2026 TAX SEASON

survival guide

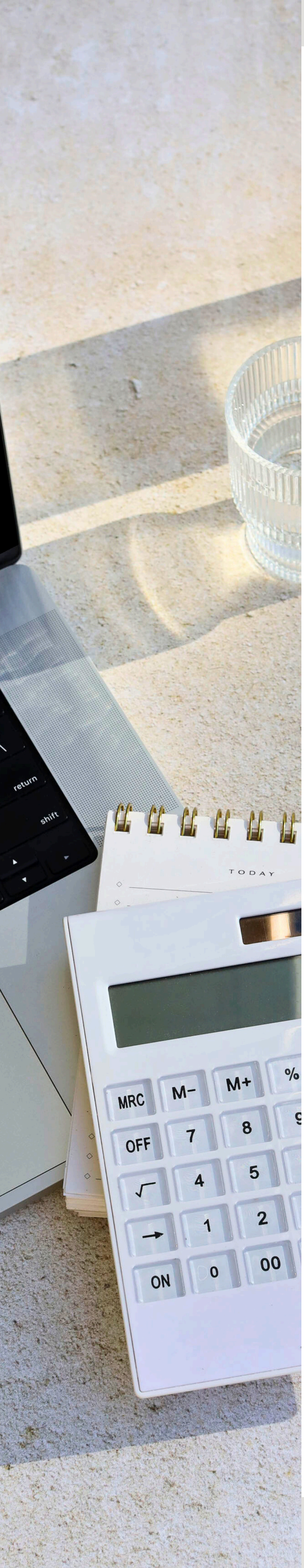
MY TAX LADY NC

Hey, I'm Nadia!

I'm here to help you have a stress-free tax season, and it all starts with being organized!

In this guide, you'll find a customizable personal tax organizer you can use to check off documents as you receive them, jot down notes for your accountant, and ignore anything that doesn't apply to you!

Whether your tax situation is relatively simple or it includes lots of investments, different credits, rental income, or other streams of income, this organizer walks you through what to prepare so you're not left wondering, "Am I missing something?" on April 15th!



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COMMUNICATION

BUSINESS HOURS

Monday - Friday 9:30 am - 4:00 pm

Saturdays: By appointment only

Tax Season: Extended Hours

Monday-Friday: 8:00 am - 7:00 pm

Saturday: 8:00 am - 2:00pm

Sunday: By appointment only

RESPONSE TIME

We aim to respond to all inquiries within **1 business day**. During tax season, please allow for a slight delay as we handle increased demand. Your questions are important to us, and we appreciate your patience!

PREFERRED CONTACT METHOD

The best way to reach us is through your secure **client portal**, where you can easily send messages, share documents, and stay up-to-date on your tax and accounting matters.

For immediate assistance, please call or text the office directly at **980-345-9600**. We strive to respond as quickly as possible during business hours.

Office Address: Home-Based Office

5405 Tempest Place

Charlotte, NC 28216

Tax Pricing *guide*

MY TAX LADY NC

Like many small businesses, the costs of operating the office, including general office supplies and tax and accounting software have increased. After careful consideration, pricing will remain the same for the 2026 tax season as a thank-you for your continued trust and support.

All tax returns include audit protection, in person or virtual tax review along with tax planning.

TAX PREPARATION

SINGLE	$195.00
HEAD OF HOUSEHOLD	$375.00
MARRIED FILING JOINTLY	$390.00
MARRIED FILING SEPARATELY	$390.00
STATE(S)	INCLUDED

ADDITIONAL SCHEDULES

SCHEDULE C: SMALL BUSINESS (*INCLUDES HOME OFFICE & MILEAGE)*	$250 PER
SCHEDULE E: RENTAL	$250 PER
SCHEDULE D: STOCKS	$50 - $150 DEPENDING ON SIZE OF PORTFOLIO

Accepted forms of <u>payment include:</u>

- Cash
- Check
- Debit/Credit Care via webiste
- Zelle
- Venmo
- Cash app
- Pay via refund(for existing clients)

BUSINESS RETURNS

C-CORP	$1,250.00
S-CORP	$1,250.00
PARTNERSHIP	$1,250.00

New for 2025: Changes under the One Big Beautiful Act include additional reporting requirements for <u>*OVERTIME & TIPS *</u>. An additional $100 fee applies.

Simple Tax Organizer

Existing clients: *Detailed, client-specific tax organizers are always available upon request..*

Personal Information

- ☐ Your Full Legal Name ______________________________
- ☐ Your SSN or ITIN / DOB ______________ / ______________
- ☐ Your Spouse's Full Legal Name ______________________________
- ☐ Spouse SSN or ITIN / DOB ______________ / ______________
- ☐ Your Occupation / Spouse's Occupation __________/__________
- ☐ Dependent SSN or ITIN / DOB ______________ / ______________
- ☐ Dependent SSN or ITIN / DOB ______________ / ______________
- ☐ Dependent SSN or ITIN / DOB ______________ / ______________
- ☐ Identity Protection PIN(s) ______________________________
- ☐ Mailing Address ______________________________
- ☐ Filing Status (circle one): Single / MFJ / MFS / HOH / QSS

Key Tax Questions

	Yes	No
At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)?	☐	☐
Did you have any foreign bank accounts, financial assets, or receive income from foreign sources at any point in 2025?	☐	☐

Did you experience any of the following in 2025? Check all that apply.

- ☐ Marriage or divorce
- ☐ Birth or adoption of a child
- ☐ Death of a spouse or dependent
- ☐ Change in home address
- ☐ Started or closed a business

Income Documents

Form W-2	Received	N/A	Amount
Company ______	☐	☐	______
Company ______	☐	☐	______

Schedule C - Business	P&L Ready	N/A
Legal Name / EIN ______	☐	☐
Legal Name / EIN ______	☐	☐
Legal Name / EIN ______	☐	☐

Form 1099-NEC / MISC / K	Received	N/A	Amount
Payor ______	☐	☐	______
Payor ______	☐	☐	______
Payor ______	☐	☐	______

Form 1099-INT	Received	N/A	Amount
Payor ______	☐	☐	______
Payor ______	☐	☐	______

Form 1099-DIV	Received	N/A	Amount
Payor ______	☐	☐	______
Payor ______	☐	☐	______

Form 1099-B	Received	N/A
Payor ______	☐	☐
Payor ______	☐	☐

Rental Income	P&L Ready	N/A
Address ______	☐	☐
Address ______	☐	☐

Income Documents (cont.)

Schedule K-1s	Received	N/A
Company ______	☐	☐
Company ______	☐	☐
Company ______	☐	☐

Form 1099-R	Received	N/A	Amount
Payor ______	☐	☐	______
Payor ______	☐	☐	______

Form SSA-1099	Received	N/A	Amount
Payor ______	☐	☐	______
Payor ______	☐	☐	______

Form 1099-G	Received	N/A	Amount
Payor ______	☐	☐	______
Payor ______	☐	☐	______

Closing Statement - Sale of Home	Received	N/A
Address ______	☐	☐

Alimony Received (for divorce agreements executed before 2019)	N/A
Amount / Notes ______	☐

Form W2-G	Received	N/A	Amount
Payor ______	☐	☐	______

Other Income	N/A
Notes ______	☐
Notes ______	☐
Notes ______	☐

Adjustments to Income

HSA Contributions (excluding contributions shown on W-2) N/A

Taxpayer Amount ______________________ ☐

Spouse Amount ______________________ ☐

Educator Expenses N/A

Amount ______________________ ☐

Form 1098-E - Student Loan Interest Statement Received N/A Amount

Payor ______________________ ☐ ☐ __________

Self-Employed Health Insurance Premiums N/A

Amount ______________________ ☐

Traditional IRA Contributions N/A

Taxpayer Amount ______________________ ☐

Spouse Amount ______________________ ☐

Alimony Paid (for divorce agreements executed before 2019) N/A

Amount ______________________ ☐

	Yes	No
***Did you or your spouse receive tip income in 2025?**	☐	☐
***Did you or your spouse receive overtime pay in 2025?**	☐	☐
***Did you or your spouse purchase a new passenger vehicle (assembled in the US) in 2025 and take out a loan to finance it?**	☐	☐

Itemized Deductions

Qualifying Medical Expenses N/A

Amount ______________________________ ☐

State and Local Taxes N/A

State / Property / Local __________/__________/__________ ☐

Form 1098 - Mortgage Interest Paid Received N/A Amount

Payor ______________________________ ☐ ☐ __________

Charitable Contributions N/A

Cash / Check Amount ______________________________ ☐

Non-Cash Amount ______________________________

Investment Interest Expense Paid N/A

Amount ______________________________ ☐

Tax Credits

Child and Dependent Care Expenses N/A

Provider Name / Address __________/__________ ☐

Provider Tax ID / Amount Paid __________/__________ ☐

Form 1098-T - Tuition Statement Received N/A Amount

Payor ______________________________ ☐ ☐ __________

Energy Efficient Home Improvements Documented? N/A

Notes ______________________________ ☐ ☐

Yes No

Did you or your spouse purchase a new or used clean/electric vehicle in 2025? ☐ ☐

Miscellaneous

Federal Estimated Taxes Paid N/A

Q1 / Q2 / Q3 / Q4 ____________/____________/____________/____________ ☐

State Estimated Taxes Paid N/A

Q1 / Q2 / Q3 / Q4 ____________/____________/____________/____________ ☐

Q1 / Q2 / Q3 / Q4 ____________/____________/____________/____________ ☐

	Documented	N/A
Business Use of Home		
Notes ________________________	☐	☐

	Documented	N/A
Business Mileage Log		
Notes ________________________	☐	☐

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	Received	N/A
IRS / State Notices		
Notes ________________________	☐	☐

	Documented	N/A
Retirement Account Contributions		
Notes ________________________	☐	☐

	Received	N/A
Form 1095-A, -B, or -C		
Notes ________________________	☐	☐

	Documented	N/A
Household Employee Information		
Notes ________________________	☐	☐

Bank Account + Routing Number (if direct depositing)

Account # / Routing # ______________________________

This organizer isn't an exhaustive list of every document every taxpayer will need to file their 2025 tax return; be sure to review your specific needs with your tax accountant

2025 Tax *Cheat Sheets*

Standard Deduction For 2025

When you file your tax return, you can choose to itemize your deductions or take the standard deduction.

The standard deduction is a fixed dollar amount that reduces your taxable income. The amount of your standard deduction is based on your filing status.*

The majority of taxpayers will end up taking the standard deduction, but you may benefit from itemizing your deductions if you have significant expenses like qualifying medical expenses or charitable donations.

FILING STATUS	STANDARD DEDUCTION
Single	$15,750
Married Filing Jointly	$31,500
Married Filing Separately	$15,750
Head of Household	$23,625
Qualifying Surviving Spouse	$31,500

**Your standard deduction amount may vary if you are blind, over age 65, or can be claimed as a dependent by another taxpayer.*

2025 Tax Brackets

RATE	SINGLE/MFS	MARRIED FILING JOINTLY	HEAD OF HOUSEHOLD
10%	$0 - $11,925	$0 - $23,850	$0 - $17,000
12%	Over $11,925- but not over $48,475	Over $23,850 but not over $96,950	Over $17,000 but not over $64,850
22%	Over $48,475but not over $103,350	Over $96,950 but not over $206,700	Over $64,850but not over $103,350
24%	Over $103,350 but not over $197,300	Over $206,700 but not over $394,600	Over $103,350 but not over $197,300
32%	Over $197,300 but not over $250,525	Over $394,600 but not over $501,050	Over $197,300 but not over $250,500
35%	Over $250,525but not over $626,350	Over $501,050 but not over $751,600	Over $250,500 but not over $626,350
37%	Over $626,350	Over $751,600	Over $626,350

Important Tax Dates

Tax Return Due Dates

Form 1040 - Individual Tax Return

April 15th, 2026: File tax return or extension, pay all taxes due.

October 15th, 2026: File extended tax return.

Form 1065 - Partnership Tax Return

March 15th, 2026: File tax return or extension, pay all taxes due.

September 15th, 2026: File extended tax return.

Form 1120 - Corporate Tax Return

April 15th, 2026: File tax return or extension, pay all taxes due.

October 15th, 2026: File extended tax return.

Form 1120-S - S Corporation Tax Return

March 15th, 2026: File tax return or extension, pay all taxes due.

September 15th, 2026: File extended tax return.

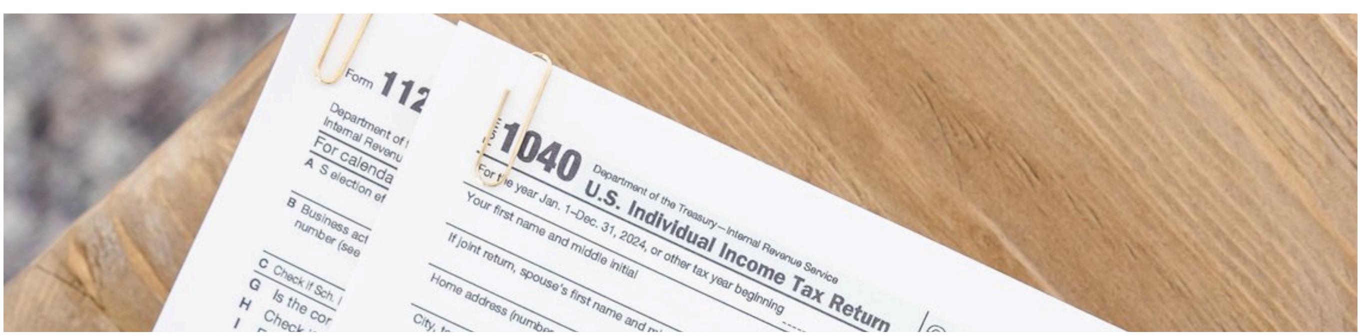
Individual Estimated Taxes

January 15th, 2026: Q4 2025 estimated tax payment due.

April 15th, 2026: Q1 2026 estimated tax payment due.

June 15th, 2026: Q2 2026 estimated tax payment due.

September 15th, 2026: Q3 2026 estimated tax payment due.



Common Tax Mistakes

Common Mistakes

INCORRECT SOCIAL SECURITY NUMBER

This is one of the easiest things to mess up and will result in delayed processing of your tax return.

MISSING A FILING DEADLINE

Before this tax season starts, mark each important tax deadline on your calendar (*important dates start on page 12 of this guide*). Missing a deadline can result in penalties and fees!

FORGETTING TO REPORT ALL INCOME

Use your tax accountant's organizer to ensure you've reported all income you had in 2024!

OVERLOOKING TAX CREDITS

Working with a tax professional can help ensure you claim all the tax deductions and credits that you qualify for!

Let's Connect!

My Tax Lady team is looking forward to working with you !

At My Tax Lady NC, I'm passionate about empowering both small business owners and individual clients to achieve financial clarity and success. Whether it's through simplifying bookkeeping, maximizing tax savings, or providing personalized guidance, my goal is to make tax time stress-free and help you plan for a stronger financial future.

Every client is treated like family, with a commitment to education, support, and tailored solutions that meet your unique needs.

Thank you for trusting me with your financial journey—let's make this tax season a success!

WWW.MYTAXLADYNC.COM

FAQ's

TAX SERVICES FAQ's

1. **Can we come in person?**
Yes! In-person meetings are by appointment only. During tax season, we offer an open-door policy for document drop-offs without an appointment.

2. **Do you offer virtual services?**
Absolutely! We provide full virtual services, including a secure client portal, virtual meetings, and electronic signatures. You can handle everything from the comfort of your home or on the go.

3. **What is your response time?**
We strive to respond within **1 business day** (24 hours). Please be aware that during tax season, response times may be slightly longer due to higher demand.

4. **What documents do I need to provide for my tax return?**
You'll need your W-2s, 1099s, identification, and any documents related to deductions (such as mortgage interest, charitable donations, etc.). For your convenience, we offer a **Tax Season Survival Guide** and an optional **Tax Organizer** for existing clients to help you gather everything you need.

5. **Do you handle business and individual taxes?***
Yes! We specialize in both individual and small business tax preparation, offering tailored services to meet your unique needs.

6. **When is payment due for tax preparation?**
Tax preparation fees are collected at the time of the full review and e-signature process. Payment is required before we proceed with e-filing your return.

TAX SERVICES FAQ's

7. **When is payment due for bookkeeping services?**
Most of our bookkeeping clients prefer to pay on a monthly basis. We set up a convenient payment form, and you can choose the date each month for automatic billing. For accounting services, we use QuickBooks Desktop by default, with QuickBooks Online available for an additional fee.

8. **What payment methods do you accept?**
We offer multiple payment options for your convenience. You can pay via our website using a debit or credit card, or choose from Venmo, Cash App, cash, or check and zelle. We also offer pay via refund for existing clients.

9. **How do I get started with your services?**
Getting started is simple! Contact us through the client portal or give us a call. We'll provide a checklist of documents needed, set up a brief onboarding call, and walk you through the process step by step.

10. Do you offer discounts or promotions?
Yes, we offer discounts for military personnel, police officers, and fire department employees. Please inquire with us for more details about eligibility.

11. How do you ensure the security of my financial information?
We prioritize your privacy and security. All documents are handled through our secure client portal, which uses encryption to protect your data. Additionally, we adhere to strict confidentiality policies.

TAX SERVICES FAQ's

12. **Do you offer audit support after filing?**
Yes, we provide audit protection for all returns we prepare. If you receive a notice from the IRS or state, we'll guide you through the process and assist with responding.

13. **What should I do if I get an IRS notice?**
Don't panic! If you receive a notice from the IRS or state, upload a copy through the client portal and contact us immediately. We will review it and help you respond quickly.

14. **Do you provide year-round tax planning?**
Yes, we offer year-round tax planning for clients who want to optimize their tax situation. This includes a mid-year review and personalized recommendations to help minimize your tax liability.

TESTIMONIALS

You can find more reviews on Google, Yelp and TaxBuzz

Eric Grogg

★★★★★

"Nadia is very knowledgeable and takes the time to educate her clients. Excellent experience. Highly recommend her for taxes"

Michelle Rajab

★★★★★

"Before I switched to my tax lady I never felt fully secure in my tax dealings. Nadia & Jackie are outstanding, taking customer service to a whole new level. Helping me understand every aspect and staying on the phone with me the whole way to answer any questions or concerns. When I have questions even after I'm filed they are quick to help. The portal is so easy and simple to use. Making documentation a breeze. This is my second year filing with my tax lady and I've never been happier. Thank you. Do Not Hesitate to trust these amazing ladies to help with all of your tax needs."

Bethany Roberson

★★★★★

"So happy I found Nadia! She has been very helpful and does an amazing job at educating me on what is best for my small business."

Michael Fulbright

★★★★★

"For the 3rd year in a Row, Nadia and Jackie went above and beyond for me. They helped prepare my taxes and really made it the easiest it could be for me. Their customer service, attention to detail and over all passion to take care of their customers needs. Really makes them levels above their competitors. They truly care about each individual person and their unique situations. Not only do they go above and beyond for their clients but they send out information throughout the year to help keep their customers informed with things we may not know or have missed. Their resources and comminication help make this process very easy. I would recommend them to my family and friends, including any one in search of a TOP QUALITY tax preparation service!!!!"

Kaitlyn Wilson

★★★★★

"Nadia was great to work with! Made filing my taxes a breeze! Her client portal was very easy to navigate and her and Jackie were very responsive whenever I had a question! Highly recommend for all your tax needs!"