

**STEP 1**

**Filing Status:**  Single  Married Filing Joint  Qualifying Widow(er)<sup>1</sup>  Head of Household<sup>2</sup>  Married Filing Separate

**In year 2008 only:**  Married (date: \_\_\_\_\_)  Divorced (date: \_\_\_\_\_)  Spouse Died (date: \_\_\_\_\_)

**Dependents**

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 #	2008 Gross Income	# Months Resided in Your Home in 2008	% Support Rcvd From You

Check if you are a noncustodial parent claiming an exemption(s) for your child(ren) because the custodial parent released the exemption to you. (Provide Form 8332 signed by the custodial parent.)

Check if any of your dependent children have unearned income over \$900. Unearned income consists of interest, dividends, capital gains, etc.

<sup>1</sup> All of the following must apply: your spouse died in 2006 or 2007; in that year you qualified to file jointly; you did not remarry before January 1, 2009 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.

<sup>2</sup> 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 child. 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.****YES NO**

1.   Did you pay or receive (circle one) alimony during 2008? Do not include child support.  
To/From: Name \_\_\_\_\_ Social Security Number \_\_\_\_\_ Amount \$ \_\_\_\_\_
2.   Do you own any securities or hold any debts that became worthless during the year? If yes, provide details.
3.   Were any stock options granted to you by your employer, or did you exercise any stock options in 2008? If yes, provide details.
4.   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.   Did you move in 2008 because of a job change? Provide details for a possible moving expense deduction.
6.   If you (or your spouse) are age 70½ or older, are you taking required minimum retirement distributions from qualified retirement plans and IRAs?
7.   Did you (or do you plan to before April 15, 2009) contribute to a traditional IRA or Roth IRA for 2008? (Circle one.)  
Self \$ \_\_\_\_\_ Spouse \$ \_\_\_\_\_
8.   Are you interested in making additional contributions to a retirement plan? (See Tax Tips 3, 4 and 5.)
9.   Are you a teacher and if so, did you incur out-of-pocket classroom costs in 2008? Amount \$ \_\_\_\_\_
10.   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 13.)
11.   Did you incur any expenses in 2008 associated with the adoption of a child? If yes, provide details.
12.   Did you purchase a new hybrid or advanced lean-burn vehicle in 2008? If yes, provide make, model and date of purchase. (See Tax Tip 16.)
13.   Did you receive any tips during the year? If yes, were all tips reported to your employer? Yes  No  (See Tax Tip 11.)
14.   Did you pay any individual \$1,600 or more to perform household services during the year, such as babysitting, cleaning, cooking or gardening?
15.   Did you refinance your home mortgage during 2008? Provide closing papers.
16.   Did you have any out-of-pocket expenses associated with your job? Provide amounts and details. For employment-related travel or transportation expenses, complete STEP 8. **Note:** Traveling to and from work is nondeductible commuting.
17.   Do you have income from a foreign investment, such as interest from a foreign bank account or pay any foreign taxes? If yes, provide details.
18.   Did you have an interest in or a signature or other authority over a foreign financial account (including a trust)?
19.   During 2008, were there any changes to federal or state returns filed in prior years? If yes, provide copies of the changes or correspondence received by either of these authorities.
20.   Was any debt on your principal residence reduced or forgiven in 2008? If yes, provide details. (See Tax Tip 17.)
21.   Do you and/or your spouse want to designate \$3 to the Presidential Election Campaign Fund? (Does not change amount due or refund.)
22.   Do you want to allow your preparer or another individual to discuss your federal return with the IRS? Provide name/phone of individual if not preparer.
23.   Did you receive an Economic Stimulus payment in 2008? Amount \$ \_\_\_\_\_. (Attach IRS Notice 1378 showing the amount of your payment.)
24.   Did you (or your spouse) make gifts totaling more than \$12,000 to any individual during the year? If so, provide details (gift, recipient's name, address and relationship to you).
25.   Did you provide rent-free housing for a displaced person from the Midwestern Disaster area for at least 60 consecutive days? If "yes," how many displaced persons did you house? \_\_\_\_\_

<b>STEP 3</b>	<b>Income (Round all figures to nearest dollar)</b>		<b>STEP 5</b>	<b>Self-Employed Income (See STEPs 7 – 8)</b>	
<b>Wages—Provide ALL Copies of Forms W-2</b>			Business Activity/Product _____		
Number of Employers (W-2s) for: Self _____ Spouse _____			Business Name _____		
<b>Note:</b> Number of forms only. Do not enter amounts.			Gross Receipts (Provide all Forms 1099.)		\$ _____
<b>Dividend and Interest Income</b>			Inventory—Beginning of Year _____		
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.			Merchandise Purchases (less Product for Personal Use) _____		
<b>Installment Sale Payments Received</b>			Labor, Materials and Other Costs of Inventory _____		
Interest Portion = \$ _____ Principal Portion = \$ _____			Inventory—End of Year _____		
Is payer a relative or related party? <input type="checkbox"/> Yes <input type="checkbox"/> No			<b>STEP 6</b>		
If payer uses property as a principal residence, provide payer's: Name _____			<b>Rental Income (Tax Tip 15)</b>		
Address _____			Property Address: (attach separate sheets if necessary) _____		
Social Security Number _____			Rents Received _____		
<b>Retirement Plan Distributions—</b>			(List security deposits separately.) _____		
<b>Pensions, Annuities, Rollovers, IRA, SEP, SIMPLE-IRA, Keoghs, Lump-Sum Distributions or Other Retirement Plan Withdrawals</b>			Number of days rented _____ Number of personal-use days _____		
Provide copies of all Forms 1099-R received for retirement plan distributions. Provide details of any distributions that were rolled over to another plan or to a charity.			<b>STEP 7</b>		
<b>Partnerships, Estates, Trusts and S Corporations</b>			<b>Self-Employed, Rental and Business Use of Home Expenses</b>		
Provide all Schedules K-1 received for the tax year.			<i>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.</i>		
<b>Social Security or Railroad Retirement Benefits</b>			Do you qualify for business use of home? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Provide Forms SSA-1099 or RRB-1099.			(See Employee/Self-Employed Tax Tip B on next page.)		
<b>Other Income—Provide all Forms 1099, etc.</b>			If yes, business use area (sq. ft.) _____ Total area of home (sq. ft.) _____		
Bartering Income	\$ _____		<b>Use Correct Column</b>		
Bonuses and Prizes not reported on Form W-2 (Explain)			<b>Self-Employed</b>	<b>Business Use of Home (100%)</b>	<b>Rental</b>
Cancellation of Debt (Form 1099-A or 1099-C)			\$ _____	XXXXX	\$ _____
Commissions and Fees (Not reported in STEP 5)					
Disability Income not included on Form W-2 (taxable)			-----See STEP 8-----		
Education Savings Account or 529 Plan Withdrawals (Form 1099-Q)				XXXXX	
Farm Income (List income and expenses on separate sheet.)				XXXXX	
Federal Income Tax Refund (for state tax purposes)				XXXXX	
Gambling/Lottery Winnings Jury Duty—Election Board Fees				XXXXX	
Health or Medical Savings Account Withdrawals (Form 1099-SA)				XXXXX	
Jury Duty—Election Board Fees					
Scholarships (Form 1098-T)					
State Income Tax Refund (Form 1099-G)				XXXXX	
Tips and Gratuities not reported on Form W-2 (Tax Tip 11)				XXXXX	
Unemployment Compensation (Form 1099-G)				XXXXX	
Veterans' Pension and Disability				XXXXX	
Workers' Compensation or SDI				XXXXX	
Other (Attach separate sheets if necessary.)				XXXXX	
<b>STEP 4</b>			<b>Asset Sales and Exchanges</b>		
Provide the following information about sales of stock, mutual funds, real estate (including personal residence) or other property along with Forms 1099-B, 1099-S, closing statement or other supporting information. Attach separate sheet if necessary.			Advertising _____		
	Asset #1	Asset #2	Association Dues _____		
Description of Property			Auto, Travel, Meals and Entertainment _____		
Date Acquired			Bank Charges _____		
Date Sold			Business Phone/Long Distance Calls _____		
Sales Price	\$ _____	\$ _____	Commissions and Fees Paid _____		
Basis (including Improvements)			Contract Labor _____		
Expenses of Sale			Employee Benefit Programs _____		
			General Office Supplies & Expenses _____		
			Insurance (not including health) _____		
			Interest • Mortgage (Form 1098) _____		
			• Other Interest _____		
			Legal and Other Professional Fees _____		
			Management Fees/Caretaker _____		
			Pension/Profit-Sharing Plan Contributions Made for Employees _____		
			Postage and Freight _____		
			Professional Dues and Publications _____		
			Rent Paid • Vehicles, Machinery and Equipment _____		
			• Other Business Property _____		
			Repairs & Maintenance _____		
			Supplies (including small hand tools) _____		
			Taxes • Real Estate _____		
			• Other _____		
			Utilities: Electric _____ Heat _____		
			Water, Sewer, Trash _____		
			Other _____ Total: _____		
			Wages Paid _____		
			Other Expenses (provide list) _____		



**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 (tuition, books, fees, student loan interest)	Amount Paid	Paid By Whom?	First two years of college? Yes or No
				\$		

**STEP 10**

**Residence Energy Efficient Property Expenditures**

**STEP 11**

**New Home**

Did you make any improvements to your principal residence during the year to increase energy efficiency such as solar electric property, fuel cells, solar water heating, geothermal heat pump or small wind energy property?

Complete if you purchased a new home during 2008 (or between 1/1/09 and 6/30/09). 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 ___ No ___
		\$	Did you (or your spouse) own a home during the three-year period ending on the date you purchased the home?	Yes ___ No ___

**STEP 12**

**2008 Estimated Tax Payments<sup>1</sup>**

	Federal	Date Paid	State	Date Paid	Notes:
Amount applied from 2007 overpayment, if any:	\$		\$		<sup>1</sup> 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**

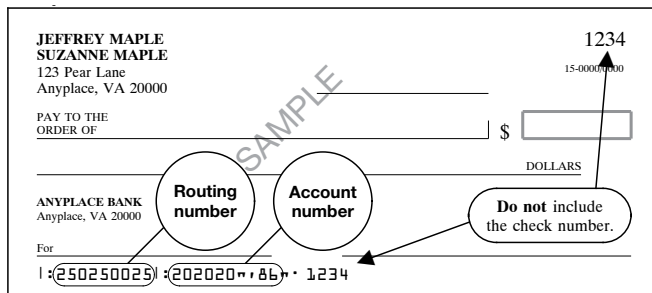
**Tax Refund—Direct Deposit Information**

If you are expecting a 2008 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.)

Type of Account (Checking, Savings or IRA)	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.

**STEP 14 Itemized Deductions (Round all figures to the nearest dollar, and do not add any columns.)**

**Note:** Complete STEP 14 only if you think your total itemized deductions might exceed the IRS standard deduction for your filing status (see below). **Exception:** Regardless of your total itemized deductions, enter real estate taxes paid below.

Interest Paid		Primary Residence	Second Home, Cabin <sup>1</sup>
*First Mortgage Interest	<i>*Provide Forms 1098</i>	\$	\$
*Second Mortgage			
*Home Equity/Home Improvement Loan			
Loan Points (Tax Tip 21)			
Points Amortization			
Mortgage Insurance Premiums Paid on Policies Issued After 2006			
Seller-Financed Mortgage	List name/address/SSN		
Name:	SSN:		
Address:			
Investment Interest Paid (Tax Tip 30)			

**2008 Standard Deduction**

Filing Status	Standard Deduction	+	Add for Blind and/or Over 65
Married Filing Jointly or Widow(er).....	\$ 10,900		\$ 1,050
Single.....	5,450		1,350
Head of Household.....	8,000		1,350
Married Filing Separately.....	5,450		1,050

**Medical Expenses**

**Deductible only if net cost exceeds 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 yes, ask your tax preparer.

Hospitalization and Health Insurance Premiums <i>Include after-tax amounts paid or withheld at work (Tax Tip 18)</i>	See Note Above	\$
Medicare Insurance Premiums Paid (Form SSA-1099)		
Long-Term Care Insurance Premiums (Tax Tip 19)		
Vision Insurance		
Dental Insurance		
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		
Medical Transportation (taxi, bus, ambulance, etc.)		
Other (please detail)		
Other (please detail)		
Medical Miles Driven: Before 6/30/08 _____ After 07/01/08 _____ + Parking _____		
Lodging While Obtaining Medical Treatment <i>Limited to \$50 per night, per person</i>		

<sup>1</sup> Interest on a boat or recreation vehicle that has basic living accommodations may be deductible as home mortgage interest.

**Donations**

*Monetary donations must be substantiated by a bank record (such as a cancelled check) or a written receipt from the organization receiving the donation. The written receipt must include the organization's name and the date and amount of the donation.*

**Use separate sheet if needed. (Tax Tip 22)**

Cash, Check or Credit Card	Include payroll deductions
Churches or Synagogues	\$
United Way	
Other:	
Other:	
Other:	
Other:	
Other:	
Out-of-Pocket Expenses for Charitable Work	
Noncash:	
*Fair Market Value of Items Given to Charities <i>If over \$500, provide documentation (Tax Tips 23 and 24)</i>	
If a vehicle, boat or airplane donation over \$500, provide Form 1098-C.	
Charitable Miles _____ Miles @ 14¢ =	
Other	

**Miscellaneous**

**Do Not Duplicate STEP 8**

**Deductible only if total exceeds 2% of AGI**

Unreimbursed employee business expenses (for example, union dues, tools and supplies, special uniforms and safety equipment, professional dues and subscriptions, job-related education—see Tax Tips 1, 2 and 25). List items on separate sheet. See STEP 8 for automobile expenses and travel and entertainment.	\$
Job-Seeking Expenses in Same Field (Tax Tip 27)	
Travel/Air Fare/Lodging .....	\$ _____
Meals .....	\$ _____
Employment Agency Fees .....	\$ _____
Resume \$ _____ Other \$ _____ Total =	
Tax Prep, Financial Planning/Consultation Fees (Tax Tip 28)	
Investment Expenses (Tax Tip 30)	
Phone/Postage/Supplies for Investments.....	\$ _____
Safe Deposit Box.....	\$ _____
Investment Publications and Journals .....	\$ _____
IRA and Keogh Fees You Paid Directly .....	\$ _____
Other \$ _____ Total =	
Gambling Losses <i>Limited to Total Gambling Winnings Listed in Step 3</i>	
Other	
Other	
Other	
Other	
Other	

**Taxes**

State and Local Income Taxes Withheld	\$
State and Local Income Taxes Paid in 2008 for 2008 Tax Year	
State and Local Income Taxes Paid in 2008 for Prior Tax Years	
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).	
Federal Income Taxes Paid in 2008 for Prior Tax Years <i>Not an itemized deduction for federal but is for some states</i>	
Real Estate Taxes—Homestead (less special assessments)	
Other Real Estate Taxes (second home, cabin, etc.)	
Property Tax Refund	
Special Assessments—Interest Portion Only (Tax Tip 20)	
Personal Property Taxes (auto license tags, etc.)	

**Casualty Loss**

Auto Accident, Fire, Theft, Storm, etc. Deductible only if your combined net loss after insurance claim exceeds 10% of AGI, (10% floor doesn't apply to losses from a federally declared disaster). Provide details. (Tax Tip 25)

## Tax Tips for All Taxpayers

- 1) A nonrefundable Hope Scholarship tax credit (\$1,800 maximum) available on a per-student, per-year basis for each of the first two years of qualified post-secondary tuition and fees (but not books or room and board). Subject to a phase-out based on adjusted gross income (AGI).  
  
Lifetime learning credit (maximum nonrefundable \$2,000 tax credit) is available for post-secondary educational expenses. Generally, the lifetime learning credit is subject to the same limitations as the Hope scholarship credit with the following exceptions: (1) the credit is per taxpayer per year (does not vary with the number of students in a taxpayer's household); (2) the credit is available for an unlimited number of years and (3) the credit is available for undergraduate, graduate, professional degree and other students acquiring or improving job skills enrolled in one or more courses.
- 2) You can deduct up to \$2,500 of interest on qualified education loans for college or vocational school expenses, even if you do not itemize deductions. Deduction is phased out based on AGI.
- 3) 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.
- 4) 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.
- 5) 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).
- 6) Exceptions apply to the 10% penalty for early withdrawals from an IRA if the funds are used for: (1) medical expenses in excess of 7.5% of AGI, (2) certain qualified educational expenses, (3) a first-time home purchase for distributions of up to \$10,000 or (4) medical insurance for those who are unemployed for at least 12 weeks.  
**Note:** IRA withdrawals are still subject to regular income tax.
- 7) A gain exclusion up to \$250,000 (\$500,000 if married and filing jointly or a surviving spouse under certain conditions) 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.
- 8) Interest on certain Series EE savings bonds issued after 1989 are tax-exempt if proceeds are used for qualified educational expenses of a taxpayer, spouse or dependent, subject to a phase-out.
- 9) Keep receipts supporting tax deductions at least four years.
- 10) 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.
- 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.
- 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) 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.
- 14) Taxpayers who attained age 50 prior to January 1, 1986, (born before 1936) and receive a lump-sum distribution from a pension plan or profit-sharing plan may utilize a tax-saving method with 10-year averaging. Ask your tax advisor.

- 15) 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 a phase-out rule.
- 16) Purchasers of hybrid (gas-electric) and other alternative fueled vehicles are eligible for a tax credit. Ask your tax advisor.
- 17) 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

- 18) Insurance premiums on policies that cover medical costs are deductible. Premiums on disability and loss of income insurance are not deductible.
- 19) Qualified long-term care insurance premiums are deductible subject to age and dollar limits: Age 40 or less, \$310; ages 41 to 50, \$580; ages 51 to 60, \$1,150; ages 61 to 70, \$3,080 and ages 71 and up, \$3,850.
- 20) Special assessments paid on your property are normally not allowed as a current deduction in addition to the real estate tax deduction. But, the interest portion of the special assessments can be deducted as a tax.
- 21) Loan origination fees (points) are deductible as interest by a buyer of a new principal residence. Homebuyers are also allowed to deduct seller-paid points. Points paid on refinancing an existing residence must be deducted over the life of the mortgage.
- 22) 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.
- 23) 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.
- 24) Taxpayers who own appreciated stocks or bonds can take advantage of certain tax-saving methods by donating the securities to churches or other nonprofit organizations.
- 25) If you experienced a casualty loss (flood, fire, theft, etc.) which exceeds 10% of AGI, your tax preparer will explain what information is required to determine your deductible loss, if any. Net casualty losses from a federally declared disaster are not subject to this limitation.
- 26) 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 1 for education costs that are deductible even when not job related.
- 27) Job-seeking costs in the same field of employment are deductible. Successful job placement is not necessary.
- 28) 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.
- 29) Expenses incurred for attending conventions, seminars or other meetings that give investment advice to taxpayers are not deductible.
- 30) Investment interest (land, margin account, etc.) is deductible only to the extent of net investment income for the year. Net investment income includes dividends, interest, royalties and short-term capital gains.