

## Make Your Tax Appointment Online

Go to [www.pioneeradvisor.com](http://www.pioneeradvisor.com) click the link - pick the time that's best for you!

If you prefer to call, our number is: 413-532-8392

### From the Ed Wall and the Pioneer Financial Team:

Hello everyone! While I wish you all a happy new year, I think it is more appropriate to wish a good riddance to 2020 to you. What a year that was. Please read the following COVID-19 changes we have been forced to make to process your tax return this year.

## COVID-19 OPERATIONAL CHANGES

### Drop-Off Tax Service – 3-5 Business Day Turnaround Goal

Our drop off service goal is a 3-5 day turnaround. Please do not enter the building to drop off. Please insert your documents through the secure GOLD MAIL SLOT located to the right of our front door. This can be done 24/7. Our turnaround is not a guaranteed time frame because things such as heavy snow days or waiting for additional client documents can slow down that process. However, our goal is to make every effort possible to complete your return in the 3-5 day timeframe. Once we complete your return, you will receive a phone call with a review of the return. We will collect payment for our fees over the phone, acquire your VERBAL authorization to send your return and it will be E-Filed for you. The only trip you will need to make to our office will be to drop off your paperwork. A traditional tax package of your return will be prepared as always however, we ask that you hold off on picking up that package for your records until the summer when we expect the safety of personal contact to return to normal. If there are special circumstances where you need your paper copy or original documents sooner, you may call our front desk and we will arrange to bring it out to you while your wait in your car in our parking lot.

### Appointment Services

You may go online or call our office to schedule an appointment as usual. IMPORTANT: DUE TO COVID-19, YOUR APPOINTMENT WILL NOT BE CONDUCTED IN PERSON THIS YEAR. IT WILL BE CONDUCTED EITHER VIA A PHONE CALL OR VIDEO CONFERENCE. If you do make your appointment online, please insert the word "Video" or "Phone" in front of your first name in the online form. If you elect to use video conference, there will be information on our website on how to enter the meeting. We will be using ZOOM for our video platform. For APPOINTMENT SERVICES it is extremely important that you drop off ALL of your tax documents at least 3 days PRIOR to your appointment time. Please drop off your paperwork by using the secure GOLD MAIL slot which is located to the right of our front door. This is available 24/7. Please do not enter the building. Upon completion of your return at the end of our meeting and if there is no outstanding data that we require, your return will be complete. At this point we will collect payment for our fees over the phone, acquire your VERBAL authorization to send your return and it will be E-Filed for you. A traditional tax package of your return will be prepared as always however, we ask that you hold off on picking up that package until the summer when we expect the safety of personal contact to be back to normal. If there are special circumstances where you need your paper copy or original documents sooner, you may call our front desk and we will arrange to bring it out to you while you wait in your car in our parking lot.

**FINALLY: THANK YOU FROM THE BOTTOM OF OUR HEARTS FOR STICKING WITH US THROUGH THIS UNPRECEDENTED TIME. WE TRULY APPRECIATE YOUR SUPPORT!!**

**Please See These Special Work Sheets:  
Tax Organizer - Medical Expenses – Energy Credits**

*We look forward to seeing you soon!!*

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# 2020 Tax Year

Please fill out and include with your Tax Documents

Name of Taxpayer: \_\_\_\_\_ Date of Birth \_\_\_\_\_

Name of Spouse: \_\_\_\_\_ Date of Birth \_\_\_\_\_

Main Contact Email Address \_\_\_\_\_

For Direct Deposit of your Refund – If no info entered, Refund will arrive by US Mail

Acct Type: Checking \_\_\_ Savings \_\_\_ Bank Routing # \_\_\_\_\_ Bank Account # \_\_\_\_\_

## DEPENDENTS

**IMPORTANT:** Please use this section to inform us if you have a new child, or have a child that is now on their own and should not be used as a dependent anymore. If you are part of an agreement with a separated spouse where you alternate claiming a child, PLEASE NOTE THIS HERE WHETHER WE SHOULD ADD OR REMOVE THAT CHILD FOR THIS TAX YEAR.

Name	Date of Birth	Soc. Sec #
_____	_____	_____
_____	_____	_____
_____	_____	_____

## \*\*CHANGE OF ADDRESS FROM LAST YEAR\*\*

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Please use the following list to make sure you gather all Tax Related INCOME Information that you have received. It is important to bring or drop off the original forms that you have received from the list below.

- |  |           |  |
|--|-----------|--|
| <input type="checkbox"/> Interest Income           | 1099-INT  | -Usually interest earned on general bank accounts      |
| <input type="checkbox"/> Dividend Income           | 1099-DIV  | -Usually dividends earned on stocks, annuities....     |
| <input type="checkbox"/> Wage report               | W2        | -Year end statement of earnings from your job          |
| <input type="checkbox"/> Subcontract Wages         | 1099-MISC | -Year end statement of subcontract wages from your job |
| <input type="checkbox"/> Pension Report            | 1099R     | -Year end statement of Pension Earnings                |
| <input type="checkbox"/> 401k or IRA withdrawal    | 1099R     | -Distributions taken from Retirement Accounts          |
| <input type="checkbox"/> Social Security Statement | SSA-1099  | -Year end statement of Social Security earnings        |
| <input type="checkbox"/> Unemployment Income       | 1099-G    | -Year end statement of unemployment earnings collected |
| <input type="checkbox"/> 2019 State Refund Amount  | 1099-G    | -Last year's State Refund amount                       |
| <input type="checkbox"/> Gambling Winnings         | W2-G      | -Lottery winnings, casino winnings...                  |
| <input type="checkbox"/> MA Health Notice          | 1099-HC   | -Annual statement indicating Health Coverage           |
| <input type="checkbox"/> Alimony Received          |           |  |
| <input type="checkbox"/> Other income              |           |  |

# Deductions

See Attached Medical  
Worksheet – Enter  
Total Here



- Medical and Dental expenses Including Prescriptions and co-pays..... \$ \_\_\_\_\_
- Real Estate Taxes on Principle Residence..... \$ \_\_\_\_\_
- Real Estate Taxes on additional homes or land..... \$ \_\_\_\_\_
- Automobile/Boat Sales Taxes paid in 2020 .....\$ \_\_\_\_\_
- State Auto Registration Fees (total of all vehicles)..... \$ \_\_\_\_\_
- State Auto Excise Tax (total of all vehicles)..... \$ \_\_\_\_\_
- Home Mortgage Interest Paid (Form 1098)..... \$ \_\_\_\_\_
- Home Equity or 2<sup>nd</sup> Mortgage Interest Paid (Form 1098)..... \$ \_\_\_\_\_
- Points paid on New Mortgage Transactions, if any..... \$ \_\_\_\_\_
- Points paid on Refinancing Activities, if any..... \$ \_\_\_\_\_
- Qualified Private Mortgage Insurance Payments (PMI)..... \$ \_\_\_\_\_
- Contributions paid by Cash, Check or Credit Card..... \$ \_\_\_\_\_
- Non-Cash Contributions (Donated furniture, Donated Car, Clothing)..... \$ \_\_\_\_\_
- Qualified Educator/Teacher Expenses – Max \$250.....\$ \_\_\_\_\_
- Gambling Loss expenses **\*\*Qualified costs now include travel related costs.....\$ \_\_\_\_\_**
- Student Loan Interest.....\$ \_\_\_\_\_
- Rent paid for your apartment as a primary residence..... \$ \_\_\_\_\_

## Estimated Tax Payments

IRS 1) \_\_\_\_\_ 2) \_\_\_\_\_ 3) \_\_\_\_\_ 4) \_\_\_\_\_ MA 1) \_\_\_\_\_ 2) \_\_\_\_\_ 3) \_\_\_\_\_ 4) \_\_\_\_\_

**\*\* Important Note**  
**The 2018 Tax Law Change**  
**s have ELIMINATED ALL deductions that are not stated**  
**above.**

# 2020 Medical Expenses Worksheet

## Qualified Medical Expense List and Information

Qualified Medical Expenses are any expense that you paid for medical care or treatment that was not paid through your employer's health plan. For example: The premium that was taken out of your paycheck to pay for your health plan cannot be used as a deduction, but a supplementary insurance policy payment that you send directly to the insurance company, or a co-pay you pay for a prescription or doctor visit can. Below is a list of the most common categories of allowable deductions. We have compiled this list to make it easier for you to organize your medical expenses.

### STOP! – READ BELOW BEFORE COMPILING EXPENSES

The IRS only allows amounts from your medical expenses that are over and above 7.5% of your total Income for the current year (Your Income \* .075 = Amount Disallowed. The remainder may be used to add to your itemized deductions). See example below:

#### Example

A married couple earns 110,000 between their two jobs. Their "out of pocket" medical expenses total \$7,000 for 2020 that they had to pay out of pocket over and above the non-taxed premiums that have been paid through their employer. The IRS then multiplies their total income for the year by .075 to come up with a 'floor' figure: \$110,000 X .075 = \$8,250. This 'floor figure' is what they erase from the total 'out of pocket expenses'. In this example, the couple had \$7,000 in out of pocket expenses, but the IRS will be erasing the first \$8,250 so there will be no 'Allowed Medical Deductions' to include in their Itemized Deductions amounts.

### Out-Of-Pocket Medical Expenses (do not include premiums taken out of your check at work)

**YOU MAY SIMPLY ENTER A TOTAL AMOUNT AT THE BOTTOM. We do NOT NEED these expenses broken down. This part of the worksheet is to help YOU so that you do not miss any deductions. On the actual tax return form the IRS requires us to enter one total amount with no breakdown.**

Out of Pocket Cost for Prescription Medications.....	\$ _____
Private Insurance Premiums such as Blue Cross NOT paid thru an employer.....	\$ _____
Medicare – All Parts.....	\$ _____
Primary Taxpayer's Total Long Term Care Premiums.....	\$ _____
Spouse's Total Long Term Care Premiums.....	\$ _____
Fees for Doctor, Dentist and Specialty Care Visits.....	\$ _____
Fees paid to Hospital's or Clinics.....	\$ _____
Lab and X-Ray Fees.....	\$ _____
Long Term Care Costs over and above the Insurance Premium.....	\$ _____
Eye Glasses and Contact Lenses/Supplies.....	\$ _____
Medical Equipment and Supplies.....	\$ _____
<b>TOTAL EXPENSES.....</b>	<b>\$ _____</b>

**Enter this Total on Deductions Page Under Medical**

Medical Miles – These are expenses for miles driven for medical purposes..... \_\_\_\_\_

# 2020 Energy Credits Worksheet

There is a lifetime limit of \$500 on energy credits. If you have taken the energy credits in the past (any time after 2005 when they became available) and have met or exceeded the \$500 lifetime maximum, you do not qualify for the credit this year or any future credits. If you have not exceeded the energy credits up to this point in time, please use our energy credit worksheet included in this package to list the items that you have installed in your home during 2020 and we will calculate the correct credit amount. **Note: If we were not the preparer of your taxes for any of the tax years between 2005-2019, it is important to disclose how much of the credit you have taken during those years.**

## Non-business Energy Credit

### Exterior Windows (including skylights)

Purchased after June 1, 2009: U factor <0.30 SHGC <0.30

\$ \_\_\_\_\_

### Exterior doors

Purchased after June 1, 2009: U factor <0.30 SHGC <0.30

\$ \_\_\_\_\_

### Insulation

Meets International Energy Conservation Code (IECC) Standards for 2020

\$ \_\_\_\_\_

### Metal or Asphalt Roof

ENERGY STAR metal roofs with "pigmented coatings" and ENERGY STAR asphalt roofs with "cooling granules".

\$ \_\_\_\_\_

## Residential Energy Efficient Property Credit

### Gas, Propane or Oil Furnace or Water Heater

Energy Factor >0.82 OR a thermal efficiency of at least 90%.

\$ \_\_\_\_\_

### Central Air Conditioning (CAC)

The best way to find tax credit eligibility is to ask your HVAC Contractor (Heating Ventilation and Air Conditioning). To verify tax credit eligibility, ask your HVAC contractor to provide the Manufacturer Certification Statement for the equipment you plan to purchase or, search the Manufacturer's website.

\$ \_\_\_\_\_

### Biomass stoves

These stoves burn biomass fuel to heat a home or heat water. Biomass fuel includes agricultural crops and trees, wood and wood waste and residues (including wood pellets), plants (including aquatic plants), grasses, residues, and fibers.

\$ \_\_\_\_\_

### Advanced Main Air Circulating Fan

Must use no more than 2% of the furnace's total energy. Note: If the fan is qualified, but the furnace is not, you will not be able to take 30% off the cost of the entire furnace. Ask your HVAC contractor to break out the cost of the fan in your bill. You can get a 30% tax credit on the cost of the fan alone.

\$ \_\_\_\_\_

### Air Source Heat Pumps

Qualified Split Systems: HSPF >8.5, EER >12.5, SEER >15 - Package systems: HSPF >8, EER >12, SEER >14

\$ \_\_\_\_\_

