

EPA BUSINESS AND FINANCIAL SERVICES, INC

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2010 INCOME TAX RETURN

SELF		SPOUSE	
Name	Name
Occupation	Occupation
SSN	SSN
Date of Birth	.....	Date of Birth	.....
Home Phone	.....	Home Phone	.....
Disabled	<input type="checkbox"/>	Disabled	<input type="checkbox"/>
Work Phone	.....	Work Phone	.....
Blind	<input type="checkbox"/>	Blind	<input type="checkbox"/>
Cell Phone	.....	Cell Phone	.....
Best Time to Call	.....	Best Time to Call	.....
Email	.....	Email	.....
Fax	.....	Fax	.....
Present Address	.....	Zip Code	.....
County	.....	Date Address Changed	.....
Address on Last Year's Tax Return (if different)	.....	

Personal Income Tax Organizer and Deduction Finder[®]

✓
CHECKLIST
Documents Needed

- 1) Your completed *Personal Income Tax Organizer and Deduction Finder*[®].
- 2) All Forms W-2 (wages) and Forms 1099 and 1098 (such as 1099-INT for interest, 1099-DIV for dividends, 1099-B for sale of securities, 1099-R for annuities, pensions and IRA or other retirement plan withdrawals, 1099-G for state tax refunds, 1099-S for real estate sales, SSA-1099 for Social Security, 1099-G for unemployment compensation and 1099-MISC for commissions and fees, etc.). *Include all copies.*
- 3) Copies of Schedules K-1 for partnerships, joint ventures, S corporations, estates or trusts. (See note below.)
- 4) If you sold real estate, stock or a mutual fund during the year, see STEP 4.
- 5) If you acquired or refinanced a home or other property in 2010, bring in a copy of the closing statement.
- 6) If you are a new client, provide copies of tax returns for 2007, 2008 and 2009.

 **Note:** You do not need item #3 above in order to make your tax appointment. You can provide these documents to us at a later date.

STEP 1

Filing Status: Single Married Filing Joint Qualifying Widow(er)¹ Head of Household² Married Filing Separate

In year 2010 only: Married (date: _____) Divorced (date: _____) Spouse Died (date: _____)

Dependents (See Tax Tip 1)

Children living with you age 18 or younger (age 19–23 if attending school full time for at least five months during the year) who did not provide more than half of their own support or a permanently and totally disabled child.

1)	Birthdate	SSN
2)	Birthdate	SSN
3)	Birthdate	SSN
4)	Birthdate	SSN

Other Dependents

(relatives and/or members of household)

Relationship

Birthdate

Social Security #

2010 Gross Income

Months Resided in Your Home in 2010

% Support Rcvd From You

Check if you are divorced and either signed or received Form 8332 (release of exemption for child). (Provide Form 8332.)

Check if any of your dependent children have unearned income over \$950. Unearned income consists of interest, dividends, capital gains, etc.

¹ All of the following must apply: your spouse died in 2008 or 2009; in that year you qualified to file jointly; you did not remarry before January 1, 2011 and you paid over half the cost of maintaining your home, which was your dependent child's (or stepchild's) main home for the entire year.

² Must be unmarried (or considered unmarried) at the end of the tax year, and maintain a home that for more than half of the tax year is the principal home of a qualifying person (generally your child or relative). You may be considered unmarried if your spouse did not live in your home during the last six months of the tax year. If maintaining the household of a parent, the parent does not need to live with you to qualify.

STEP 2

The following items may affect your tax return. Please answer carefully.

These questions pertain to calendar year 2010 unless otherwise noted. If married filing jointly, questions apply to you and your spouse.

1. Y N Did you pay or receive alimony? Do not include child support. (Select one.) Pay Receive
To/From: Name _____ Social Security Number _____ Amount \$ _____
2. Y N Do you own any securities or hold any debts that became worthless during the year? If yes, provide details.
3. Y N Were any stock options granted to you by your employer, or did you exercise any stock options? If yes, provide details.
4. Y N Are you a National Guard member or an Armed Forces reservist and travel more than 100 miles and stay overnight to fulfill duty? If yes, provide details.
5. Y N Did you move because of a job change? Provide details for a possible moving expense deduction.
6. Y N Did you (or do you plan to before April 18, 2011) contribute to a traditional IRA or Roth IRA for 2010?
Self: Traditional IRA \$ _____ Roth IRA \$ _____ Spouse: Traditional IRA \$ _____ Roth IRA \$ _____
7. Y N Are you interested in making additional contributions to a retirement plan? (See Tax Tips 4, 5 and 6.)
8. Y N Are you a teacher? If yes, did you incur out-of-pocket classroom costs? Amount \$ _____
9. Y N Did you pay child care costs for a dependent child under age 13, or costs of caring for a handicapped individual, so you could work, attend school or look for a job? If yes, provide the amounts paid for each dependent and the names, addresses and taxpayer identification numbers of the care providers. Also, show how much, if any, was reimbursed by an employer dependent care plan: \$ _____ (See Tax Tip 14.)
10. Y N Did you incur any expenses associated with the adoption of a child? If yes, provide details: _____
11. Y N Did you purchase a new hybrid or advanced lean-burn vehicle or a plug-in electric vehicle? If yes, provide make, model and date of purchase. If a low-speed, or a 2 or 3-wheeled vehicle, also provide cost. (See Tax Tip 17.)
12. Y N Did you purchase a new car, truck, motorcycle or motor home after February 16, 2009, and before January 1, 2010, and pay state or local sales or excise tax in 2010? If so, provide a copy of your sales invoice or contract.
13. Y N Did you receive any tips during the year? If yes, were all tips reported to your employer? (See Tax Tip 13.) Yes No
14. Y N Did you pay any individual \$1,700 or more to perform household services during the year, such as babysitting, cleaning, cooking or gardening?
15. Y N Were there any changes to federal or state returns filed in prior years? If yes, provide copies of the changes or correspondence received.
16. Y N Was any debt on your principal residence reduced or forgiven? If yes, provide details. (See Tax Tip 18.)
17. Y N Do you and/or your spouse want to designate \$3 to the Presidential Election Campaign Fund? (Does not change amount due or refund.)
18. Y N Do you or your spouse want to allow your preparer or another individual to discuss your federal return with the IRS? Provide name/phone of individual if not preparer.
19. Y N Did you or your spouse receive an economic recovery payment from the Social Security Administration? Amount: Taxpayer \$ _____ Spouse \$ _____
20. Y N Did you receive COBRA premium assistance (reduced premium payments)? If so, provide amount: \$ _____
21. Y N Did you or your spouse have a financial interest in or signature or other authority over a foreign financial account (such as a bank or securities account)? If yes, enter the name of the foreign country: _____
22. Y N Did you receive a distribution from, or were you the grantor of, or a transferor to, a foreign trust?
23. Y N Did you (or your spouse) make gifts totaling more than \$13,000 to any individual during the year? If so, provide details.
Gift: _____ Recipient's Name: _____ Relationship to You: _____ Address: _____

STEP 3 Income (Round all figures to nearest dollar)

Wages—Provide ALL Copies of Forms W-2

Number of Employers (W-2s) (Number only. No amounts.) for: Self _____ Spouse _____

Dividend and Interest Income

Provide all Forms 1099-INT, 1099-DIV and 1099-OID. If you list interest and dividends on a separate sheet, do not duplicate what's reported on the 1099s. See Tax Tip 9.

Installment Sale Payments Received

Interest Portion = \$ _____ Principal Portion = \$ _____

Is payer a relative or related party? Yes No

If payer uses property as a principal residence, provide payer's:

Name _____
Address _____
Social Security Number _____

Retirement Plan Distributions—

Pensions, Annuities, Rollovers, IRA, SEP, SIMPLE IRA, Keoghs, Lump-Sum Distributions or Other Retirement Plan Withdrawals

Provide copies of all Forms 1099-R received. Provide details of any distributions that were rolled over. See Tax Tips 7 and 15.

Partnerships, Estates, Trusts and S Corporations

Provide all Schedules K-1 received for the tax year.

Social Security or Railroad Retirement Benefits

Provide Forms SSA-1099 or RRB-1099.

Other Income—Provide all Forms 1099, etc.

Bartering Income \$ _____
Bonuses and Prizes not reported on Form W-2 (Explain)
Cancellation of Debt (Form 1099-A or 1099-C)
Commissions and Fees (Not reported in STEP 5)
Disability Income not included on Form W-2 (taxable)
Education Savings Account or 529 Plan Withdrawals (Form 1099-Q)
Farm Income (List income and expenses on separate sheet.)
Federal Income Tax Refund (for state tax purposes)
Gambling/Lottery Winnings
Health or Medical Savings Account Withdrawals (Form 1099-SA)
Jury Duty—Election Board Fees
Scholarships (Form 1098-T)
State Income Tax Refund (Form 1099-G)
Tips and Gratuities not reported on Form W-2 (Tax Tip 13)
Unemployment Compensation (Form 1099-G)
Veterans' Pension and Disability
Workers' Compensation
Other (Attach separate sheets if necessary.)

STEP 4 Asset Sales and Exchanges

Provide the following information about sales of stock, mutual funds, real estate (including personal residence—see Tax Tip 8) or other property along with Forms 1099-B, 1099-S, closing statement or other supporting information. Attach separate sheet if necessary:

	Asset #1	Asset #2
Description of Property		
Date Acquired		
Date Sold		
Sales Price	\$ _____	\$ _____
Basis (See Tax Tips 11 and 12)		
Expenses of Sale		

STEP 5 Self-Employed Income (See STEPs 7–8)

Business Activity/Product: _____

Business Name: _____

Gross Receipts (Provide all Forms 1099.)..... \$ _____

Inventory—Beginning of Year

Merchandise Purchases (less Product for Personal Use)

Labor, Materials and Other Costs of Inventory

Inventory—End of Year

STEP 6 Rental Income (Tax Tip 16)

Property Address: (attach separate sheets if necessary) _____

Rents Received \$ _____

(List security deposits separately.)

Number of days rented: _____ If a home, number of personal-use days: _____


STEP 7 Self-Employed, Rental and Business Use of Home Expenses

For business asset purchases or sales, provide a separate schedule listing dates of purchase or sale, purchase/sales price and description of property. Include copies of sales receipts or contracts if available. Do not duplicate in expenses below.

Do you qualify for business use of home? Yes No

(See Employee/Self-Employed Tax Tip B on next page.)

If yes, business use area (sq. ft.) _____ Total area of home (sq. ft.) _____

Use Correct Column 	Self-Employed	Business Use of Home (100%)	Rental
	\$	XXXXX	\$
Advertising	\$ _____	XXXXX	\$ _____
Association Dues			
Auto, Travel, Meals and Entertainment		----- See STEP 8 -----	
Bank Charges		XXXXX	
Business Phone/Long Distance Calls		XXXXX	
Commissions and Fees Paid		XXXXX	
Contract Labor		XXXXX	
Employee Benefit Programs		XXXXX	
General Office Supplies & Expenses		XXXXX	
Insurance (not including health)			
Interest • Mortgage (Form 1098)			
• Other Interest		XXXXX	
Legal and Other Professional Fees		XXXXX	
Management Fees/Caretaker			
Pension/Profit-Sharing Plan Contributions Made for Employees		XXXXX	
Postage and Freight		XXXXX	
Professional Dues and Publications		XXXXX	
Rent Paid • Vehicles, Machinery and Equipment			
• Other Business Property			
Repairs & Maintenance			
Supplies (including small hand tools)		XXXXX	
Taxes • Real Estate			
• Other			
Utilities: Electric _____ Heat _____			
Water, Sewer, Trash _____			
Other _____ Total: _____			
Wages Paid		XXXXX	
Other Expenses (provide list)			

STEP 8

Employee and Self-Employed

Travel and Entertainment Expenses

Travel expenses are deductible if you traveled away from home overnight on business. List on a separate sheet business meals and entertainment expenses you paid when not traveling. Include date, persons present and business purpose.

Use Correct Column	Employee	Self-Employed	Rental Activity
Travel:			
Airplane, Train, Taxi, Auto Rental, Tips	\$	\$	\$
Meals (See C below)			
Lodging			
Telephone			
Cleaning and Laundry			
Baggage and Shipping			
Other:			
Entertainment (total)			

Reimbursements

- 1) Were you reimbursed for any of the above expenses? Yes No
 2) If yes, provide details, including how reported on Form W-2.

Adjustments for the Self-Employed

- Insurance premiums paid: Health \$ Long-Term Care \$
Do not include if self-employed person is eligible to participate under any employer's plan. Report in STEP 14 instead. See D below.
- Are you covered only by a high deductible health plan (HDHP)? Yes No
 If "yes," check the type of HDHP coverage Self-only Family
- Are you enrolled in Medicare? Yes No
- Contributions made to a Health Savings Account \$
Do not include transfers to the HSA from a flexible spending account or IRA.
- Contributions made to your SEP, SIMPLE or qualified retirement plan \$

Employee/Self-Employed Tax Tips

- A) **First-Year Expensing Election.** Up to \$500,000 of qualifying business assets (including up to \$250,000 of qualified real property) purchased and placed in service in 2010 may be expensed currently. (Separate limits apply to business autos and SUVs.)
- B) **Business Use of Home Deduction.** If an area of the home is used regularly and exclusively for business, a deduction for a portion of mortgage interest, taxes, insurance, other operating costs and depreciation may be allowed. Special rules apply for inventory storage and daycare.
- C) **Per Diem Meal Rates.** In lieu of using actual expenses incurred for meals and incidental expenses, self-employed individuals and employees may deduct per diem amounts up to IRS-approved rates. The rates depend on location. Provide detailed list of dates and locations of business travel.
- D) **Self-Employed Health Insurance Deduction.** The deduction is not allowed for any month that the self-employed individual is eligible to participate in a subsidized health plan maintained by any employer. This rule is applied separately for policies that include long-term care. Premiums paid are for the self-employed individual, spouse, dependents and (effective March 30, 2010) children under age 27.
- E) **Health Savings Accounts (HSAs).** Self-employed individuals and employees covered by a high deductible health plan (deductible between \$1,200 and \$5,950 for individual coverage and between \$2,400 and \$11,900 for family coverage) can make deductible contributions to HSAs. For self-only coverage, contributions are limited to \$3,050 (\$4,050 if age 55 or older). For family coverage, contributions are limited to \$6,150 (\$7,150 if age 55 or older).
- F) **Self-Employed Retirement Plans.** Many retirement plans (funded with pre-tax dollars) are available to self-employed business owners. The deadlines for establishing a retirement plan vary. If you have employees, matching contributions may be required.
- G) **Small Employer Health Insurance Credit.** A credit is available to qualified small employers that pay health insurance premiums for employees. Premiums paid for the business owner and his family members don't qualify. Ask us for details.

Vehicle Expense

- Travel expenses between home and a temporary work location *within* your metropolitan area are not deductible unless one of two tests are met:
 - 1) You have one or more regular work locations away from your home or
 - 2) You qualify for a business use of home deduction.
- A work location is considered temporary if employment is expected to last and actually does last for one year or less. Commuting expenses for going between the taxpayer's home and a temporary work location *outside* the metropolitan area where the taxpayer lives and normally works are deductible.
- There are two methods to determine the deduction for automobiles and trucks used for business: (1) actual expenses or (2) standard mileage rate of 50¢ per mile. You may claim the standard mileage method whether you own or lease your vehicle.
- For each vehicle used for business, complete lines 1-6. If you use standard mileage allowance, ignore lines 8-14. If you purchased a vehicle this year and *do not* use standard mileage allowance, provide a copy of the sales invoice.

Vehicle	#1	#2
1) Total miles driven this year		
2) Mileage breakdown of (1) above:		
Business		
Commuting		
Personal		
3) Vehicle Description		
4) Date Vehicle Was First Used for Business		
5) Cost Basis =	\$	\$
Less Trade-In =	<	> <
Net Price =		
Plus Sales Tax =		
Total Cost =		
or Lease Payments =		
6) Interest Paid on Vehicle Loan (Self-Employed Only)		
7) Parking and Tolls		
8) Gasoline, Oil, Lubrication		
9) Repairs, Maintenance, Car Washes		
10) Tires and Supplies		
11) Insurance		
12) Tags and Licenses		
13) Garage Rent		
14) Other:		

Questions for All Taxpayers Claiming Vehicle Expenses:

- 1) Do you have evidence to support business use? Yes No
- 2) If yes, is the evidence written? Yes No
- 3) Do you (or your spouse) have another vehicle available for personal use? Yes No
- 4) Do you have an employer-provided vehicle that is available for personal use? Yes No
- 5) Were you reimbursed for any of above auto expenses? Yes No
- 6) If yes, is the reimbursement included in your Form W-2? Yes No

Recordkeeping: Your vehicle expenses will not be allowed by the IRS without adequate records or sufficient evidence verifying business use. Daily records provide the best protection in case of an audit.

STEP 9

Education Expenses (Attach Forms 1098-E and 1098-T)

Include information about education expenses incurred for you, your spouse or your dependents.

Student's Name	Education Purpose (degree seeking, job related)	Name of Institution	Type of Expense (See Tax Tip 2 and 3)	Amount Paid	Paid By Whom?	Student's Grade or Year in College
				\$		

STEP 10

Energy-Efficient Home Improvements

STEP 11

New Home

Did you make any energy-efficient improvements to your principal residence during the year, such as solar electric property, fuel cells, solar water heating, geothermal heat pump, small wind energy property, storm windows/doors, insulation, water heater or heating and air conditioning unit?

Complete if you purchased a new home during 2010. Provide closing documents that include cost and date of purchase.

Description of Improvement/Expenditure	Date Placed in Service	Amount	Is this your main home?	Yes <input type="radio"/> No <input type="radio"/>
		\$	Did you (or your spouse) own a home during the three-year period ending on the date you purchased the home?	Yes <input type="radio"/> No <input type="radio"/>

STEP 12

2010 Estimated Tax Payments*

	Federal	Date Paid	State	Date Paid	Note:
Amount applied from 2009 overpayment, if any:	\$		\$		* Do not include withholding from Forms W-2 or 1099 in estimated tax payments shown here.
First Quarter.....					
Second Quarter.....					
Third Quarter.....					
Fourth Quarter.....					

STEP 13

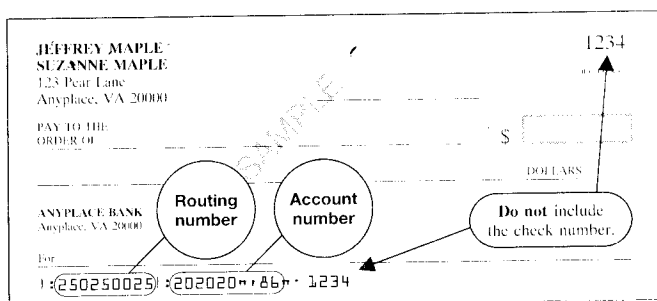
Tax Refund—Direct Deposit Information

If you are expecting a 2010 federal tax refund, the refund can be routed to up to three of your checking or savings accounts. If you prefer a direct deposit, please complete the following information. Otherwise a refund check will be mailed to you at the address on your tax return. (Tax refunds may also be directly deposited to your IRA, Health Savings Account, Archer MSA or Education Savings Account or to a Treasury Direct online account.)

Type of Account (Checking, Savings, IRA, etc.)	Routing Number (Nine digits)	Account Number	Percent of Refund

Sample check:

Note: The routing and account numbers may be in different places on your check.



Privacy Policy

We collect nonpublic information about you from the following sources:

- 1) Information we receive from you on applications, tax organizers, worksheets and other forms.
- 2) Information about your transactions with us, our affiliates or others and
- 3) Information we receive from a consumer reporting agency.

We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as required by law.

We restrict access to nonpublic personal information about you to those members of our firm who need to know that information in order to provide services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Tax Tips for All Taxpayers

- 1) A person who files a joint return (other than a return filed solely to claim a refund) cannot be claimed as a dependent. Also, special rules apply to children of divorced parents.
- 2) An American Opportunity tax credit (\$2,500 maximum) is available on a per-student, per-year basis for the first four years of post-secondary tuition, fees, books, supplies and equipment.
A lifetime learning credit (maximum \$2,000 per return) is available for post-secondary educational expenses (tuition and fees, plus books, supplies and equipment that must be paid to the institution as a condition of enrollment or attendance). It is available for an unlimited number of years for undergraduate, graduate, professional degree and other students acquiring or improving job skills enrolled in one or more courses.
The education credits phase out at higher levels of adjusted gross income (AGI).
- 3) You can also deduct up to \$2,500 of interest on qualified education loans for college or vocational school expenses, or up to \$4,000 of post-secondary tuition and fees, even if you do not itemize deductions. Deductions are phased out based on AGI.
- 4) Nondeductible contributions up to \$5,000 (\$6,000 if 50 or older) can be made to a Roth IRA. Distributions, including earnings, are tax-free when certain requirements are met. The contribution limit is subject to an AGI-based phase-out.
- 5) An IRA deduction up to \$5,000 (\$6,000 if 50 or older) is available to all taxpayers who are not covered by an employer-sponsored retirement plan. Taxpayers covered by an employer plan may be eligible for a full or partial deduction, depending on their AGI.
- 6) If only one spouse has compensation, a spousal IRA can be set up for the nonworking spouse. Each spouse (working and nonworking) may contribute up to \$5,000 or \$6,000 (if age 50 or older).
- 7) Exceptions to the 10% penalty apply for early withdrawals from an IRA if the funds are used for: (a) medical expenses in excess of 7.5% of AGI, (b) certain qualified educational expenses, (c) a first-time home purchase for distributions of up to \$10,000 or (d) medical insurance for those who are unemployed for at least 12 weeks. **Note:** IRA withdrawals are still subject to regular income tax.
- 8) A gain exclusion up to \$250,000 (\$500,000 if married and filing jointly or certain surviving spouses) is available for a sale of a principal residence if the taxpayer(s) owned and occupied the residence for two years of the five-year period ending on date of sale. The five-year period is extended for certain military, foreign service and intelligence personnel. If the home was used other than as your principal residence any time after 2008, some of the gain may be taxable.
- 9) Interest on certain Series EE savings bonds issued after 1989 is tax-exempt if proceeds are used for qualified educational expenses of a taxpayer, spouse or dependent, subject to AGI-based phase-out.
- 10) Keep receipts supporting tax deductions at least four years.
- 11) Improvement costs may reduce taxable profit upon sale of property. Keep records of improvement costs made to all real property at least four years after the property is sold.
- 12) If stock or mutual fund dividends are automatically reinvested instead of received in cash, maintain good records of all reinvested dividends each year. These reinvestments increase cost basis, and reduce gain or increase loss upon sale.
- 13) If "allocated tips" are listed on year-end Form W-2, the amount will be subject to both Social Security and income tax unless records (tip log) verify that a lesser amount was actually received.
- 14) Child care expense credit allows up to a 35% tax credit on up to \$3,000 of child care costs paid for one dependent or \$6,000 for two or more dependents.

- 15) Taxpayers born before 1936 who receive a lump-sum distribution from a pension plan or profit-sharing plan may use 10-year averaging.
- 16) Taxpayers investing in certain types of passive activities (such as limited partnerships) are limited in the amount of loss they can claim to offset other types of income. However, a taxpayer who actively participates in a rental real estate activity can apply up to \$25,000 in rental losses against other sources of income—subject to phase-out based on AGI.
- 17) Purchasers of qualifying alternative fueled vehicles (such as hybrids) and plug-in electric vehicles manufactured primarily for use on public streets are eligible for a tax credit.
- 18) Taxpayers can exclude \$2 million (\$1 million if MFS) of certain mortgages cancelled because of their financial condition or decline in the home's value. To qualify, the loan must have been to buy or improve the principal residence (or a loan refinancing such loans).

Tax Tips for Taxpayers Itemizing

- 19) Insurance premiums on policies that cover medical costs are deductible. Premiums on disability and loss of income insurance are not deductible.
- 20) Qualified long-term care insurance premiums are deductible subject to age and dollar limits: Age 40 or less, \$330; ages 41 to 50, \$620; ages 51 to 60, \$1,230; ages 61 to 70, \$3,290 and ages 71 and up, \$4,110.
- 21) Special assessments paid on your property are normally not allowed as a deduction. But, the interest portion of the special assessments can be deducted as a tax.
- 22) Loan origination fees (points) are deductible as interest by a buyer of a principal residence. Homebuyers are also allowed to deduct seller-paid points. Points paid on refinancing an existing mortgage must be deducted over the life of the new mortgage.
- 23) Charitable contributions of \$250 or more in any one day to any one organization must have written substantiation from the organization. A bank record, such as a cancelled check is not sufficient.
- 24) When making contributions of used furniture, appliances and clothing to nonprofit organizations, request a receipt from the organization. Attach a record of the items donated to the receipt for proof of this deductible contribution. Contributions must be in good or better condition to be deductible.
- 25) Taxpayers who own appreciated stocks or bonds for more than one year can take advantage of certain tax-saving methods by donating the securities to churches or other nonprofit organizations.
- 26) Generally, a net loss due to a casualty (such as flood, fire, theft, etc.) is deductible to the extent it exceeds 10% of your AGI. Special rules apply to federally declared disasters. Ask us for details.
- 27) Expenses incurred for education for improving your skills for your present job or maintaining your job may be deducted. Seminars, tuition, books and some travel expenses can be deducted. Travel as a "form of education" is not deductible. *Example:* French teacher travels to France to maintain general familiarity with the French language and culture—not deductible. However, see Tax Tip 2 for education costs that qualify for a credit even when not job-related.
- 28) Job-seeking costs in the same field of employment are deductible. Successful job placement is not necessary.
- 29) Part of a legal fee incurred in a divorce or an estate plan may be deductible if it is for advice on the tax consequences. Have your attorney clearly indicate how much of the fee is for tax advice.
- 30) Expenses incurred for attending conventions, seminars or other meetings that give investment advice to taxpayers are not deductible.
- 31) Investment interest (land, margin account, etc.) is deductible only to the extent of net investment income. Net investment income includes dividends, interest, royalties and short-term capital gains.

Taxpayer: _____

Taxpayer Instructions—Items checked apply to you.

IRA/SEP/SIMPLE/HSA

- IRA amounts deducted on 2010 return: for You \$ _____, for Spouse \$ _____
All 2010 contributions to IRAs must be made by April 18, 2011. *(No extensions)*
- Self-employed retirement plan contributions deducted on 2010 return: for You \$ _____, for Spouse \$ _____
All 2010 contributions must be made by due date of the tax return *(including extensions)*.
- Health Savings Account (HSA) amounts deducted on 2010 return: \$ _____
All 2010 contributions to HSAs must be made by April 18, 2011. *(No extensions)*

Federal Tax Return

- Your federal tax return shows an overpayment of \$ _____. Of this amount, \$ _____ has been applied toward your estimated tax payments for 2011, \$ _____ will be directly deposited to your _____ account, and \$ _____ will be refunded to you.
- You have to pay a balance due of \$ _____. Make check payable to "United States Treasury."
- You will be billed separately by the IRS for any interest and/or penalty on the balance due.
- Your return has been filed electronically.
- Mail by _____

State Tax Return

- Your state tax return shows an overpayment of \$ _____. Of this amount, \$ _____ has been applied toward your estimated tax payments for 2011 and \$ _____ will be refunded to you.
- You have to pay a balance due of \$ _____. Make check payable to _____.
- You will be billed separately by the state for any interest and/or penalty on the balance due.
- Your return has been filed electronically.
- Mail by _____

Estimated Taxes

- You must pay 2011 estimated taxes according to payment schedule provided below.

Other Instructions:

- Returns must be signed before mailing.
- On all checks or payments, enter the year and form number of the return, your Social Security number and a daytime phone number. Federal tax payments can also be made by credit card or via the IRS electronic federal tax payment system (EFTPS)—call for more information.

2011 Estimated Tax Payments—Instructions and Record of Payments¹

	Federal	State
Estimated Tax Liability for 2011	\$ _____	\$ _____
Estimated Tax Withholding from 2011 Wages ²	< _____ >	< _____ >
Amount Credited From 2010 Return	< _____ >	< _____ >
Total Amount to Be Paid in Quarterly Estimates	\$ _____	\$ _____

Federal Payment Record³

State Payment Record³

Date Due	Amount	Check Number	Date Sent	Date Due	Amount	Check Number	Date Sent
April 18, 2011	\$ _____				\$ _____		
June 15, 2011							
September 15, 2011							
January 17, 2012							

 **Notes:**

- ¹ If your income or deductions change significantly, please contact us so that these estimates can be revised.
- ² If your state or federal tax withholding for the year is less than estimated, your estimated payments may need to be adjusted.
- ³ Use the vouchers supplied by federal and state taxing authorities, if possible.