Affinity Financial Advisors, LLC
1396 US Hwy 46 / P.O. Box 455
(Please use the P.O. box for USPS mail.)
Ledgewood, NJ 07852
(862) 251-3898
info@afafinancial.net

Date: ______________________________

Client Name: ____
Street Address: ____
City/State/Zip: ____

AFA Client Engagement Letter

Dear Client(s):

This letter confirms the terms of our engagement and outlines the nature and extent of services we will provide to you. Based on the information you furnish to us, we will prepare your federal and one or more applicable state income tax returns for 2024. Your returns will be filed electronically, unless the return(s) must be filed on paper due to a requirement of one or more of the taxing authorities.

We generally do not audit or verify the data you submit to us: however, in some instances, we may ask you to provide clarifications, as necessary. The information you submit to us will, to the best of your knowledge, be correct and complete and will include all items necessary for the completion of accurate tax returns. If AFA must tabulate or otherwise summarize your information, a separate data entry charge may apply.

If required by recent IRS guidelines, we will prepare 2025 estimated tax vouchers for you, based on your income and withholding taxes for 2024. If you anticipate a substantial change in income or withholding taxes for 2025, please advise us as soon as possible. We will then determine whether an adjustment should be made to your tax estimates. Please keep in mind, due to the time required and complexity of creating estimated tax projections an additional charge will apply.

Your returns may be subject to review by the taxing authorities. In the event of an examination or audit, we can be available upon request to represent you, or to review the results of any examination by a taxing authority. Billing for additional services, such as correspondence with the IRS or the preparation of amended tax returns, will be at our then standard rates. We will review all fees with you prior to commencing work.

We will work diligently to prepare accurate tax returns and use the "more likely than not" standard in preparing returns, as defined by the IRS. Should it be necessary to include disclosures in your tax returns, we will review these with you prior to filing your returns.

Please keep in mind, if you receive one or more Forms 1099-NEC, Form 1099-MISC or Forms 1099-K for 2024, it is possible that the IRS will require you to file a self-employment tax return as part of your personal tax return. You agree to provide copies of all 1099 forms received for 2024 to AFA for review and possible inclusion in your tax returns. Upon request, prior to completing your returns, AFA will review with you the cost of including all 1099 self-employment income in your 2024 tax returns.

The charges for our services are based on our fee schedule and the complexity of your returns. You agree to pay in full for your tax returns and any related services prior to the filing of your returns. You also agree to sign all required signature documents and release forms prior to the filing of your tax returns. We will provide you with a complete hardcopy of your federal and state returns. You can also opt to receive a PDF copy of your returns through our secure client portal for an additional fee of $25.

You have the final responsibility for your income tax returns. Please review them carefully before you sign them. We will be happy to review the completed returns and address any related questions with you.

If the above is in accordance with your understanding of the terms and conditions of our agreement, please sign below. If spouses are filing a joint return, both spouses must sign this engagement letter.

We look forward to working with you and appreciate the confidence you have in Affinity Financial Advisors.

Sincerely,

Susan Truman, CFP®, EA

Accepted by:

____

Client signature

____

Spouse signature (if Married)

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2024 Tax Organizer

Taxpayer Information	**Spouse Information**
Name ______________________	Name ______________________
Occupation ______________________	Occupation ______________________
Cell phone ______________________	Cell phone ______________________
E-mail ______________________	E-mail ______________________
Date of birth ______________________	Date of birth ______________________

Address______________________________________ Apt. # ______________

City ______________________________ State ________ Zip ________________

Please note: We will need a copy of **your current driver's license (and your spouse's, if married)** to file your returns. You can send us clear copies with the organizer. Or, we can make copies here in the office during your appointment.

General Questions (please review and complete):

Did your marital status change during 2024? If yes, check one: _____ Married _______ Divorced ______ Separated

Are you or your spouse totally and permanently disabled? If yes, please check: ______ You ______ Spouse

Are you or your spouse an honorably or generally discharged veteran? If yes, please check: ______ You _____ Spouse

Did you or your spouse pay or receive alimony in 2024? If yes, check: _____ You ____ Spouse _____ Paid _____ Rec'd

In 2024, did you acquire, sell or exchange any virtual currency or other digital asset? _______ No _______ Yes

In 2024, did you have a financial account, retirement plan, or insurance policy outside the US? ______ No _______Yes

If you or your spouse contributed to a ROTH or Traditional IRA in 2024, check here. _________

If you made any energy-efficient improvements to your home in 2024, check here. __________

Hybrid and Electric Vehicle(s). If you purchased or leased one of these vehicles in 2024, please check here. ________

Disaster Losses. Were you impacted by a federally-declared disaster in 2024? Please check here. ________

Do you owe state use tax on Internet, Mail-order or on other Out-of-State Purchases? _______ No _______ Yes

ELECTRONIC FILING AND DIRECT DEPOSIT BANK INFORMATION:

If you receive a refund, do you want direct deposit? _______ Yes ________ No

If you owe on your tax return(s) do you want direct debit of the amount owed? ______ Yes ______ No

Existing clients only: By checking here, you certify that your bank info is the same as in your 2023 returns: _________

New clients and existing clients with new bank info:

Bank info: Routing #__________________________ Acct # ____________________________

Bank name: ______________________________ Type of account: ________ Checking ________ Savings

INCOME DOCUMENTS AND INFORMATION TO INCLUDE WITH THIS ORGANIZER:

Dependent information. Please provide a copy of the **Social Security card** for every dependent under the age of 25. We will also need every dependent's name as is appears on their Social Security card and their date of birth.

Daycare. If you had care expenses for dependents, please provide the 1) Name of the Provider, 2) Address, 3) Tax ID Number and 4) the Amount Paid. Alternately, please provide the year-end statement from the care provider(s).

Education Expenses. Please provide **Form 1098-T** for yourself, your spouse and/or dependents. If a student had a distribution from a 529 plan, please provide **Form 1099-Q**. Please list any amount you or your spouse paid into a New Jersey 529 plan: ___________________________________

Student Loan Interest. If any student loan interest was paid in 2024, please provide **Form(s) 1098-E**.

Wages. Please provide copies of all **W-2's** received and any unreported tip income.

Retirement income. Please provide copies of all Forms **1099-R**, **1099-CSA**, **1099-CSF** and **Social Security** or **Railroad Retirement Benefit** forms received.

Investment income. Please provide copies of all **Forms 1099-INT**, **1099-DIV**, **1099-B** (sales in brokerage accounts) and **Forms 1099-S** (sales of real estate).

Health Insurance statements. Please provide any **Form(s) 1095-A** you received.

1099 and Small Business income. Please provide copies of **Form 1099-MISC**, **Form 1099-NEC** and **Form 1099-K**. If you had corresponding business expenses from running a small business, you will also need the Business Organizer and Vehicle Expense Organizer. Both forms are available on the AFA website.

Rental Income. If you had income from a rental property or vacation rental (ex., AIRBNB) property, include a summary of the income and expenses with this organizer.

Other Forms to provide: Form(s) 1099-C (canceled debt) **Form(s) 1099-A**, **Form(s) W2-G** (gambling or lottery winnings), **1099-G** (government payments, including **Unemployment Income** statements and state tax refunds, **Schedule(s) K-1** (income from partnerships, corporations, estates and trusts), and **jury duty** income statements.

DEDUCTION INFORMATION TO INCLUDE WITH THIS ORGANIZER

Medical Expenses Paid. Please provide a summary of health expenses paid in 2024 for yourself, your spouse, your dependents and any children who would be your dependents except that another parent is claiming them in 2024.

Include health insurance coverage premiums, hospital, medical, dental, vision, prescription, physical therapy, and other IRS-approved health expenses. You can also include documented mileage to healthcare providers in 2024.

State and Local Taxes Paid. Include real estate taxes paid on your principal residence and any additional homes or land. If you purchased any of the following, you may be able to deduct the sales tax paid: Motor Vehicle, Boat or Aircraft, Home (including mobile or prefabricated homes) or Major Home Renovation.

Mortgage Interest Paid. Please attach Form(s) 1098 showing mortgage interest paid. If you purchased or sold a home in 2024, include a copy of the closing disclosure/settlement (HUD) statement(s).

Charitable Contributions. Please provide a list of the cash/check/credit card charitable donations you made in 2024. If you made donations of noncash items (clothing, food, etc.), please provide receipts from the groups that received the donations, along with your list of the donated items. If you donated a vehicle, please provide Form 1098-C

Miscellaneous deductions. Most miscellaneous deductions, such as union dues or job mileage etc. are no longer deductible on a federal return. However, some states, including PA, still allow these deductions. If you have gambling winnings, the offsetting gambling losses are still deductible. If you have gambling winnings, you should provide your win/loss statements or other summaries of your gambling losses.

Client Consent to Use Tax Information

{By signing this document, you allow us to look up information for your tax returns. You can also allow us to make recommendations to you related to your taxes and finances. This is for your convenience. If you sign this release, we are not allowed to sell your personal or financial information to anyone and no one will call or otherwise contact you to sell you something.}

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot use, without your consent, your tax return information for purposes other than the preparation and filing of your tax return(s). In addition to tax preparation services, this firm is in the business of providing year-round financial consultation and tax planning services. These services cannot be provided without your prior consent.

You are not required to complete this form. If we obtain your signature on this form by conditioning our services on your consent, you consent will not be valid. Your signature is valid for the amount of time you specify. If you do not specify the duration of your consent, your consent is valid for one year.

CONSENT TO USE:
I consent to the use of my tax information for purposes other than preparing my tax return. I consent for you to use my information to look up additional information for my tax returns and to communicate with me in person, via phone, email, or other means with information and recommendations that may be of use to me, including, but not limited to:

Please review this list. If you wish to omit any items, please put a line through them and initial.

1. All data gathering. Using my personal information to obtain additional information for the preparation of my tax returns, such as: state income tax refund amounts for prior years; property tax amounts paid; NJ Homestead rebate amounts; NJ property tax reimbursement amounts; and other data as needed, from 3rd-party sources.
2. Tax planning. Review and recommendations for prior and future tax years, such as: preparation of estimated tax vouchers for subsequent tax years.
3. Tax advice. Providing advice on life and/or financial events that have tax consequences, such as, but not limited to: higher education, marriage, investment transactions, divorce and retirement.
4. Retirement planning. Services related to retirement planning, Social Security planning, minimum required distributions from retirement accounts and other retirement planning services.
5. Investment and asset advice. Recommendations related to the tax considerations of buying, selling and exchanging property, including stocks, bonds and real estate.
6. Other tax and financial advice. Services related to responding to your tax and financial questions.

By signing this form, you expressly consent to the use of your tax information for the purposes of providing these auxiliary tax and/or financial services to you:

“I understand the firm is using tax information provided by me to provide me with the services described here. I also understand that I may terminate this consent at any time by providing a written request for termination. Except as provided here in or upon further written approval by me or as required by law, the firm will not disclose my confidential tax information to any other person for any other purpose.”

Duration of the consent: ___________________________
(If left blank, the duration will be one year from the date of the signature on this form.)

Name (print): ___________________________ Spouse’s name (print): ___________________________

Signature: ___________________________ Signature: ___________________________

Date: ___________________________ Date: ___________________________

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484 or by email at complaints@tigta.treas.gov.