

PWA requires some personal information including the names of all filers, a current address, SSNs and birthdates for you and your dependents, driver's license or state id info for you, as well as a basic questionnaire so that we can determine what documents or special considerations apply to your situation. **Please download a questionnaire from the PWA Website (.xls or .pdf for fill-in by hand for those who aren't familiar with spreadsheets) and submit it with your tax documents.**

PWA also requires all sources of income and deductions in order to prepare your tax returns. This may include any or all of the following:

- Wage Statements (W-2s)
- Any commissions / tips received.
- Self-employed business income (1099-NEC / 1099-MISC, 1099-K as applicable)
- A small business income and expense summary for each small business that you own (includes any contracting work). The form can be downloaded from the PWA Website (.xls or .pdf for fill in by hand).
- A rental property income and expense summary for each rental property that you own. The form can be downloaded from the PWA Website (.xls or .pdf for fill in by hand).
- Pension / Retirement income (1099-R)
- Unemployment Income (1099-G)
- Cancelled Debt Amount (1099-C)
- Social Security Income (SSA-1099)
- Traditional & Roth IRA Contributions
- Contributions to 529 College Plans
- Distributions from 529 College Plans (1099-Q) along with the corresponding 1099-T from the College or University. Since 1099-T's don't always match up with what you actually paid, a statement showing all charges and payments from the student's account website would also be helpful and may be required. Failure to properly justify 529 distributions may result in an audit letter from the IRS.
- Statements on the sale of Stocks or Bonds or other financial assets (1099-B) along with the purchase date and price (or other cost basis) for any assets sold if not shown on the 1099-B. Note that even if you don't receive a 1099-B, we'll still need the purchase/sale information. Special note regarding crypto-currencies / crypto-tokens: you will not get a 1099, but are still required to report gain/loss on all sales in USD. Any transaction where you spend digital currency is treated as a sale at that time and the same requirement to report USD gain/loss applies.
- Interest and dividend income (1099-INT, 1099-DIV)
- Lottery or Gambling winnings / losses
- State/Local Refund amounts (1099-G)
- Partnership or S-Corp income (K-1)
- Form 1095-A (for health insurance purchased through a public exchange), Form 1095-B and/or 1095-C (for employer-provided or private health insurance coverage). 1095-A is required in most cases if you purchased insurance through an exchange. It should be sent to you by 1/31. 1095-B / 1095-C may not be sent to you until March and, in most cases, are not required to prepare / file your return.
- Alimony paid or received, along with the date the divorce became official.
- Record of purchase, sale, or refinance of residence or other real estate (include Final Closing Disclosure doc which is the new version of the HUD-1 as of Fall 2015, or Final Settlement Statement).
- Out-of-pocket medical/dental expenses including prescription drugs, copays / coinsurance, insurance premiums paid with after-tax dollars, long-term care premiums, and lodging/transportation for medical purposes (if you expect the total above to exceed 7.5% of your adjusted gross income)
- Real estate and other personal property taxes paid (including auto registration costs if based on the value of your auto (not if flat fee or weight based). Note that the municipal tax year of the property tax is of no relevance. Include all deductible payments made during the calendar year regardless of property tax year.
- State or local income taxes paid. If your state doesn't have an income tax, then sales tax may be deductible based on a table lookup for your income, family size, and zip code. Any car/truck/boat purchases can be added to that sales tax deduction. If applicable, provide a receipt from the purchase showing the sales tax paid.
- Estimated taxes paid to the IRS or state and date paid.
- Income earned from and taxes paid to foreign countries.
- Cash and non-cash charitable donations. Feel free to use the CharitableContributions tab on the PWA Tax Questionnaire to list your contributions. If you do this, we don't need any actual receipts (though you do need to keep them for your records – see our [blog post](#) for record keeping requirements from the IRS). If you choose not to use our spreadsheet, then please send the following details:
 1. For Cash Donations – must include date, organization name, and amount
 2. For Non-Cash Donations – must include date, organization name & address, and an itemized list of property donated with values assigned to each item (these should be consignment shop type values see [Goodwill's website for estimates](#)).
- Mortgage or home equity interest paid (1098). If any proceeds from a mortgage, home equity line, or refinance were used for a purpose other than to buy, build, or substantially improve your home, break out those amounts separately.

- Unreimbursed employment-related expenses including non-commuting mileage driven for work purposes with your own vehicle. Also include job-related educational expenses. Note, starting in 2018 these are not deductible for Federal tax, but may still be deductible for State tax.
- Educator expenses
- Tuition and Education Fees (1098-T) (attach a note indicating how much of the billed tuition was actually paid during the tax year).
- Student Loan Interest Paid (1098-E)
- Casualty or Theft Losses that were incurred in a Federally Declared Disaster
- Childcare expenses (including provider info – name, tax id #, address, phone, and dollar amount). See worksheet in the Tax Questionnaire which may make this easier to provide). Include expenses that were reimbursed by a dependent care FSA. The tax forms make you justify the reimbursement with actual expenses.
- Amounts of any Long-Term Care Insurance premiums paid
- Receipts for any energy efficient improvements to your home that qualify for an Energy Credit. Note: this list was broadened by the Inflation Reduction Act of 2022 and those changes went into effect in 2023. See [this note from Energy Star](#) and [this one from the IRS](#) for more details on the new rules.
- Bill of sale or other proof of vehicle purchases that may qualify for an electric vehicle credit. Note: this credit changed dramatically in 2023 as a result of the 2022 Inflation Reduction Act. See [this IRS Publication](#) for more info.
- Amounts of any other sources of income
- Any other documents you feel would be helpful for us to accurately prepare your return.

We also require a copy of your federal and state tax returns from last year if we don't have them already.

You may send the required documents to PWA via:

- 1) Sharefile - We will leave all documents in your Sharefile folder **until you notify us that you've uploaded everything to the best of your knowledge**. At that point, we'll download all of them, delete them from the server, and, if your information looks thorough, place you in queue for tax preparation and mark your documents received for deadline purposes. Note that you can also access Sharefile via the Citrix Files app for Android and IOS. It allows you to easily upload pictures of your documents via your phone (please make sure they're clear).
- 2) Email – scan your documents or take a clear picture of them, encrypt them (I can't be tech support for this option), and email them to me (no larger than 8MB per email). For your own safety, please do not send unencrypted tax documents via email.
- 3) Regular Mail, UPS, or FedEx (a \$30 processing charge will be added to your tax prep invoice) – make a copy of your documents and send them to:

Tom Nardozi
 Perpetual Wealth Advisors
 13663 Providence Rd. #201
 Matthews, NC 28104

If you give us a head's up when you're mailing your documents, we'll send a confirmation email when we received them. We will not return your tax documents so please retain the originals. If you send the originals and require them to be returned, send a pre-paid envelope with your document (FedEx flat rate envelopes are perfect for this). If you send originals, require them to be returned, and don't include a pre-paid envelope, you will be charged \$15 shipping & handling to return your documents.

- 4) Fax – Please do not fax tax documents unless you have discussed it with PWA prior to sending. Sending large documents via fax is unreliable, pages may be lost, and multiple attempts may be necessary. We only use this method as a last resort.

You may send documents one-by-one as you gain access to them, or compile them and send all at once. As mentioned in #1 above, **please let us know when you think you've sent all of your documents** so we can place you in queue for tax preparation. Until we receive this notification, we will not begin your tax prep and your information will not be considered received for submission deadline purposes. If you have any questions about this document, please feel free to contact us.