

2025 INCOME TAX RETURN

Filing Status: Single Married Filing Joint Qualifying Surviving Spouse¹ Head of Household² Married Filing Separate

In year 2025 only: Married (date: _____) Divorced (date: _____)
 Taxpayer Death (date: _____) Spouse Death (date: _____)

TAXPAYER		SPOUSE	
Name	_____	Name	_____
Occupation	_____	Occupation	_____
SSN	_____	SSN	_____
Date of Birth	_____	Date of Birth	_____
Home Phone	_____	Home Phone	_____
Disabled	_____	Disabled	_____
Work Phone	_____	Work Phone	_____
Blind	_____	Blind	_____
Cell Phone	_____	Cell Phone	_____
Best Time to Call	_____	Best Time to Call	_____
Fax	_____	Fax	_____
Email	_____	Email	_____
Address	_____		County _____
City	_____	State _____	Zip Code _____
Address on Last Year's Tax Return (if different)	_____		Date Address Changed _____

¹ All of the following must apply: your spouse died in 2023 or 2024; in that year you qualified to file jointly; you did not remarry before January 1, 2026 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 you are maintaining the household of a parent, the parent does not need to live with you to qualify.

Personal Income Tax Organizer and Deduction Finder[®]

✓ CHECKLIST

**Documents
needed in addition to
your completed
organizer:**

All Forms W-2 (wages), 1095, 1098, and 1099 (such as 1099-INT for interest; 1099-DIV for dividends; 1099-B for sale of securities; 1099-R for annuities, pensions, IRA or other retirement plan withdrawals; 1099-G for state tax refunds, unemployment compensation, etc.; 1099-S for real estate sales; SSA-1099 for social security; 1099-K for merchant card and third-party network payments; 1099-MISC for rents, royalties, prizes, and awards, etc.; 1099-NEC for nonemployee compensation, and 1099-DA for sale of digital assets, etc.). Include all copies.

Schedules K-1 for partnerships, S corporations, estates, or trusts. (**Note:** You do not need these documents to make your tax appointment. You can provide them at a later date.)

If you sold real estate, stock, or mutual fund shares during the year, see [STEP 4](#).

If you acquired, sold, or refinanced a home or other property in 2025, provide a copy of the closing statement.

If you are a new client, provide copies of tax returns for the last three years.

Note: When completing your organizer, round all amounts to the nearest dollar. For married couples, questions referring to "you" generally mean you or your spouse.

Tax Preparer:

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Note: Please sign the following statement:

I (we) have submitted this information for the sole purpose of preparing my (our) 2025 tax returns. Each item can be substantiated by receipts, canceled checks or other documents. This information is true, correct and complete to the best of my (our) knowledge.

Client Signature (s): _____ Date: _____
 :
 _____ Date: _____

STEP 3 Income (Continued)

Retirement Plan and Social Security Income

1) Did you receive distributions from IRAs, SEPs, pensions, 401(k)s, or other retirement plans (including amounts rolled over and in-plan Roth rollovers)? Yes No
 If yes, provide all Forms 1099-R received. Enter amounts received but not reported on a Form 1099-R here \$ _____

2) Amount of distribution rolled over to a qualified plan or traditional IRA (Tax Tip 8) _____

3) Amount of distribution rolled over to a Roth IRA _____

4) Amount of distribution rolled over to a Designated Roth Account _____

5) Amount of distribution made directly to a qualified charity _____

6) If you were under age 59½ when the distribution was received, do you qualify for an exception to the 10% early withdrawal tax on early distributions? (Tax Tip 9) Yes No
 Explain: _____

7) If age 73 or older on December 31, 2025, did you take the 2025 required minimum distributions from your IRAs (other than Roth IRAs) and qualified retirement plans? Self: Yes No
 Spouse: Yes No

8) Did you recontribute any of your 2025 required minimum distributions to your IRAs and qualified retirement plans? Self: Yes No
 Spouse: Yes No

9) Did you receive social security or railroad retirement benefits? Yes No
 If yes, provide all Forms SSA-1099 or RRB-1099 received.

Partnerships, Estates, Trusts, and S Corporations

Provide a list of all the partnerships and S corporations in which you own an interest and all trusts of which you are a beneficiary. Indicate on the list whether you materially participated in that entity's trade or business in 2025 (Tax Tip 10). Write "N/A" if the entity is not engaged in a trade or business (for example, an entity whose only activity is ownership of rental real estate or investment assets such as stocks and bonds). Provide all Schedules K-1 received for the tax year. See also Tax Tip 20.

Other Income—Provide Forms 1098 and 1099

Bartering Income \$ _____

Bonuses and Prizes not reported on Form W-2 (Explain) _____

Cancellation of Debt (Form 1099-A or 1099-C) (Tax Tip 6) _____

Commissions and Fees (Not reported in STEP 5) _____

Disability Income not included on Form W-2 (taxable) _____

Education Savings Account or Qualified Tuition (529) Plan Withdrawals (Form 1099-Q) _____

Gambling/Lottery Winnings (Form W-2G) _____

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 11) _____

Unemployment Compensation (Form 1099-G) _____

Veterans' Pension and Disability _____

Workers' Compensation _____

Other (attach separate sheets if necessary) _____

STEP 4 Sales and Exchanges

Provide information about sales of stock, real estate, or other property along with Forms 1099-B, 1099-S, closing statement, or other supporting information. Attach separate sheet if necessary. If all transactions, including basis, are reported on Forms 1099-B you provide, there is no need to complete the following. If your principal residence was sold, see STEP 13.

	Asset #1	Asset #2	Asset #3
Description of Property	_____	_____	_____
Date Acquired	_____	_____	_____
Date Sold	_____	_____	_____
Sales Price	\$ _____	\$ _____	\$ _____
Basis (Tax Tip 12 and Tax Tip 13)	_____	_____	_____
Expenses of Sale	_____	_____	_____

STEP 5 Self-Employment Income (See also STEP 7, STEP 8, and STEP 9)

If more than one farm activity or business, list income and expenses separately for each. Also include any single-member limited liability companies (LLCs). See Tax Tip 20.

Business Activity/Product: _____

Business Name: _____

Did you begin or end the business in 2025? Begin End

Gross Receipts (provide all Forms 1099-MISC, 1099-NEC, and 1099-K)¹ \$ _____

Inventory—Beginning of Year \$ _____

Merchandise Purchases (less Product for Personal Use) _____

Labor, Materials, and Other Costs of Inventory _____

Inventory—End of Year _____

Did you make any payments requiring Forms 1099 be filed?^{1,2} Yes No

If Yes, did you file Forms 1099? Yes No

¹ Digital asset receipts or payments must be reported.
² Generally, payments of \$600 or more made to individuals and noncorporate entities in the course of a trade or business must be reported. Common examples are payments for non-employee compensation and rent.

STEP 6 Rental and Royalty Income

Physical Address (Street, City, State, Zip Code)	Type ¹	Rent/Royalty Received	Fair Rental Days	Personal Use Days
		\$ _____		

Did you make any payments requiring Forms 1099 be filed? Yes No

If Yes, did you file Forms 1099? Yes No

Were 250 or more hours spent on rental services for each rental activity listed? Yes No

¹ 1—Single family residence; 2—Multi-family residence; 3—Vacation/short-term rental; 4—Commercial; 5—Land; 6—Royalties; 7—Self-rental; 8—Other (describe).

STEP 7 Business Travel and Meal Expenses

Travel expenses are deductible if you traveled away from home overnight on business. Business meals when not traveling are also deductible (subject to limits), provided you have records showing date, amount, persons present, and business purpose.

	Use Correct Column	Self-Employed	Rental Activity
Travel:			
Airplane, Train, Taxi, Auto Rental	\$ _____	\$ _____	
Restaurant Meals	_____		
Meals (See Tip C under Self-Employed Tax Tips)	_____		
Lodging	_____		
Telephone/Internet Connection	_____		
Cleaning and Laundry	_____		
Baggage and Shipping	_____		
Other:	_____		
Meals Not Associated With Travel			

STEP 11 Education Expenses (Attach Forms 1098-E, 1098-T, and 1099-Q)

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

1) Student's Name	_____	_____	_____
2) If in college, was student enrolled at least half-time for at least one academic period beginning in 2025?	Yes No	Yes No	Yes No
3) Felony Conviction? ¹	Yes No	Yes No	Yes No
4) Educational Purpose (degree seeking, job related).....	_____	_____	_____
5) Name of Institution.....	_____	_____	_____
6) Total Amount Paid (attach detailed list of expenses) (See Tax Tip 14)	\$ _____	\$ _____	\$ _____
7) Paid By Whom?.....	_____	_____	_____
8) Student's Grade or Year in College	_____	_____	_____

¹ Indicate whether or not student was convicted before 12/31/2025 of a felony for possession or distribution of a controlled substance.

STEP 12 Itemized Deductions

Complete this step only if you think your total itemized deductions might exceed the IRS standard deduction for your filing status (see below).

2025 Standard Deduction

Filing Status	Standard Deduction		Add for Blind and/or Over 65
Married Filing Jointly or Qualifying Surviving Spouse	\$ 31,500	+	\$ 1,600
Single.....	15,750		2,000
Head of Household.....	23,625		2,000
Married Filing Separately.....	15,750		1,600
Did your spouse itemize deductions on a separate return (or are you a dual-status alien)?	Yes		No

Medical Expenses

Deductible only if net expenses exceed 7.5% of Adjusted Gross Income (AGI)

Note: Do *not* include amounts paid for or reimbursed by insurance or health insurance premiums paid with pre-tax income.

Did you pay medical expenses for a person you cannot claim as a dependent? Yes No *If unsure, ask your tax preparer.*

Health Insurance Premiums ¹ (include premiums for vision and dental insurance but not for disability or loss of income policies).....	See Note Above	\$ _____
Medicare Insurance Premiums ¹ (Form SSA-1099).....		_____
Long-Term Care Insurance Premiums ¹ (Tax Tip 15).....		_____
Prescribed Drugs and Insulin		_____
Doctors and Clinics.....		_____
Dentists and Orthodontists		_____
Glasses, Contact Lenses, Eye Exams, Laser Eye Surgery.....		_____
Hospitals, Nurses, Ambulance.....		_____
Nursing or Long-Term Care Facility.....		_____
Other (please detail):		_____
.....		_____
.....		_____
.....		_____
.....		_____
.....		_____
Medical Miles Driven in 2025.....	_____	
Parking Fees	_____	
Lodging While Obtaining Medical Treatment <i>Limited to \$50 per night, per person</i>	_____	

¹ Do not include any premiums included in [STEP 9](#) (if self-employed).

STEP 12 Itemized Deductions (Continued)

Taxes

Note: In 2025, the deduction for state and local taxes is limited to \$40,000 (\$20,000 if married filing separate) and foreign real estate taxes are not deductible.

State and Local Income Taxes Paid in 2025 (include 2025 estimated tax payments and amounts paid with 2024 return)	\$ _____
State and Local Sales Tax Paid for Major Purchases (motor vehicles, boats, airplanes, homes, or home building materials, if rate same as general sales tax rate).....	_____
Foreign Taxes (other than foreign real estate taxes)	_____
Real Estate Taxes—Homestead (less special assessments).....	_____
Other Real Estate Taxes (second home, cabin, etc. but not foreign real estate taxes).....	_____
Property Tax Refund	_____
Special Assessments—Interest Portion Only	_____
Personal Property Taxes (auto license tags, etc.)	_____

Charitable Donations (*Use separate sheet if needed.*)

Note: Monetary donations under \$250 each must be substantiated by either (1) a bank record (such as a cancelled check) or (2) a written receipt from the charity showing its name and the date and amount of the donation. For each donation of \$250 or more, the taxpayer must obtain a written acknowledgment from the charity. (See [Tax Tip 16](#).)

<i>Cash, Check, or Credit Card (include payroll deductions):</i>	
Churches or Synagogues	\$ _____
Other:	_____
Other:	_____
Other:	_____
<i>Noncash:</i>	
Fair Market Value (FMV) of Items Given to Charities	_____
Attach list of each item (or group of similar items) and its FMV (Tax Tip 17). If a vehicle, boat, or airplane donation over \$500, provide Form 1098-C.	
Out-of-Pocket Expenses for Charitable Work.....	_____
Charitable Miles: _____ Miles × 14¢ =	_____
Other:	_____

Miscellaneous Expenses

Note: In 2025, miscellaneous itemized deductions (for example, unreimbursed employee business expenses, investment expenses) generally are no longer deductible.

Gambling Losses. <i>Limited to Total Gambling Winnings Listed in STEP 3.</i>	\$ _____
If Disabled, Impairment-Related Work Expenses	_____

Casualty Loss

Casualty, Disaster, and Theft Losses. Provide details. ([Tax Tip 21](#))

Interest Paid (*Provide Forms 1098*)

	Primary Residence	Second Home (Tax Tip 22)
Home Mortgage (If seller-financed, provide seller's name/address/SSN).....	\$ _____	\$ _____
Home Equity Loan. Loan Proceeds Used for:	_____	_____
Loan Points not Reported on Form 1099-INT (Tax Tip 23).....	_____	_____
Investment Interest Paid.....	\$ _____	_____

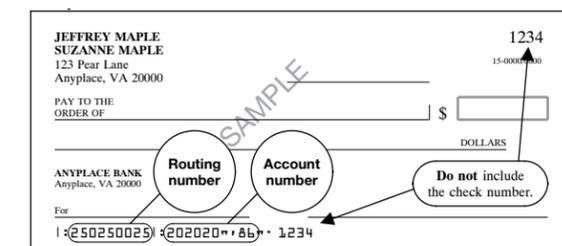
STEP 13		Principal Residence (attach any 2025 closing statements)	
Yes	No	Did you sell your principal residence in 2025? <i>If yes (Tax Tip 24):</i>	
		Yes	No
		Did you own and use it as a principal residence for at least two of five years before the sale?	
		Yes	No
		Did you sell a previous residence within two years before the sale date and exclude any gain?	
		Yes	No
		After 2008, was the property ever used for anything other than as a principal residence (for example, as a vacation home or rental property)?	
Yes	No	Did you purchase a residence in 2025?	
Yes	No	Did you refinance your mortgage or take out a home equity loan in 2025?	
		Amount of proceeds used for something other than acquiring or improving your home: \$ _____	
Yes	No	Did you purchase any energy-efficient improvements such as solar electric, solar water heating, fuel cell, small wind energy, geothermal heat pump, or biomass fuel property, or energy-efficient exterior doors, windows, insulation, heat pumps, furnaces, central air conditioners, or water heaters? Did you have a home energy audit?	

STEP 14		2025 Estimated Tax Payments ¹		
	Federal	Date Paid	State	Date Paid
Amount applied from 2024 overpayment, if any:	\$ _____		\$ _____	
First Quarter Payment Made	_____	_____	_____	_____
Second Quarter Payment Made	_____	_____	_____	_____
Third Quarter Payment Made	_____	_____	_____	_____
Fourth Quarter Payment Made	_____	_____	_____	_____

¹ Do not include withholding from Forms W-2 or 1099 in estimated tax payments listed here.

STEP 15		Tax Refund—Direct Deposit Information	
If you receive a 2025 federal tax refund, the refund can be routed to up to three of your checking or savings accounts. (Tax refunds may also be directly deposited to your IRA, Health Savings Account, Archer MSA, or Education Savings Account.) If you prefer a direct deposit, please complete the following information. The IRS is phasing out paper checks. Most refunds will be delivered by direct deposit or other secure electronic methods. The IRS is expected to publish detailed guidance before the 2026 tax filing season begins.			
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:

- Information we receive from you on applications, tax organizers, worksheets, and other forms;
- Information about your transactions with us, our affiliates, or others; and
- 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	
<p>1) Payments that meet specific requirements may be treated as alimony for tax, regardless of how they are described in a divorce decree. One of the requirements is that the payments end upon the recipient's death. So, payments for maintenance or spousal support may be considered alimony for tax. Alimony with respect to divorce decrees executed after 2018 does not have any tax consequences; it is neither deductible by the payor nor taxable to the payee. Ask us for details.</p> <p>2) IRA contributions are limited to the lesser of \$7,000 (\$8,000 if age 50 or older at year-end) or compensation. If you (and your spouse) are not covered by an employer retirement plan, traditional IRA contributions are fully deductible. If you or your spouse are covered by an employer retirement plan, the deduction is phased out at higher income levels. Roth IRA contributions are not deductible and regardless of whether you are covered by an employer retirement plan, they phase out at certain income levels. If only one spouse has compensation, a spousal IRA can be set up for the nonworking spouse. Each spouse (working and nonworking) can contribute up to \$7,000 (\$8,000 if age 50 or older) provided the working spouse's compensation is at least equal to the IRA contributions.</p> <p>3) Individuals covered only by a high deductible health plan (for 2025, deductible of at least \$1,650 for individual coverage and \$3,300 for family coverage) can make deductible (subject to limits) HSA contributions.</p> <p>4) Grade K–12 teachers may be able to deduct amounts paid for books, supplies (other than nonathletic supplies for health and PE courses), computer software, personal protective equipment (PPE), and other equipment and materials used in the classroom as well as certain expenses for professional development courses.</p> <p>5) The child and dependent care credit is generally available to married taxpayers only if both spouses have earned income, unless a spouse is a full-time student or disabled.</p> <p>6) Cancellation of debt (COD) generally results in taxable income. However, exceptions are available for bankrupt and insolvent taxpayers as well as for cancellations or reductions of student loans, farm-related loans, Paycheck Protection Program (PPP) loans, and loans related to business real property.</p> <p>7) 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.</p> <p>8) To be tax free, IRA and qualified plan distributions generally must be rolled over to another traditional IRA or qualified plan within 60 days. Also, for IRAs, there is a one-year waiting period between tax-free rollovers.</p> <p>9) IRA (but not qualified plan) withdrawals before age 59½ are not subject to the 10% additional tax if the funds are used for (a) otherwise deductible medical expenses, (b) certain higher educational expenses, (c) a first-time home purchase for distributions up to \$10,000, or (d) medical insurance by certain unemployed individuals. Other exceptions may apply to IRA and qualified plan withdrawals.</p> <p>10) Material participation in a trade or business generally means the taxpayer spends more than 500 hours participating in the activity during the year. However, the test can also be met in other situations, such as when the taxpayer is the only one who substantially participates in the activity or spends more than 100 hours participating and no one else spends more time.</p> <p>11) 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.</p> <p>12) Improvement costs may reduce taxable gain upon sale of property. Keep records of improvement costs made to all real property at least four years after the property is sold.</p>	<p>13) If stock or mutual fund dividends are automatically reinvested instead of received in cash, these reinvestments increase cost basis, and reduce gain or increase loss upon sale.</p> <p>14) Tax benefits such as a credit or income exclusion for interest on certain U.S. savings bonds may be available for certain education expenses. Benefits may be phased out at certain income levels. List the following expenses: (a) tuition and required fees; (b) books, supplies, and equipment required for attendance; (c) computer equipment and internet access; (d) room and board (if at least half-time attendance); and (e) student loan interest.</p> <p>15) Qualified long-term care insurance premiums are deductible subject to age and annual dollar limits.</p> <p>16) Charitable contributions of \$250 or more in any one day to any one organization must have written acknowledgment from the organization. The acknowledgment must state whether or not any goods or services were received in exchange for the donation.</p> <p>17) When making contributions of used furniture, appliances, and clothing, 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.</p> <p>18) The 2025 Act (formerly referred to as the One Big Beautiful Bill or OBBB) makes permanent 100% bonus depreciation (full expensing) for qualified property placed in service after January 19, 2025 [IRC Sec. 168(k)]. A 40% bonus depreciation is generally allowed for property placed in service from January 1, 2025 through January 19, 2025. Qualified business property includes such property as office furniture, computers, machinery, and equipment. Limits apply to certain automobiles, trucks, and SUVs.</p> <p>19) The Section 179 business property expensing allowance is \$2.5 million (for 2025) and includes tangible personal property and off-the-shelf computer software. Limits apply to certain automobiles, trucks, and SUVs.</p> <p>20) In 2025, self-employed individuals and owners of pass-through interests in business activities generally may deduct 20% of their qualified business income, as well as 20% of aggregate qualified REIT dividends and qualified publicly-traded partnership income. Joint filers with taxable income of \$394,600 or more (\$197,300 for all other filers) are subject to special rules.</p> <p>21) Generally, in 2025, a net loss due to a casualty (such as flood, fire, etc.) must be attributable to a federally declared disaster to be deductible to the extent it exceeds 10% of your AGI.</p> <p>22) A home can be a house, condominium, cooperative, mobile home, boat, or similar property. It must provide basic living accommodations including sleeping space, toilet, and cooking facilities.</p> <p>23) Loan origination fees (points) paid on a loan to buy or build a principal residence are generally deductible as interest in the year paid. Points paid on refinancing an existing mortgage or on a loan to purchase or improve a second home must be deducted (amortized) over the life of the loan. <i>Exception:</i> If part of the proceeds were used to improve your main home, points related to the improvements may be deducted in the year paid.</p> <p>24) You can exclude up to \$250,000 (\$500,000 if married and filing jointly or certain surviving spouses) of the gain on a sale of a principal residence if you owned and occupied the residence for two out of the five years before the date of sale. If the home was used other than as your principal residence any time after 2008, some of the gain may be taxable.</p> <p>25) Keep receipts supporting tax deductions at least four years.</p>