

# Susan Curran Financial

- ❖ Certified Public Accountant
- ❖ Certified Financial Planner

512-858-0805  
Susan@SusanCurranFinancial.com  
PO Box 537  
Dripping Springs, Texas 78620  
www.SusanCurranFinancial.com

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We look forward to helping you with your tax preparation!

**Please follow these steps to begin the tax preparation process:**

1. Gather your applicable documents according to the checklist on page two
2. Scan all documents and combine into one pdf file <sup>a</sup>
3. Upload pdf file to your client portal <sup>b</sup>
4. Email [Admin@SusanCurranFinancial.com](mailto:Admin@SusanCurranFinancial.com) to let us know when your file is complete and you are ready for tax preparation <sup>c</sup>
5. Be sure that you receive a "Tax Submission Package Acknowledgement" email from our office confirming that we have received your notice and are submitting your documents for tax preparation <sup>d</sup>

**ALL DOCUMENTS MUST BE SUBMITTED THROUGH THE CLIENT PORTAL TO BE INCLUDED IN YOUR TAX PACKAGE**

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<sup>a</sup> If you do not have a scanner, there are a variety of smartphone applications for free or at low cost. We discourage photos of documents.

<sup>b</sup> On the home page of our website, [www.SusanCurranFinancial.com](http://www.SusanCurranFinancial.com), click on the green "Client Portal" button.

<sup>c</sup> You must notify our office when your file is ready for tax preparation. We will not know that your file is complete and ready until you notify us.

<sup>d</sup> If you haven't received confirmation within three business days after your initial email, please send a follow-up email or call our office.

Please contact us if you need assistance!

At your service,



Susan Curran, CPA, CFP

## SUBMISSION DEADLINES

- April 15<sup>th</sup> Filings
  - Recommended: February 10<sup>th</sup>
  - **Required: March 10<sup>th</sup>**
  - Returning Client Extensions: If you are unable to submit your complete tax submission package by this date, we will automatically apply for an extension of the filing deadline on your behalf.
  - **All taxes owed are due by the original filing deadline.**
- September 30<sup>th</sup> Filings
  - Recommended: June 10<sup>th</sup>
  - **Required: August 15<sup>th</sup>**
- **We must have your complete tax document file by the required *submission* deadline in order to meet your *filing* deadline.**

## TAX SUBMISSION PACKAGE CHECKLIST

- Completed and signed engagement letter**
- Copy of your prior year tax return(s)—new clients only
- Form(s) 1099 that you've received (contract labor, interest, dividends, etc.)
- Brokerage statements, 1099-B, 1099-INT and 1099-DIV
- Schedule(s) K-1 that you've received
- Form(s) 1098 (mortgage interest) and property tax statements
- Closing statements pertaining to real estate transactions (purchases and/or sales)
- Any tax notices received from the IRS or other taxing authorities
- Any other information that you have that is pertinent - HSA, IRA, forgiveness of debt, charitable contributions, education expenses, child care expenses, etc.
- If you have a business or rental property** we need income and expenses provided on:
  - The Business Income (Schedule C Worksheet) or Rental Income (Schedule E Worksheet) organizer worksheet **OR**
    - Financial Statements: Balance Sheet and Income Statement (QBs Profit & Loss) **OR**
    - An Accountant's Copy of your QuickBooks file with a dividing date of 01/02 of current year **OR**
    - A QuickBooks Online accountant's invitation (if not already sent)
  - **And complete the 1099 Payments information box**, the business vehicle and home office boxes on the Business Income or Rental Income organizer, if applicable

## TIPS FOR EFFICIENT PROCESSING

- To ensure efficient processing of your tax information and prevent additional fees.
  - Please use our organizer and worksheets
  - Do not provide unnecessary documents or duplicate any information
  - Please submit all documents as pdf files; we cannot process Excel, ZIP, PNG, or JPEG files
  - Brokerage companies often revise statements, be sure to submit the Final Copy for tax preparation

# Susan Curran Financial

## FIDUCIARY/TRUST TAX INFORMATION

Date: \_\_\_\_\_

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**Business:** Trust / Fiduciary

Entity Name \_\_\_\_\_

EIN \_\_\_\_\_

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**Fiduciary/Trust Contact**

Name \_\_\_\_\_

SSN \_\_\_\_\_

Address \_\_\_\_\_

DOB \_\_\_\_\_

City \_\_\_\_\_

Email \_\_\_\_\_

Phone \_\_\_\_\_

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**Beneficiaries**

Name/Title \_\_\_\_\_

Name/Title \_\_\_\_\_

SSN \_\_\_\_\_

SSN \_\_\_\_\_

DOB \_\_\_\_\_

DOB \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

City, State, ZIP \_\_\_\_\_

City, State, ZIP \_\_\_\_\_

% of Ownership \_\_\_\_\_

% of Ownership \_\_\_\_\_

Name/Title \_\_\_\_\_

Name/Title \_\_\_\_\_

SSN \_\_\_\_\_

SSN \_\_\_\_\_

DOB \_\_\_\_\_

DOB \_\_\_\_\_

Address \_\_\_\_\_

Address \_\_\_\_\_

City, State, ZIP \_\_\_\_\_

City, State, ZIP \_\_\_\_\_

% of Ownership \_\_\_\_\_

% of Ownership \_\_\_\_\_

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**NOTES:**

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Susan Curran Financial, LLC is pleased to provide you with the professional services described below. This letter confirms the terms of our engagement and the nature and extent of the services we will provide.

We will prepare your federal income tax return and Texas franchise return using information and representations you provide to us. We will not audit or otherwise verify the data you submit, although we may ask you to clarify some information.

We provide a tax checklist and/or organizer to help you gather the information required for a complete and accurate return including all worldwide income. You agree that you will deliver all records requested by our staff to complete this engagement on a timely basis. We will rely on your source documents in determining the tax, character, and treatment of a given transaction. You confirm that personal expenses are segregated from business expenses and expenses such as meals, travel, vehicle use, gifts, charitable contributions, and other deductions are supported by necessary records required by the IRS. Management is responsible for proper recording of transactions in the accounts, safeguarding assets, and substantial accuracy of the financial records.

You are responsible for the returns, so you should review them carefully for accuracy and completeness before you sign them. You should retain all documents that provide evidence and support for reported income, credits, and deductions on your returns as required under tax law. Our engagement does not include any procedures to discover fraud, theft, defalcation or other irregularities. The only accounting or analysis work we will do is that which is necessary for preparation of your income tax returns. Returns are prepared solely for filing with the Internal Revenue Service and state and local tax authorities. They are not intended to benefit or influence any third party, to obtain credit or any other purpose. You agree to indemnify and hold our firm and any of its officers or employees harmless with respect to any and all claims arising from the use of the returns other than filing with the IRS, state and local tax authorities. Susan Curran Financial, LLC's errors and omissions liability will not exceed fees you have paid, regardless of the amount of damages.

We adhere to the strictest standards of professionalism and confidentiality in the work we do for you. The tax process is complex. The results we achieve for you cannot be pre-determined or inordinately influenced and a favorable experience cannot be guaranteed. You agree not to denigrate the company by posting, publishing or otherwise releasing any material in verbal, written or electronic format that disparages Susan Curran Financial LLC, its operations, clients, employees, products, or services. For more information, please see our Non-Disparagement policy: [www.susancurranfinancial.com/non-disparagement-notice](http://www.susancurranfinancial.com/non-disparagement-notice).

We will use our judgment to resolve questions in your favor where tax law is unclear, or where there may be conflicts between the taxing authorities' interpretations of the law and other supportable positions. In order to avoid penalties, we apply the "more likely than not" reliance standard to resolve such issues. You agree to honor our decisions regarding the need to make protective disclosures in returns. We assume no liability for, and you hereby release us, from any such additional tax, interest, and penalties or other fees and assessments.

Penalties of as much as \$200,000 can be imposed on the business for failing to disclose participation in "reportable transactions," that is, certain arrangements the IRS has identified as potentially abusive. We will insist that all such transactions be properly disclosed. The law also imposes penalties when taxpayers understate their tax liability. If you

have concerns about such penalties, please call. Management remains responsible for the payment of all taxes, penalties, and interest charges imposed by the taxing authorities. You agree that we will not be responsible for your failure to meet government and other filing deadlines, for any penalties or interest that may be assessed against you resulting from your failure to meet the deadlines, and for any other damages (including, but not limited to consequential, indirect, lost profits, or punitive damages) incurred by you as a result of the late filing or non-filing of the tax returns.

Our fee for the services outlined above is based upon the complexity of the work performed, our professional time to complete the work, and on the availability, quality, and completeness of your records. We reserve the right to charge additional fees, if records are not submitted in a timely manner, or are incomplete or unusable. A deposit may be required once the engagement has been accepted. Using the tax organizer provided will help you avoid overlooking important information and contribute to efficient preparation of your return, keeping the cost of our services as low as possible. Payment is due upon completion of your tax return. If special arrangements have been made to extend the payment due date you will be assessed interest charges of 1.75% per month on the unpaid balance.

We reserve the right to withdraw from this engagement without completing the returns if you fail to comply with the terms of this engagement letter or as we determine professional standards require.

We appreciate the opportunity to be of service to you!

A handwritten signature in cursive script, appearing to read "Susan Curran", written in dark ink on a light background.

Susan Curran, CPA, CFP

**PLEASE COMPLETE THIS PAGE**

**Trust Distributions:**

Did the trust make any distributions during the tax year? Yes \_\_\_\_\_ or No \_\_\_\_\_

If 'Yes' please provide Year-end Account Statements for all accounts from which distributions were made OR provide details below.

Beneficiary Name \_\_\_\_\_ Total distributions received during the year \$ \_\_\_\_\_

Beneficiary Name \_\_\_\_\_ Total distributions received during the year \$ \_\_\_\_\_

Beneficiary Name \_\_\_\_\_ Total distributions received during the year \$ \_\_\_\_\_

**Foreign Bank Account:**

If the trust/estate had an interest in or authority over a foreign account, please check here: \_\_\_\_\_

If so, did the amount exceed \$10,000, please check here: \_\_\_\_\_ and provide account information with your tax documents.

**Digital Assets/Virtual Currency:** Check here if you received (as a reward, award, or payment for property or services), sold, exchanged, or otherwise disposed of a digital asset (or a financial interest in any digital asset): \_\_\_\_\_

If sold or exchanged, please submit pertinent information with your tax documents.

**Tax Return Package for Your Records**

Your tax return package will be placed in our secure portal. Paper copies will not be provided.

*You may need a copy of your tax return package or financial information in the future. Please be sure to download it to your own system so you will have it available when you need it. Your tax and financial information is highly confidential. For security purposes, please delete the file out of the portal once you have downloaded it to your computer system. Files should never be stored in the portal.*

**Accepted By:**

***Your printed name constitutes acceptance of this agreement.***

Fiduciary Name: \_\_\_\_\_

Date: \_\_\_\_\_