



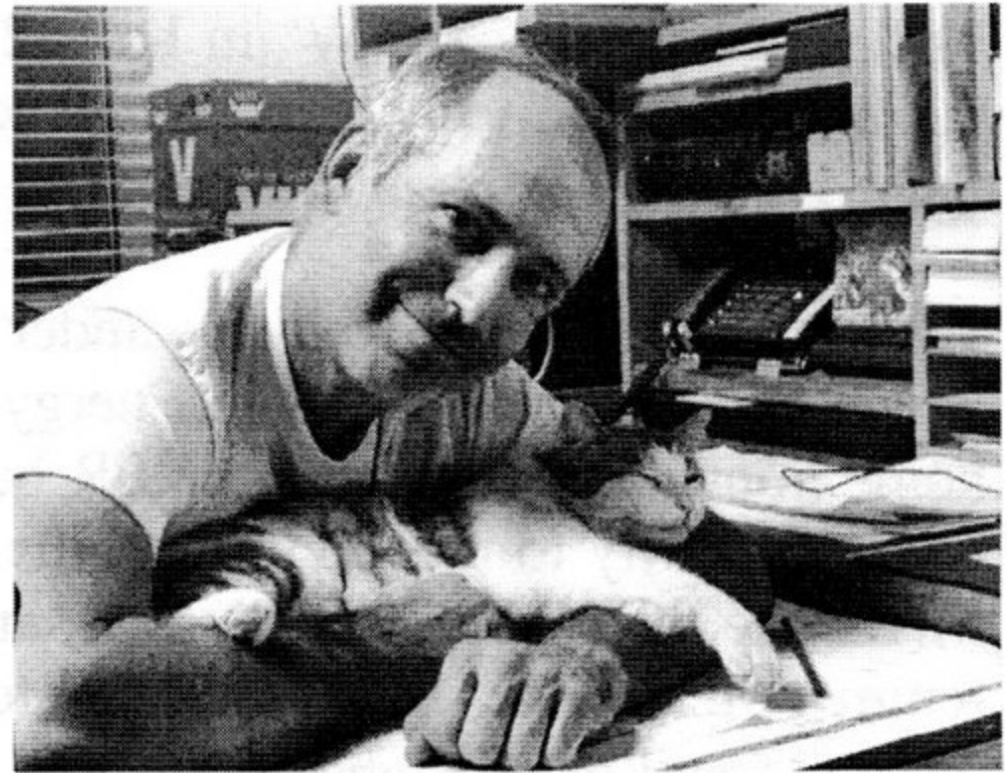
**SSTAR Services**  
4266 Gem Avenue  
Castro Valley, CA. 94546

Phn:(510) 583-8035  
Fax:(510) 583-0555  
www.yourtaxreturn.com

Accounting, Real Estate and Tax Services

OK, here we go! Welcome to tax season 2025.

1) I am an independent contractor. Do NOT hire me if you cannot pay for services rendered. Would you hire a builder to construct a rental property, and then tell him "I'll pay you when the tenants move in and I collect rent?". I get paid when the return is completed, NOT when you receive your refunds UNLESS you select the "Fee Collect" option.



2) No new clients EXCEPT for your sons and daughters filing their first returns. Sorry ☹ ...

3) Please do not call me to say you sent an e-mail, or send me a fax telling me you're going to call, or send a carrier pigeon with a note that you're on your way to drop off your tax forms ☺. One form of communication is enough. Please allow me sufficient time to respond, I always return phone calls and e-mails within 12 hours.

4) I am no longer going to stress about transaction fees. Payments by check and cash cost me nothing, I like those. Venmo is free (at present) UNLESS you tag the transaction as "payment for goods or services". Zelle is free (at present). If you use a form of payment with a transaction fee (aka plastic) you will pay that fee (which is around 2.5% for me). That includes debit cards, credit cards, or any payment form (example - Paypal) that originates from one of these sources.

5) Yes, I am raising my rates - but just enough to keep up with inflation. Basic returns (and some of the more complicated forms) will go up by \$5. That's all.

6) Once you have your tax documents 100% ready, send them to me right away. Please do NOT wait! I will start preparing 2024 tax returns on January 13th, 2025.

7) BUT... Dividends and Stock Sales (and the like) are often not reported until mid-February. Do not file your return before you get these documents if they apply to you.

8) AND... many investment accounts are NO LONGER mailing tax forms, they expect you to download the forms from their web site. If you have such income (Robinhood, E-Trade, Fidelity, Morgan Stanley, etc)... do not overlook sending me the tax forms.

9) If you have a code "W" in box 12 of any of your W-2's, it means your employer put money into a Health Savings Account (HSA). Please be sure to complete ACW Page 1 Item 7 if this is the case.

10) I put links on the web site under the "Before We Meet" tab where you can look up which EV's and which Home Energy Improvements qualify for tax credits. General home improvements have NEVER been a tax return item - the improvement MUST be made primarily to reduce utility bills. For EV's, if you plan on taking this credit, E-MAIL me the Make, Model, Year, and VIN so I can copy and paste it into the tax return. Meanwhile, I will continue to operate the cleanest, most beneficial vehicle there is - and receive absolutely NO appreciation ☺.

11) If I ask you to send me specific information via e-mail, please type the requested information (actual text). Do NOT send me pictures of receipts or documents. I prefer to cut and paste numbers to maintain 100% accuracy. Not possible with pictures.

12) My phone (510) 583 8035 is the most stable, reliable form of phone - a land line. **PLEASE do not send text messages, I will not get them.**

13) The law regarding on-line payments (PayPal, Venmo, Zelle, etc) is now in effect. Anyone with more than \$5,000 in online transactions gets a tax form. We have to report this - but - there will be no tax due unless you actually made money.

14) Dropping off your tax forms? **OPEN** all forms, envelopes, **UNFOLD** everything, and place unfolded forms in a large envelope before depositing in my drop box.

15) The fill-in PDF worksheets are designed to maximize the font size for easy readability. Apple devices seem to minimize the font size. Please fix this before you send me the document. If it is so small I cannot read it, it is useless.

16) **TOP THREE MISSED ITEMS** - Identity Protection PIN numbers (IRS mails these every year to anyone who requested them ) and Form 1095-A (subsidized health insurance). If you applied for this coverage it's easiest to download the form. Form 1098-T (Tuition Expense) is usually not mailed and should be downloaded also.

17) If you need an extension, you must e-mail me the request. I do tax returns until July 15th, and then (with rare exceptions) I am done. I am all about refereeing soccer after tax season and do not want to come home and do tax returns after my matches.

18) I need you to use my worksheets - I don't do tax returns from information on post-it notes. Every worksheet is available on the web site. If it does not apply to you, leave it blank. Writing in a bunch of "zeros" in fields that should be left empty just distracts me from the actual numbers in the fields that ARE important.

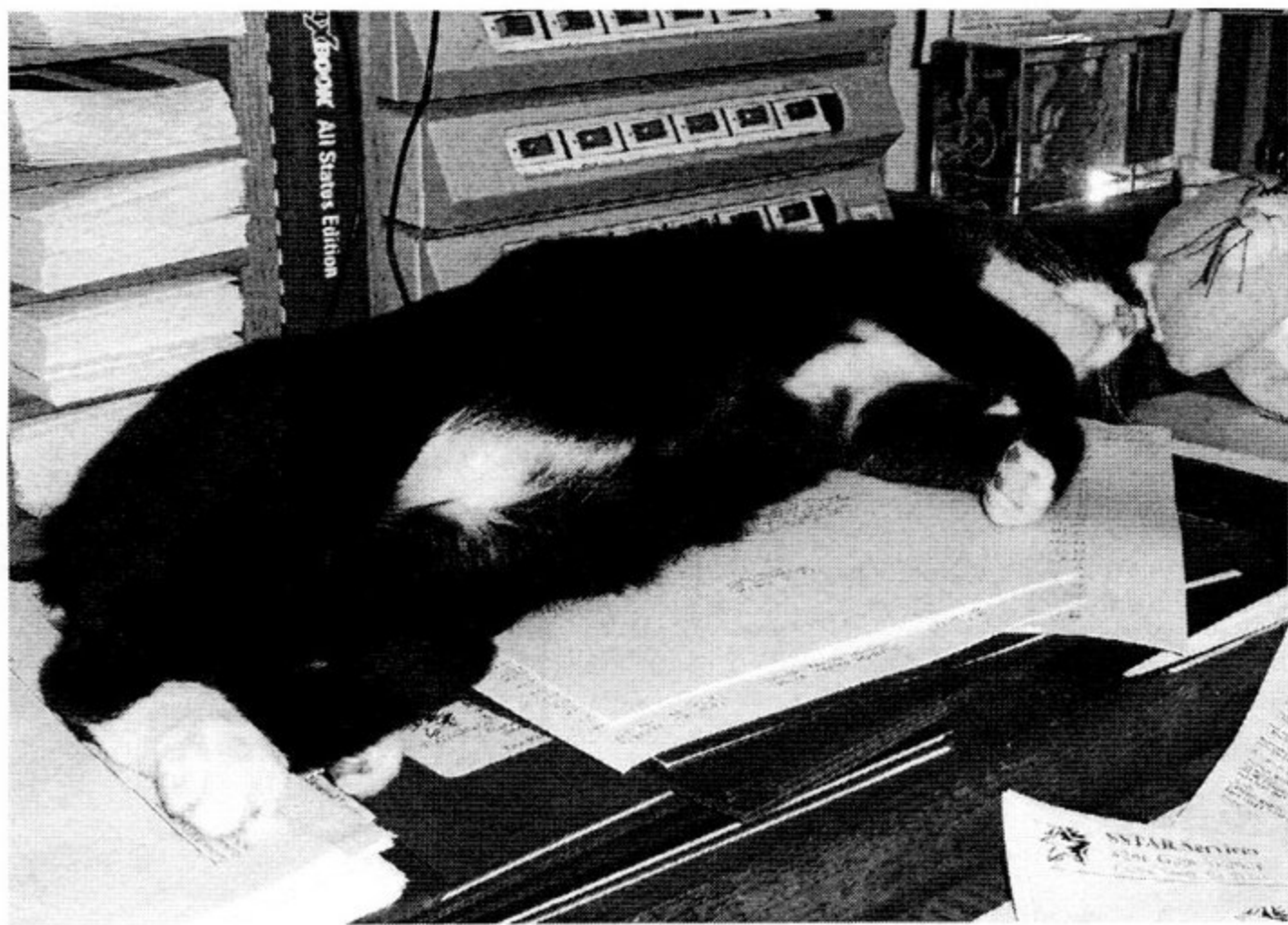
19) Dependent Income is NOT your income. It goes on THEIR return, not yours. Yes, they can still be a dependent on your return if they (otherwise) meet the criteria.

20) RECORD an outgoing announcement on your phone so I know I've reached the right party and I can leave a message. Otherwise - NO ID - I have to hang up ☹. I find this EXTREMELY annoying. Eventually I will just stop trying to contact you.

21) Please use the correct "Income and Expense Statement" for your type of business (Sole Proprietorship, Partnerships, Corporations or LLC's)

22) Given the election results, I expect no major changes in the tax code. Provisions currently set to expire in 2025 will probably be renewed. We will see if Congress can restore SSA benefits to non-taxable status, as they were before 1992. They will try...

So Merry Christmas, Happy New Year, Peace, Good Will and Refunds to All!



*Stacy Spink*

Stacy Spink  
SSTAR Services

Socks after a tough day at the office ... I work these cats too hard sometimes ... ☺