

ACC Associates of Austin

"We grow at the speed of excellence — not the speed of volume."

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Your Personal Financial Story Guide

The questions your accountant should be asking — but probably isn't.

At ACC Associates of Austin, we believe the more we know about your life, the better we can protect it. This guide contains the same questions we ask every new client — not to be intrusive, but because the details of your life connect directly to financial opportunities others miss entirely. Complete as much or as little as you like. Everything you share stays strictly confidential.

01 Family Financial Profile

Tell us about the people in your life. Family structure affects filing status, dependents, credits, deductions, and long-term planning in ways that matter every year.

Taxpayer full legal name:

Spouse / partner full legal name (if applicable):

Date(s) of birth:

Current address:

How long have you lived at this address?

Children or dependents — names, ages, relationship:

Do any children have special needs, disabilities, or unique educational expenses?

Where do your children go to school? (public, private, college, vocational)

Do you provide financial support to a parent or other family member?

Are you a caregiver for anyone outside your household?

Life stage — check what applies:

Single Married Divorced / Separated Widowed Empty nester Retired or near retirement Recently relocated

02 **Business Expense Discovery Questions**

Most clients leave money on the table because no one asked the right questions. These are the questions that surface deductions others miss.

Do you own or operate any business, side income, or freelance work?

Describe the business in plain language — what do you do?

Do you use a vehicle for business purposes? Approximately how many miles per year?

Do you work from home — even part of the time? Describe your home office setup:

Did you travel anywhere for business in 2025? Where and for what purpose?

Did you purchase any equipment, tools, or technology for work in 2025?

Do you pay for any subscriptions, software, or memberships related to your work?

Did you hire anyone — employees, contractors, assistants — in 2025?

Do you advertise or market your services? What did you spend?

Did you attend any conferences, training, or educational events in 2025?

Do you have a retirement plan for your business (SEP IRA, Solo 401k, etc.)?

03 Life Event Tax Impact Checklist

Life events have tax consequences — often ones that people discover too late. Check anything that happened in 2025 or is anticipated in 2026.

- | | |
|--|---|
| <input type="checkbox"/> Got married | <input type="checkbox"/> Got divorced or separated |
| <input type="checkbox"/> Had or adopted a child | <input type="checkbox"/> A child left the household |
| <input type="checkbox"/> Bought a home | <input type="checkbox"/> Sold a home |
| <input type="checkbox"/> Started a business | <input type="checkbox"/> Closed or sold a business |
| <input type="checkbox"/> Started a new job | <input type="checkbox"/> Lost a job or had a gap in employment |
| <input type="checkbox"/> Received an inheritance | <input type="checkbox"/> Made a large gift |
| <input type="checkbox"/> Withdrew from a retirement account | <input type="checkbox"/> Rolled over a retirement account |
| <input type="checkbox"/> Received Social Security for the first time | <input type="checkbox"/> Turned 65 or became eligible for Medicare |
| <input type="checkbox"/> Had a significant medical expense | <input type="checkbox"/> Made energy-efficient home improvements |
| <input type="checkbox"/> A parent or family member moved in with you | <input type="checkbox"/> A parent or family member passed away |
| <input type="checkbox"/> Started or stopped receiving alimony | <input type="checkbox"/> Filed bankruptcy or had debt forgiven |
| <input type="checkbox"/> Made charitable contributions of \$500+ | <input type="checkbox"/> Received gambling or lottery winnings |
| <input type="checkbox"/> Received cryptocurrency / digital assets | <input type="checkbox"/> Had out-of-state income or moved states |
| <input type="checkbox"/> Paid student loan interest | <input type="checkbox"/> Paid college tuition for yourself or a dependent |

Notes on any checked items — anything we should know before we talk:

04 Year-Round Planning Calendar

Tax planning is not an April event. Here is what to pay attention to in each quarter — and a place to note anything coming up for you personally.

Q1 — January through March

- Gather W-2s, 1099s, and tax documents as they arrive
- Review prior-year return for carryforwards or open items
- Confirm retirement contributions were maximized
- File or extend by April 15

What is coming up for you this quarter that we should know about?

Q2 — April through June

- First estimated tax payment due April 15 (if self-employed or owing)
- Review Q1 income and expenses — adjust withholding if needed
- Second estimated tax payment due June 15
- Mid-year is ideal for major financial decisions — call us before you act

What is coming up for you this quarter that we should know about?

Q3 — July through September

- Third estimated tax payment due September 15
- Review business performance — are you on track?
- Consider equipment purchases before year-end if needed for depreciation
- Extended returns due October 15 — confirm all documents are in

What is coming up for you this quarter that we should know about?

Q4 — October through December

- Fourth estimated tax payment due January 15
- Maximize retirement contributions before December 31
- Make charitable contributions if itemizing
- Year-end review call — tell us about anything that changed

What is coming up for you this quarter that we should know about?

05 Document Readiness Guide

The more organized you are before we meet, the faster and more accurate your return. Here is what to keep on hand year-round.

Income Documents

- W-2 from each employer
- 1099-NEC / 1099-MISC (contract or freelance income)
- 1099-INT / 1099-DIV (interest and dividends)
- 1099-B (investment sales)
- 1099-R (retirement distributions)
- SSA-1099 (Social Security)
- K-1s from partnerships, S-corps, or trusts

Business Records

- Income summary or P&L; statement
- Mileage log for business vehicle use
- Receipts for equipment, software, subscriptions
- Home office square footage and total home size
- Payroll records or 1099s issued to contractors

Deduction Support

- Form 1098 (mortgage interest)
- Property tax statements
- Charitable contribution receipts
- Medical and dental expense records
- Childcare provider name, address, and EIN/SSN

Life Event Documents

- Settlement statements for real estate purchases or sales
- Divorce decree (if alimony is paid or received)
- Adoption paperwork
- Inheritance or estate documents
- Prior-year tax return (first-year clients)

Tip: Keep a folder — physical or digital — labeled with the current tax year. Drop documents in as they arrive throughout the year. By the time you meet with us, you will be ready.

Client Acknowledgment

I certify that the information provided in this guide is accurate to the best of my knowledge and understand that it will be used to help ACC Associates of Austin serve me more effectively.

Client Signature:

Date:

*"We don't promise the ocean. We promise every client has fun and is safe at the beach. Your castle deserves a moat —
and we build it together."*

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Circular 230 Disclosure: Any tax advice contained herein is not intended or written to be used for the purpose of avoiding penalties under the Internal Revenue Code.