not reported to your employer, those must be reported on form 4137 and social security tax will be added to that amount.

Employer Name	Total Tips Received

Check box below for your qualifying Treasury Tipped Occupation(s).

### Beverage and Food Service

<input type="checkbox"/>	Bartenders
<input type="checkbox"/>	Wait Staff
<input type="checkbox"/>	Food Servers, Non-restaurant
<input type="checkbox"/>	Dining Room and Cafeteria Attendants and Bartender Helpers
<input type="checkbox"/>	Chefs and Cooks
<input type="checkbox"/>	Food Preparation Workers
<input type="checkbox"/>	Fast Food and Counter Workers
<input type="checkbox"/>	Dishwashers
<input type="checkbox"/>	Host Staff, Restaurant, Lounge, and Coffee Shop
<input type="checkbox"/>	Bakers

### Entertainment and Events

<input type="checkbox"/>	Gambling Dealers
<input type="checkbox"/>	Gambling Change Persons and Booth Cashiers
<input type="checkbox"/>	Gambling Cage Workers
<input type="checkbox"/>	Gambling and Sports Book Writers and Runners
<input type="checkbox"/>	Dancers
<input type="checkbox"/>	Musicians and Singers
<input type="checkbox"/>	Disc Jockeys, Except Radio
<input type="checkbox"/>	Entertainers and Performers
<input type="checkbox"/>	Digital Content Creators
<input type="checkbox"/>	Ushers, Lobby Attendants, and Ticket Takers
<input type="checkbox"/>	Locker Room, Coatroom, and Dressing Room Attendants

### Hospitality and Guest Services

<input type="checkbox"/>	Baggage Porters and Bellhops
<input type="checkbox"/>	Concierges
<input type="checkbox"/>	Hotel, Motel, and Resort Desk Clerks
<input type="checkbox"/>	Maids and Housekeeping Cleaners.

### Home Services

<input type="checkbox"/>	Home Maintenance and Repair Workers
<input type="checkbox"/>	Home Landscaping and Groundskeeping Workers
<input type="checkbox"/>	Home Electricians
<input type="checkbox"/>	Home Plumbers
<input type="checkbox"/>	Home Heating and Air Conditioning Mechanics and Installers
<input type="checkbox"/>	Home Appliance Installers and Repairers
<input type="checkbox"/>	Home Cleaning Service Workers

Locksmiths  
 Roadside Assistance Workers

**Personal Services**

Personal Care and Service Workers  
 Private Event Planners  
 Private Event and Portrait Photographers  
 Private Event Videographers  
 Event Officiants  
 Pet Caretakers  
 Tutors  
 Nannies and Babysitters

**Personal Appearance and Wellness**

Skincare Specialists  
 Massage Therapists  
 Barbers, Hairdressers, Hairstylists, and Cosmetologists  
 Shampooers  
 Manicurists and Pedicurists  
 Eyebrow Threading and Waxing Technicians  
 Makeup Artists  
 Exercise Trainers and Group Fitness Instructors  
 Tattoo Artists and Piercers  
 Tailors  
 Shoe and Leather Workers and Repairers

**Recreation and Instruction**

Golf Caddies  
 Self-Enrichment Teachers  
 Recreational and Tour Pilots  
 Tour Guides  
 Travel Guides  
 Sports and Recreation Instructors

**Transportation and Delivery**

Parking and Valet Attendants  
 Taxi and Rideshare Drivers and Chauffeurs  
 Shuttle Drivers  
 Goods Delivery People  
 Personal Vehicle and Equipment Cleaners  
 Private and Charter Bus Drivers  
 Water Taxi Operators and Charter Boat Workers  
 Rickshaw, Pedicab, and Carriage Drivers  
 Home Movers