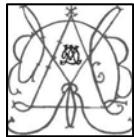


ANTHONY J. ALARIO 1941-1989  
ROBERT C. ALARIO, CPA, MBA, CSEP  
CHRISTOHER AGUILAR



# Alario & Associates

Certified Public Accountants, PC  
75 North Main Street, Leominster, MA 01453  
[www.alariocpa.com](http://www.alariocpa.com)

TELEPHONE

978-534-1999

FAX

978-534-0499

Dear Client,

This 2025 Client Organizer is designed to assist you in gathering your tax information. In order to minimize the chance of incorrect reporting, and receipt of an IRS notice, we encourage you to create an online account with the IRS at [www.IRS.gov](http://www.IRS.gov) to confirm any estimated payments you made towards 2025.

Also available on our website and upon request for daycare providers, rental property owners and business owners, is a summary sheet to organize all of your income and expenses.

## Tax Preparation Scheduling Options

Please provide your tax information via secure email, mail, or drop-off. Once completed, you may review your return with your preferred team member.

Tax Season Hours begin **January 26, 2026**. Please visit our website for our office hours [www.alariocpa.com](http://www.alariocpa.com).

## Federal Tax Highlights

- The maximum IRA contribution allowed for 2025 is \$7,000 (\$8,000 if age 50 or older).
- The annual elective deferral limit for 2025 for 401(k) or 403(b) plans is \$23,500 (\$31,000 if between the ages 50-59 & \$34,750 if between the ages of 60-63, only if plan allows).
- The deferral limit for 2025 for SIMPLE plans is \$16,500 (\$20,000 if between the ages 50-59 & \$21,750 if between the ages of 60-63, only if plan allows).
- The deduction cap for state and local income taxes on Schedule A has increased to \$40,000 (previously \$10,000 – subject to income phase-outs).
- There are several new deductions (reported on Schedule 1-A) in 2025: \$6,000 deduction for taxpayers age 65 and older; \$25,000 deduction for tips income; \$12,500 deduction for overtime pay; and \$10,000 deduction for vehicle loan interest. ***Note: All deductions are subject to specific income phase-outs.***
- The standard business mileage rate for 2025 is 70 cents per mile.
- You can typically exclude up to \$250,000 (\$500,000 if married and filing joint) of the gain on the sale of a principal residence.

We look forward to serving you. We wish you a peaceful, healthy and prosperous New Year.

Very Truly Yours,

*Alario & Associates, CPA, PC*

**I (We) acknowledge that I (we) have read, understand, and accept the obligations and responsibilities. If applicable, both Taxpayer and Spouse must sign.**

Taxpayer Signature

Date

Spouse Signature

Date

Taxpayer: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Return Delivery Preference: \_\_\_\_\_

Spouse: \_\_\_\_\_  
Email: \_\_\_\_\_  
 Paper  Electronic

### PERSONAL INFORMATION

Address change in 2025  Yes  No  
Marital status change in 2025  Yes  No

### DEPENDENTS

New Dependents (*if applicable*):  Yes  No

Name / SSN / DOB: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Name / SSN / DOB: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

Dependent earned income over \$15,750  Yes  No

Dependent unearned income over \$1,350  Yes  No

Child or dependent care expenses  Yes  No

If yes, please provide the following information:

Name of Provider	Address	ID # of Provider	Amount Paid
			\$
			\$
			\$

### ESTIMATED TAXES PAID

#### Federal

#### State

Date	Amount	Check #	Date	Amount	Check #
	\$			\$	
	\$			\$	
	\$			\$	
	\$			\$	

### INCOME (*Attach applicable forms*)

Salaries & Wages (Form W-2)  Yes  No

Interest Income (Form 1099-INT)  Yes  No

Dividend Income (Form 1099-DIV)  Yes  No

State Income Tax Refund or Unemployment (Form 1099-G)  Yes  No

Gains/Losses from Stock or Property Sales (Form 1099-B / 1099-S)  Yes  No

Retirement Plan Distributions (Form 1099-R)  Yes  No

Social Security Benefits (Form SSA-1099)  Yes  No

Gambling Winnings (Form W-2G)  Yes  No

Miscellaneous Income (Form 1099-NEC / 1099-MISC)  Yes  No

Rental Income and Expenses – Submit Summary for each Property  Yes  No

Self-Employment Income & Expenses – Submit Summary for each Business  Yes  No

Partnership, S-Corporation, Estate/Trust Income (Form K-1)  Yes  No

*Ignore this request if we prepare the entity's tax return*

Canceled/Forgiven Debt (Form 1099-C)  Yes  No

Alimony Received (Pre-2019 Agreement)  Yes  No

Alimony Amount (if applicable): \$ \_\_\_\_\_

### ADJUSTMENTS

Have you or do you plan to make IRA Contributions for 2025  Yes  No  
If yes, provide the following information:  
Traditional IRA: \$ \_\_\_\_\_ Roth IRA: \$ \_\_\_\_\_

Were you required to make Alimony Payments (Pre-2019 Agreement)  Yes  No  
If yes, please provide the information below  
Amount Paid: \$ \_\_\_\_\_  
Recipient's Social Security Number: \_\_\_\_\_

Student Loan Interest (1098-E)  Yes  No  
Self-Employed Health Insurance Premiums  Yes  No  
Amount Paid: \$ \_\_\_\_\_

Did you receive overtime pay in 2025, and is it accurately reflected on your Form W-2? (If no, please provide us with a copy of your year-end paystub)  Yes  No  
Did you receive tip income in 2025, and is it accurately reflected on your Form W-2? (If no, please provide us with a copy of your year-end paystub)  Yes  No  
Did you purchase a new (not used), U.S.-manufactured vehicle in 2025 with a loan, and pay deductible interest that is not already reflected elsewhere?  Yes  No  
If yes, please provide VIN # \_\_\_\_\_ and Interest Paid \$ \_\_\_\_\_

### ITEMIZED DEDUCTIONS

**Medical Expenses** – Enter the amounts that were paid that were not reimbursed for the following (include amounts for dependent you claim on your return):

Doctors, Dentists, Nurses, Hospitals, Prescription Medicines: \_\_\_\_\_  
Insurance Premiums for Medical and Dental Care (Including Payments made to Health Insurance Marketplace - but not paid through S125 Plan): \_\_\_\_\_  
Auto Mileage: \_\_\_\_\_  
Travel, Lodging, Parking, Tolls: \_\_\_\_\_  
Misc. (Hearing Aids, Dentures, Eyeglasses, Contact Lenses): \_\_\_\_\_  
Long-Term Care Insurance Premiums Paid – **Taxpayer**: \_\_\_\_\_  
Long-Term Care Insurance Premiums Paid – **Spouse**: \_\_\_\_\_

**Taxes**

Real Estate Taxes: \_\_\_\_\_  
Excise Tax: \_\_\_\_\_

**Interest Expense**

Home Mortgage/Equity Interest and Points (Form 1098): \_\_\_\_\_  
Home Mortgage Interest not Reported on Form 1098: \_\_\_\_\_  
Mortgage Refinance or HELOC in 2025:  Yes  No  
Investment Interest (Not Investment Fees): \_\_\_\_\_  
RV or Boat Loan with Living Accommodations  Yes  No

**Charitable Contributions**

Donations by Cash, Check, and Credit Card: \_\_\_\_\_  
Property Donations (Please Attach List if Over \$500): \_\_\_\_\_  
Volunteer Work - Number of Miles Driven: \_\_\_\_\_

### EDUCATION

Please submit the following information for each individual that had higher education expenses during the year, along with Form 1098-T:

Student(s): \_\_\_\_\_

Year: Fr \_\_\_\_ So \_\_\_\_ Jr \_\_\_\_ Sr \_\_\_\_ Grad \_\_\_\_

Enrollment: FT \_\_\_\_ / PT \_\_\_\_

Tuition & Fees \$ \_\_\_\_\_ / MA 529 Contribution \$ \_\_\_\_\_ / 1099-Q Payments \$ \_\_\_\_\_

## BANKING & AUTHORIZATIONS

Please Check - If you do **NOT** authorize us to discuss return status with IRS/DOR:

For tax refunds (direct deposit) and/or taxes due (electronic withdrawal), please provide the following:

Bank Name: \_\_\_\_\_ Checking  Savings

Routing #: \_\_\_\_\_ Account #: \_\_\_\_\_

Account Owner: Taxpayer  Spouse  Joint

Identity Protection PIN received  Yes  No

If yes, please provide a copy of the letter received in 2026

## HEALTH, RETIREMENT, FOREIGN, DIGITAL & OTHER QUESTIONS

Did you purchase insurance through Health Marketplace/Exchange  Yes  No

If yes, please provide Form 1095-A

HSA Contributions in 2025  Yes  No

HSA Distributions in 2025  Yes  No

Retired or Changed Jobs in 2025  Yes  No

Required Minimum Distribution Taken (*if applicable*)  Yes  No

Public Safety Officer Insurance Paid from Pension  Yes  No

Amount (*if applicable*): \$ \_\_\_\_\_

Cryptocurrency or Digital Asset Transactions in 2025  Yes  No

Foreign Bank Accounts or Foreign Assets  Yes  No

Did you or your spouse have foreign accounts maintained by a foreign institution that totaled more than \$50,000 on the last day of the year or more than \$75,000 at any time during the year (\$100,000 and \$150,000, respectively, if married filing a joint return)  Yes  No

Sale of Personal Residence in 2025  Yes  No

Non-1099-B Reportable Investment Transactions  Yes  No

Worthless Securities or Bad Debts in 2025  Yes  No

Acquired or Sold a Business  Yes  No

Paid Household Employees (Babysitter, Housekeeper, Driver, Yard Worker, Health Aide) \$2,800 or more  Yes  No

IRS or State Tax Notices Received (If yes, please provide us copy of notice(s))  Yes  No

Did you purchase or place in service any qualified energy-efficient or clean vehicles on or before September 30, 2025?  Yes  No

Did you have expenditures for alternative energy source items such as solar, wind or geothermal to heat, cool or provide hot water for your primary residence  Yes  No

Did you install any energy efficiency improvements or property for your primary residence, such as exterior doors or windows, insulation, heat pumps, furnaces, central air conditioners, or water heaters?  Yes  No

Casualty or Theft :Loss from Federally Declared Disaster  Yes  No

If yes, please provide details – including insurance reimbursements

## MISCELLANEOUS QUESTIONS

Do you have a will?  Yes  No

Would you be interested in estate planning?  Yes  No

Would you be interested in financial planning?  Yes  No

Would you be interested in retirement planning?  Yes  No

*Any unanswered question will be considered a “No”.*