



January 22, 2025

Happy New Year! I am a bit late on this mailing, but no need to worry. I am excited to get started.

I have attached a detailed questionnaire to help you get organized for the 2024 tax year. I hope it is helpful, but it can be overwhelming. It's a good time to start a folder or envelope of any tax information you get in the mail. Most investment companies will not send statements until mid-February, or even the beginning of March. **Don't worry about being "late", it is more important to have a complete set of records. If you have any questions, I am always available for calls or texts at 814-460-0693.**

There have been some notable changes this year. The standard deductions have increased to \$14,600 for single taxpayers and \$29,200 for married couples. If your itemized deductions such as mortgage interest, contributions and taxes do not exceed that amount, you will use the standard deduction. The premium tax credit is still in effect, so if you purchase health insurance in the marketplace, please make sure I have the 1095 forms. If you made energy efficient improvements to your home in 2024 you may be eligible for the expanded credit. **Finally, the property tax rebate has been expanded. If you are over 65, please include your property tax bills.**

I will e-file your tax return, unless you opt out in writing. It is very important I have the following:

Taxpayer

- Date of Birth _____
- Driver's license ID# _____
- State of issuance _____
- Issue Date _____
- Expiration Date _____

Spouse

- Date of Birth _____
- Driver's license ID# _____
- State of issuance _____
- Issue Date _____
- Expiration Date _____

Please fill out that information and include this letter in your tax information. Also, if you wish to have your refund direct deposited, which I highly recommend, please attach a voided check.

It is necessary for me to raise my fees again this year. Most of you will only have a 5% increase. I now accept debit and credit cards with a 2% processing fee. You may also pay by cash, check or Venmo when you pick up your return.

Now is the best time to plan for next year's return. Call me at to make an appointment or to discuss any questions and concerns.

I look forward to working with you.

Client Name: _____

Megan Richter CPA LLC

2024 Tax Organizer Checklist

PERSONAL INFORMATION

- ☐ Did your marital status change during the year? Yes No
If yes, explain: _____
- ☐ Did your address, phone number or e-mail address change from last year? Yes No
- If yes, provide new address and date of move:
Street Address _____
City, State, Zip Code _____
Date of Relocation _____
E-mail Address _____
- ☐ Could you be claimed as a dependent on another person's tax return for 2024? Yes No
- ☐ At any time during 2024, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, gift, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? Yes No
- ☐ Did you receive an Identity Protection PIN (IP PIN) from the Internal Revenue Service or have you been a victim of identity theft? If yes, provide a copy of the IRS letter. Yes No
- ☐ Did you reside or operate a business in a Federally declared disaster area? Federally declared disaster areas include victims or hurricanes, tropical storms, floods, as well as wildfires? Yes No

INCOME

- ☐ Provide all 2024 W-2s.
- ☐ Provide all Form(s) 1099-INT/Form 1099-DIV that show interest and dividends earned in 2024.
- ☐ Provide 2024 business income and expenses if you are self-employed. Was your home used for the business? If you have employees, did you pay health insurance premiums for your employees this year? Did you use your personal vehicle for business purposes? **Please include any 2024 Form(s) 1099-NEC & 1099-K received.**
- ☐ Provide 2024 Forms 1099-R relating to pension, IRA, myRA, 401(k), SIMPLE, SEP, life insurance, or annuity distributions. **Were any withdrawals due to a Federally declared disaster area? If you received any COVID-19 or qualified disaster retirement plan distributions in 2020, did you repay any of the distributions in 2024? If so, please provide amount repaid.**
- ☐ Provide 2024 Form(s) K-1 for any interest in Partnerships, S Corporations, LLCs, and Trusts.
- ☐ Provide summary of rental property income and expenses. **Please include any 2024 Form(s) 1099s.**
- ☐ Provide 2024 Form(s) 1099-SSA for you and your spouse, if applicable, for social security benefits received.

- ☐ **Provide 2024 Form 1099-G** if you received unemployment compensation including any special unemployment benefits or compensation under the Coronavirus Relief Act. If you did not receive a Form 1099G in the mail, you will need to obtain it from the PA UC website at www.uc.pa.gov.
- ☐ Provide 2024 Form(s) W-2G if you received gambling winnings. If applicable, please also include copies of any Casino "Win/Loss" statements or other form of proof of gambling losses.
- ☐ Did you have any debts cancelled or forgiven? If yes, please provide **2024 Form(s) 1099-C**.
- ☐ Did you have any foreign income or pay any foreign taxes during the year? Yes No

DEPENDENTS

- ☐ Were there any changes in dependents for 2024? If yes, please provide a copy of the Social Security card(s) and dates of birth for **NEW** dependents.
- ☐ Do you have any children under the age of 19 or a full-time student under age 24 with unearned income (e.g., interest, dividends, unemployment compensation) in excess of \$2,300? **If so, please provide Form 1099s received.**
- ☐ Did you pay any expenses related to the adoption of a child during the year? Yes No
- ☐ Do you have a dependent(s) who must file a tax return? Yes No
- ☐ Did you provide over half the support for any other person(s) other than your dependent children during the year? Yes No
- ☐ Is there any other person(s) who lived with you more than half the year but not claimed by you last year? Yes No
- ☐ Name, address, and Federal I.D. number of anyone or any company to whom you paid childcare during 2024. Qualifying providers are traditional day care providers, pre-schools, and/or day camp providers.
- ☐ Did a dependent receive an IP PIN from the Internal Revenue Service or been a victim of identity theft? If yes, provide a copy of the IRS letter. Yes No

ESTIMATED TAXES

- ☐ Did you apply an overpayment of 2023 taxes to your 2024 estimated tax (instead of being refunded)? Yes No
- ☐ Estimated Federal Income Tax paid for 2024. List dates and amounts paid
- ☐ Estimated State and Local taxes paid in 2024 (even if for prior year). List dates and amounts paid
- ☐ If you have an overpayment of 2024 taxes, do you want the excess applied to your 2024 estimated tax (instead of being refunded)? Yes No
- ☐ If you are required to pay estimated taxes for the 2024 tax year, would you like to have those estimated tax payments automatically withdrawn from your bank account? If no, then estimated tax voucher coupons will be provided. Yes No
- ☐ Do you expect your 2024 taxable income and withholdings to be different from 2024? Explain.

OTHER ITEMIZED DEDUCTIONS/TAX CREDITS – remember that you need to have more expenses than the standard deduction (14,600 single or \$29,600 joint). Complete this section if your expenses exceed that amount.

- ☐ Did you pay any individual as a household employee during the year?
- ☐ Alimony paid or received for divorces that were final before December 31, 2018. For those, please provide the amount paid or received in 2024. If a pre-2019 divorce agreement was modified in 2019 or 2020, please provide a copy of the modified agreement. Also please provide a copy of the divorce agreement if the divorce was final in 2024 to determine various custodial duties, etc.
- ☐ Medical and Dental Expenses paid in 2024 out of pocket, including long-term health care premiums for yourself or your family. Did you have any medical miles driven in 2024? Again, this only applies to very large expenses.
- ☐ **Real Estate Taxes Paid in 2024 for primary or secondary residences. If you believe that you are eligible for the Pennsylvania Property Tax Rebate Program you will need to provide copies of the real estate tax bills marked paid by your locality or a receipt from your locality detailing the real estate tax bills were paid on your primary residence only.**
- ☐ Did you purchase a vehicle or other "major asset" in 2024? If yes, the sales tax paid on the items may be deductible in 2024. Please provide a copy of the invoices detailing sales tax paid.
- ☐ **Copies of Form(s) 1098 showing mortgage or home equity loan interest paid during 2024.**
- ☐ Interest on money borrowed for investment.
- ☐ Charitable Contributions
 - Cash contributions under \$250: You must have a bank record (e.g., canceled check) or a written receipt from the charitable organization.
 - For a single cash contribution of \$250 or more: You must have a written receipt from the charitable organization.
 - For non-cash contributions: You must provide to us a signed receipt from the charitable organization. The receipt should include a listing of the items donated and value assigned to the items.
 - Did you have any miles driven on behalf of a charity in 2024? If yes, how many?
 - If you donated a vehicle to a charitable organization, **please provide us with the 2024 Form 1098-C you received.**
- ☐ Casualty losses in a Federally Declared Disaster Area? Other personal or theft losses? Note that in 2024, losses not in a Federally Declared Disaster Area are only allowed to the extent of "casualty gains."

HEALTH CARE INFORMATION

- ☐ Did you have qualifying health care coverage, such as employer-sponsored coverage or government-sponsored coverage (i.e. Medicare/Medicaid) for your family? "Your family" for health care coverage refers to you, your spouse if filing jointly, and anyone you can claim as a dependent. **If yes, please provide any Form(s) 1095-B and/or 1095-C you received.**

- ☐ Did you enroll for lower cost Marketplace Coverage through healthcare.gov under the Affordable Care Act? **If yes, please provide any Form(s) 1095-A you received.**
- ☐ Did you contribute to, or take distributions from, a health savings account (HSA), medical savings account (MSA), or achieving a better life experience account (ABLE). **Provide 2024 Forms 1099-SA, 1099-Q, 5498-QA or 1099-QA.**
- ☐ Did you pay long-term care premiums for yourself or your family? Yes No
- ☐ Did you make any contributions to an ABLE (Achieving a Better Life Experience) account? Yes No
- ☐ Did you receive any withdrawals from an ABLE (Achieving a Better Life Experience) account? Yes No
- ☐ If you are self-employed, did you pay Health Insurance, Dental Insurance, Vision Insurance and/or Long-Term Care Insurance premiums in 2024? **Were you and/or your spouse eligible to be covered by another employer's subsidized or partially subsidized health plan during the year?**
- ☐ Did you receive any Health Coverage Tax Credit (HCTC) advance payments in 2024? Yes No

ENERGY DEDUCTIONS/CREDITS

- ☐ Did you purchase a new vehicle that qualifies for the electric or hybrid motor vehicle credit?
- ☐ The "Residential Energy Credit" is still in effect for the 2024 calendar year. Did you make energy efficient improvements to your main home this year? Expenditures must meet certain EnergyStar rated criteria and include: insulation materials; exterior windows and doors; qualified metal roof costs; qualified natural gas, propane or oil furnace or hot water boiler costs; advanced main circulating fan used in a natural gas, propane or oil furnace costs; and solar fuel cell devices. **Please include copies of invoices for qualified purchase(s). If you used this credit in prior years, this credit may not be applicable for 2024.** Please feel free to ask us any questions related to it.

EDUCATION DEDUCTIONS/CREDITS

- ☐ Educator Expenses (Kindergarten through Grade 12 Instructors).
- ☐ Student loan interest paid. **Provide 2024 Form(s) 1098-E.**
- ☐ Post-secondary (college or other) education expenses for yourself or dependent(s) for tuition, qualified fees, books, supplies, and equipment less any scholarships received. **Please provide 2024 Form(s) 1098-T and any receipts for related expenses.**
- ☐ Did you make any contributions to a Section 529 Plan in 2024? **If yes, these are deductible on your Pennsylvania tax return; please provide an end of year investment statement detailing the amount that you contributed, cost basis of account and the FMV of account.**
- ☐ Did you make any withdrawals from an education savings or 529 Plan account in the year? **If yes, please provide 2024 Form(s) 1099-Q and a summary of costs for room and board, books, and equipment paid in the year 2024.**