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## 2015 INCOME TAX RETURN

**Filing Status:**  Single  Married Filing Joint  Qualifying Widow(er)<sup>1</sup>  Head of Household<sup>2</sup>  Married Filing Separate  
**In year 2015 only:**  Married (date: \_\_\_\_\_)  Divorced (date: \_\_\_\_\_)  Death—Taxpayer/Spouse (date: \_\_\_\_\_)

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

<sup>1</sup> All of the following must apply: your spouse died in 2013 or 2014; in that year you qualified to file jointly; you did not remarry before January 1, 2016 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 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<sup>®</sup>

### CHECKLIST

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

- 1) 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, 1099-S for real estate sales, SSA-1099 for Social Security, 1099-G for unemployment compensation, 1099-K for merchant card and third-party network payments and 1099-MISC for commissions and fees, etc.). Include all copies.
- 2) Copies of 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.)
- 3) If you sold real estate, stock or mutual fund shares during the year, see STEP 4.
- 4) If you acquired, sold or refinanced a home or other property in 2015, provide a copy of the closing statement.
- 5) If you are a new client, provide copies of tax returns for 2012, 2013 and 2014.

**Note:** When completing your organizer, round all amounts to the nearest dollar.

**STEP 1  
(Continued)****Check any of the boxes below that apply to you for 2015:**

- Purchased health insurance for yourself or a family member through the Health Insurance Marketplace (Exchange). (Attach Form 1095-A, *Health Insurance Marketplace Statement*).
- Were granted stock options by your employer and/or exercised employer stock options.
- Owned any securities or held any debts that became worthless during the year.
- Contributed to or received distributions from an Archer Medical Savings Account (MSA).
- Traveled more than 100 miles from home and stayed overnight to perform duties as a National Guard member or reservist.
- Performed services in the performing arts for at least two employers.
- Lived or worked in a foreign country.
- Were issued an Identity Protection PIN by the IRS: \_\_\_\_\_
- Were in the military (or reservist).
- Received any notice from the IRS or a state taxing authority.
- Contributed to or received distributions from an Achieving a Better Life Experience (ABLE) account.
- I can be claimed as a dependent on another person's tax return for 2015.

**Please provide any other information related to your 2015 taxes not reported elsewhere on this organizer:****STEP 2****Dependents (Tax Tip 7) (attach additional sheet, if necessary)**

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

- Check if it is possible that a different taxpayer might claim a child listed below as a dependent.

1) \_\_\_\_\_ Birthdate \_\_\_\_\_ SSN \_\_\_\_\_  
 2) \_\_\_\_\_ Birthdate \_\_\_\_\_ SSN \_\_\_\_\_  
 3) \_\_\_\_\_ Birthdate \_\_\_\_\_ SSN \_\_\_\_\_  
 4) \_\_\_\_\_ Birthdate \_\_\_\_\_ SSN \_\_\_\_\_

Other Dependents (relatives and/or members of household)	Relationship	Social Security #	Is 2015 Gross Income less than \$4,000? (Yes or No)	# Months Resided in Your Home in 2015	% Support Received From You
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

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

**STEP 3****Income****Wages—Provide Forms W-2**

Number of employers (during the year): Self \_\_\_\_\_ Spouse \_\_\_\_\_

**Dividend and Interest Income**

Provide all Forms 1099-INT, 1099-DIV and 1099-OID. List interest and dividends not reported on Form 1099 on a separate sheet, but do not duplicate what's reported on the 1099s. Also, list any penalty on early withdrawal from savings.

**Installment Sale Payments Received**

Total Payments \$ \_\_\_\_\_  
 Interest \$ \_\_\_\_\_  
 Principal \$ \_\_\_\_\_

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 \_\_\_\_\_

Did sale occur in 2015? Yes  No 

If yes, complete STEP 4.

**STEP 5**

**Self-Employment Income** (See also STEPS 7, 8 and 9)

*If more than one farm activity or business, list income and expenses separately for each.*

Business Activity/Product: \_\_\_\_\_  
 Business Name: \_\_\_\_\_  
 Did you begin or end the business in 2015? Begin  End

Gross Receipts (provide all Forms 1099-MISC and 1099-K) ..... \$ \_\_\_\_\_  
 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?<sup>1</sup> ..... Yes  No   
 If Yes, did you file Forms 1099? ..... Yes  No

<sup>1</sup> Generally, payments over \$600 made to 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 <sup>1</sup>	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

<sup>1</sup> 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**

**Travel, Meals and Entertainment Expenses**

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

<i>Use Correct Column</i>	Employee	Self-Employed	Rental Activity
<b>Travel:</b>			
Airplane, Train, Taxi, Auto Rental .....	\$ _____	\$ _____	\$ _____
Meals (See <i>Employee/Self-Employed Tax Tip C</i> on Page 6) .....	_____	_____	_____
Lodging .....	_____	_____	_____
Telephone/Internet Connection .....	_____	_____	_____
Cleaning and Laundry .....	_____	_____	_____
Baggage and Shipping .....	_____	_____	_____
Other: _____ .....	_____	_____	_____
<b>Meals and Entertainment Not Associated With Travel</b> .....	_____	_____	_____

**Reimbursements**

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

**STEP 10**

**Vehicle Expense**

- Commuting between your home and regular work location is not deductible.
- Commuting expenses for going between your home and a temporary work location *outside* the metropolitan area where you live and normally work are deductible. Travel expenses between your home and a temporary work location *within* your metropolitan area are not deductible unless either of the following tests are met:
  - 1) You have one or more regular work locations away from your home or
  - 2) Your home is your principal place of business.
- A work location is considered temporary if employment is expected to last and actually does last for one year or less.
- There are two methods to determine the deduction for vehicles used for business: (1) actual expenses or (2) standard mileage rate (for 2015, 57.5¢ per mile).
- For each vehicle used for business, complete lines 1–6. If you know that you use standard mileage allowance, ignore lines 7–13. If you purchased a vehicle this year and *do not* use standard mileage allowance, provide a copy of the sales invoice.

Vehicle	#1	#2	#3
1) Total miles driven this year: Business .....	_____	_____	_____
Commuting .....	_____	_____	_____
Other Personal .....	_____	_____	_____
2) Vehicle Description .....	_____	_____	_____
3) Date Vehicle Was First Used for Business .....	_____	_____	_____
4) Cost (cash paid, net of any trade allowance) .....	\$ _____	\$ _____	\$ _____
Was a car traded in? .....	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
or Lease Payments (for the year) .....	_____	_____	_____
5) Interest Paid on Vehicle Loan (Self-Employed Only) .....	_____	_____	_____
6) Parking and Tolls .....	_____	_____	_____
7) Gasoline, Oil, Lubrication .....	_____	_____	_____
8) Repairs, Maintenance, Car Washes .....	_____	_____	_____
9) Tires and Supplies .....	_____	_____	_____
10) Insurance .....	_____	_____	_____
11) Tags and Licenses .....	_____	_____	_____
12) Garage Rent .....	_____	_____	_____
13) Other: _____ .....	_____	_____	_____
14) Sold in 2015? If yes, date sold: _____ .....	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>	Yes <input type="radio"/> No <input type="radio"/>
15) If yes, provide sales price and any trade information .....	_____	_____	_____

**Questions for All Taxpayers Claiming Vehicle Expenses:**

- |   |  |
|---|--|
| 1) Do you have evidence to support business use? .....  | Yes <input type="radio"/> No <input type="radio"/> |
| 2) If yes, is the evidence written? .....   | Yes <input type="radio"/> No <input type="radio"/> |
| 3) Do you (or your spouse) have another vehicle available for personal use? .....                           | Yes <input type="radio"/> No <input type="radio"/> |
| 4) Do you have an employer-provided vehicle that is available for personal use during off-duty hours? ..... | Yes <input type="radio"/> No <input type="radio"/> |
| 5) Were you reimbursed for any of above auto expenses? .....  | Yes <input type="radio"/> No <input type="radio"/> |
| 6) If yes, is the reimbursement included in your Form W-2? .....  | Yes <input type="radio"/> No <input type="radio"/> |

**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 12****Itemized Deductions (Continued)****Taxes**

State and Local Income Taxes Paid in 2015 (include 2015 estimated tax payments and amounts paid with 2014 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 .....	_____
Real Estate Taxes—Homestead (less special assessments).....	_____
Other Real Estate Taxes (second home, cabin, etc.) .....	_____
Property Tax Refund.....	_____
Special Assessments—Interest Portion Only .....	_____
Personal Property Taxes (auto license tags, etc.) .....	_____

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

Monetary donations under \$250 each must be substantiated by a bank record (such as a cancelled check). For each donation of \$250 or more, the taxpayer must obtain a written acknowledgment from the charity. (See Tax Tip 16.)

<b>Cash, Check or Credit Card (include payroll deductions):</b>	
Churches or Synagogues .....	\$ _____
Other: _____	_____
Other: _____	_____
Other: _____	_____
<b>Noncash:</b>	
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****Do Not Duplicate STEP 7****Deductible only if total exceeds 2% of Adjusted Gross Income (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 Tip 18). List items on separate sheet. See STEP 7 for automobile expenses and travel and entertainment .....	\$ _____
<b>Job-Seeking Expenses in Same Field (Tax Tip 19)</b>	
Travel/Air Fare/Lodging .....	\$ _____
Meals .....	_____
Employment Agency Fees .....	_____
Resume \$ _____ Other \$ _____ Total =	_____
Tax Prep, Financial Planning/Consultation Fees (Tax Tip 20) .....	_____
<b>Investment Expenses (Tax Tip 21)</b>	
Phone/Postage/Supplies for Investments.....	\$ _____
Safe Deposit Box.....	_____
Investment Publications and Journals .....	_____
IRA and Other Retirement Plan Fees You Paid Directly.....	_____
Other \$ _____ Total =	_____
Gambling Losses. Limited to Total Gambling Winnings Listed in STEP 3.....	_____
Other: _____	_____
Other: _____	_____
Other: _____	_____

## Tax Tips

- 1) Payments that meet specific requirements are 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. Ask us for details.
- 2) IRA contributions are limited to the lesser of \$5,500 (\$6,500 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 (up to the limit) 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. Also, regardless of whether you are covered by an employer retirement plan, the Roth IRA contribution limit is phased 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 \$5,500 (\$6,500 if age 50 or older) provided the working spouse's compensation is at least equal to the IRA contributions.
- 3) Individuals covered only by a high deductible health plan (deductible of at least \$1,300 for individual coverage and \$2,600 for family coverage) can make deductible (subject to limits) HSA contributions.
- 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 and other equipment and materials used in the classroom.
- 5) The child and dependent care credit is generally available to married taxpayers only if both spouses have earned income. Exceptions apply if spouse is full-time student or disabled.
- 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 and loans related to business real property.
- 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.
- 8) To be tax free, IRA and qualified plan distributions 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.
- 9) IRA (but not qualified plan) withdrawals before age 59½ are not subject to the 10% penalty if the funds are used for (a) medical expenses that are deductible as an itemized deduction (b) certain higher educational expenses (c) a first-time home purchase for distributions up to \$10,000 or (d) medical insurance by individuals who are unemployed for at least 12 weeks. Other exceptions may apply to IRA and qualified plan withdrawals.
- 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.
- 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) 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.
- 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.
- 14) Tax benefits such as a credit, deduction 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) room and board (if at least half-time attendance) and (d) student loan interest.
- 15) Qualified long-term care insurance premiums are deductible subject to age and annual dollar limits.
- 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.
- 17) When making contributions of used furniture, appliances and clothing to nonprofit organizations, 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.
- 18) 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.
- 19) Job-seeking costs in the same field of employment are deductible. Successful job placement is not necessary.
- 20) 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.
- 21) Expenses incurred for attending conventions, seminars or other meetings that give investment advice to taxpayers are not deductible.
- 22) 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.
- 23) 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.
- 24) 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. *Exception:* If part of the proceeds were used to improve your main home, points related to the improvements may be deducted in the year paid.
- 25) 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.
- 26) Keep receipts supporting tax deductions at least four years.