

2024 — 2025 GOODMAN'S TAX GUIDE

Established 1983

January 6, 2025

Happy New Year! Welcome to the 2024 tax filing season, our favorite time of the year. Once again we have prepared our Newsletter to keep you informed of important changes and updates. While 2024 was a challenging year for most including the ever changing economy, we have some **GREAT NEWS** to report.

CONGRATULATIONS, Brittani on passing all 3 parts of her IRS Special Enrollment Examination to earn her Enrolled Agent professional credential. She jumped into her rigid study schedule after the 2023 tax season and earned the IRS' highest offered credential. Her dedication to our firm and the clients is unwavering and we could not be more proud of her.

2025 will bring exciting changes to our firm . . . We will be **MOVING** in May, 2025. We look forward to welcoming you all into our new space at **580 Longbow, Suite 107, Maumee, OH 43528** which is just 3 miles from our current location. The move will offer a more spacious and updated work environment to better serve you. We will keep you informed on the move date and Open House which we look to have in early Summer, 2025.

To ensure a healthy work environment for all of our staff, some with complex medical conditions, please refrain from smoking or using strong perfume before your appointment. We appreciate your understanding.

As a reminder for the 2024—2025 filing season, we will initiate a "cut-off date" for drop offs and in-office appointments of **March 21, 2025**. We will continue to work on and process tax returns in date order after this date. In the event we have to move our cut-off date, we will relay that information to you and proceed with filing Form 4868 Extension of Time to File (not to pay).

Don't delay making your 2024 tax appt as soon as ALL of your information is available. We prefer you come for your appt with ALL of your documents to alleviate delays.

Please call the office to make your in-office appointment with Terri or Brittani. You can opt to drop off or if you wish to remit electronically, contact the office for a secure drop box link.

Please understand that due to the continued rise in the cost of doing business, we will be raising our rates for the 2024—2025 tax season. The regulations, software charges, continuing education and mandates continue to increase and you can entrust us for all of your annual needs.

We appreciate your understanding and continued support.

Terri

- Standard business mileage rate for **2024** is 67 cents per mile.
- Standard business mileage rate for **2025** is 70 cents per mile.
- 2024-2025 long term capital gain rates remain the same at 0%, 15% or 20% subject to income thresholds.
- All personal or business tax receipts **MUST** be retained in your files.
- Business mileage logs are **REQUIRED**.
- Meals are 100% deductible for company wide team building, golf outing, holiday or summer parties where is available to all employees.
- Business meals with clients or traveling is 50% deductible.
- **NO** Client Entertainment is deductible such as football game/golf, tickets, concert, etc.
- 2024 Standard deduction
MFJ = \$29,200
Single = \$14,600
HofH = \$21,900

LATEST UPDATES

The Corporate Transparency Act (CTA), required small businesses to report “beneficial ownership information” by January 1, 2025. On Dec 2, 2024 a Texas Court granted a US wide halt (injunction) on the filing requirements. On Dec 23, 2024 the Govt appealed, the injunction was removed and a new due date indicated a filing requirement by Jan 13, 2025. Now comes the US Circuit Court of Appeals

order on Dec 26, 2024 that halted the enforcement and again placed an injunction effective thru March, 2025. Therefore, filing at this point is Voluntary and no civil or criminal penalties are applicable while the injunction is in place. WE BELIEVE, this will be an issue and enforcement will go forward. To complete the initial filing online, visit <https://boiefiling.fincen.gov/>

Social Security Fairness Act

On December 21, 2024, the U.S. Senate passed the Social Security Fairness Act (H.R. 82), voting for legislation that will repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These provisions unfairly reduced Social Security benefits for public sector workers. The legislation was signed by President Joe Biden and recalculation and retroactive payments will be pending.

Since 1983, the WEP has reduced the Social Security benefits for workers who receive a pension but who also qualified for benefits under the Social Security system (e.g., County workers employed before 1983, the year the County withdrew from Social Security participation, or LACERA members who were formerly employed in the private sector). Since 1977, the GPO has reduced Social Security benefits for spouses, widows, or widowers who also receive a government pension by 2/3rds of their pension amount, sometimes eliminating the Social Security benefit completely.

The effective date for the WEP/GPO repeal for those receiving Social Security benefits is December 2023. The Social Security Administration (SSA) will now need to recalculate benefit amounts for those affected by the WEP/GPO and determine how it can most efficiently make retroactive payments. It's unclear how quickly the SSA can make and apply these changes.



Marketplace Insurance - Form 1095-A - **MUST** be provided before an income tax return can be filed otherwise the return will be REJECTED.

Medical Expenses : Taxpayers itemizing deductions can deduct qualifying medical expenses that exceed 7.5% of the adjusted gross income. While this may not be greater than the Standard Deduction amount; the 7.5% would still be a deduction on the State of Ohio income tax return.

Health Savings Acct (HSA) Contributions: Contributions to an HSA are tax deductible and can be used to pay for qualified medical expenses. Form 1099-SA **MUST** be provided to prove distributions and Form 5498-SA provides contribution proof and valuation.

Long-term Care Insurance Premiums : If you and/or your spouse own a LTC policy, more than likely the premiums are substantial and bring the cost amount to your tax appt and you may be eligible to claim some or all of the amount you pay. This expense is under the Sch A IRS limitations to exceed 7.5% of your AGI. Let's give it a try anyway.



Child Tax Credit (CTC): Allows eligible parents and caregivers to reduce their income tax liability, possibly resulting in a refund. This credit is based on income, filing status, the # of children and whether your dependent is a qualifying child. The maximum credit per qualifying child is \$2,000 for children under age 17. The refundable portion may be up to \$1,700 per qualifying child.

Earned Income Tax Credit (EITC): This credit is aimed at individuals and families with low to moderate income and is a refundable tax credit based on earned income and family size and is also available to some taxpayers without children. We calculate this on every income tax return as applicable.

Child and Dependent Care Credit (Form 2441): Can be used to help pay for childcare or dependent care services while you work or search for a job. You can claim up to \$3,000 of eligible childcare expenses for 1 qualifying individual or up to \$6,000 for 2 or more qualifying individuals. The tax credit is based on a percentage of what you paid. This is a non refundable tax credit which means it only reduces your federal tax and no portion is refundable beyond the actual tax.

Adoption Credit (Form 8839): Available for taxpayers who adopt or start the adoption process in a given tax year which does not include the adoption of a spouse's child. The 2024 adoption credit is worth up to \$16,810 with income limitations. This credit is non refundable and is limited to the amount of tax you owe each year. Any unused portion can be carried forward for up to 5 consecutive years.



Mortgage Interest Deduction (Form 1098): Homeowners may deduct interest paid on mortgage loans which typically works within the first few years of a mortgage when the expense is higher. This deduction is subject to Sch A vs Standard Deduction limitations. Please bring your Mortgage Form 1098 so we can attempt the deduction and keep in our files.

Mortgage Points: Points paid at the origination of a new mortgage can be deducted in the year paid which could lower taxable income and the deduction would be subject to Sch A vs Standard Deduction limitations. On new buys, please bring the Closing Settlement Statement.

Gain on Home Sale: Selling your primary residence may qualify you to exclude a portion of the capital gains from taxable income if you owned the home and used as your principal residence for 2 of the last 5 years up to the date of closing. Seller could not have sold a home in the last 2 years and claimed the exclusion. If you are single the exclusion is exempt from capital gains on the first \$250,000 gain and if you are married filing joint the exclusion is exempt from capital gains on the first \$500,000 gain. Please bring the original purchase and sale Closing Settlement Statements.

Energy Efficient Home Improvements: Taxpayers may be eligible for tax credits on homeowners installing new energy efficient windows, doors, water heaters, furnaces, air conditioners and solar panels. Receipts of purchases must be provided.

Clean Vehicle Credit: If you purchased an Electric Vehicle (EV), a copy of the Dealer's invoice is required.

Cryptocurrency

People refer to cryptocurrency as a virtual currency, but it's not a true currency in the eyes of the IRS. The IRS considers cryptocurrency to be property, and [capital gains and losses](#) need to be reported on [Schedule D](#) and Form 8949 if necessary.

Despite the decentralized, virtual nature of cryptocurrency, and because the IRS treats it like property, your gains and losses in crypto transactions will typically affect your taxes. **If you mine cryptocurrency**, you receive cryptocurrency as a reward to your mining activities. In this situation, this would be taxable income to you on Form 1099-NEC at the FMV on the day you receive it. You need to report this income even if you did not receive a Form 1099-NEC and is subject to self employment tax. When you sell the crypto, you have a capital transaction.



If you receive cryptocurrency as payment in exchange for goods or services, the entire amount is taxable income equal to the FMV on the day you receive it and also would be subject to self employment tax. When you sell the crypto, you have a capital transaction. Needless to say, you **MUST** keep accurate records, possibly in an Excel document, of purchase date, purchase price, sale date, proceeds received. We recommend you hire someone to keep track of your transactions or use a crypto tax software. We can not provide this service for you.

Housekeeping Items

- * BOTH taxpayers must sign Form 8879 before your income tax return can be e-filed and full payment is due at the time of pick up. We offer Cash, Check, or payment via credit card which will be a 4% fee per transaction.
- * Drop offs do not need an appt but Pick Ups do need an appt which is to provide you privacy
- * Staff will call you when your documents are ready for pick up.
- * Returns are completed in order received.
- * A delivery fee will appear on your invoice when mailing back your completed income tax returns and original paperwork.
- * We request 24 hour notice for rescheduled appointments. After 2 reschedules, you will be forwarded to a drop off appointment. No show fee may apply for recurrences.
- * LATE arrivals after 15 minutes must be rescheduled.
- * Please use our secure portal for sensitive information or documents.
- * Be kind to our staff as we are all here to help you.





IRS provides transition relief for third-party settlement organizations; 2024 Form 1099-K threshold is \$5,000 for Venmo, Square, Cash App, Stripe, PayPal, etc.

In November, 2023, the IRS **delayed** the new \$600 Form 1099-K reporting threshold for 3rd party payment organizations such as Venmo, Square, Cash App, Stripe, PayPal, Stax, ApplePay, GooglePay, Clover, QuickBooks Payments, Amazon, WePay, BitPay, etc.

The 2024 threshold is **\$5,000** with no “# of transactions” minimum. At this point in time, it won’t be so easy to tag a payment “thanks for the pizza” when the payments are Direct Deposited into your business checking. If you earned it, claim it because the IRS will figure it out.

In 2025 the threshold drops to \$2,500 reporting requirement for the annual period and for 2026 the annual threshold will be \$600. The “convenience” of flipping cash back and forth will no longer be that easy as now income and expense reporting will be necessary on your income tax return with an income tax liability possible. Let’s talk about this during your 2024 income tax appt.

IRS Sec 199A Qualified Business Income Deduction (QBID) equates to 20% credit of business profit as a deduction to income for federal income tax purposes. This deduction is scheduled to **EXPIRE 12/31/2025**. This deduction has been a substantial savings to business clients and will obviously affect the 2025 1040ES payments. We need to prepare for the chance that this could completely expire which will be a game changer on business returns.

IRS Audit Priorities - On May 2, 2024 the IRS released an update to its Strategic Plan for 2024 and 2025. While there is much language in reading thru the IRS priorities, without question, Partnerships, High Income, High Wealth individuals are under the microscope. While the Govt indicates “no one under \$400,000 will be audited, means adjusted gross income, not taxable income. This is where some people may think they will be exempt but that won’t be the case. Proper documentation is imperative.



- Is an IRS digital identity network that allows taxpayers to verify their identity online and use multiple websites securely. You may use ID.me to apply for unemployment benefits, update your banking info or manage SSA benefits including checking your income tax account such as obtain transcripts, confirm amount owed, payment history, payment plan details and ES proof of payment. You can also set up an online payment agreement. The IRS is pushing this identity method to alleviate errors and identity theft. The process is easy to complete. You will have to upload a picture of your Drivers License and complete a facial recognition scan. You **MUST** keep track of your log-in information. Go to id.me to begin your secure login and get ahead of the game!

Treasury Dept claims IRS to monitor all US bank transactions over \$10,000: The IRS to track bank accounts was increased to more than \$10,000 in annual transactions and have exempted income received thru wage, pension, unemployment and Social Security income. More than \$10,000 in bank transfers in a given year would flag an account for reporting to the IRS. The Bank will provide and the IRS will use this information to match to the gross inflows and outflows with a bank breakdown for physical cash, foreign transactions and transfers to and from another acct with the same owner. This information will result in IRS inquiries/audits to limit tax evasion.

Educator Above-the-Line deduction: Elementary and secondary school teachers can deduct an above-the-line deduction of \$300 for unreimbursed business expenses. Qualified expenses are amounts you paid for professional development courses, books, supplies, other equipment, and supplementary materials that you use in the classroom. Qualified expenses may include the amounts for personal protective equipment, disinfectant, and other supplies. Ohio teachers may also deduct up to \$250 for expenses in excess of the Federal deduction.



Airbnb—VRBO Vacation Rentals possibly subject to SE tax: The IRS has issued guidance that states “payments for the use, occupancy of rooms or other space where “substantial services” are also used by the occupant are included in determining net earnings from SE.” Generally, substantial services are considered rendered if “they are primarily for the convenience of the occupant”.

Therefore, if a furnished vacation beach dwelling provides substantial services for the comfort and convenience of guests **is** subject to SE tax. Services such as maid service, swimming and fishing instruction, mail delivery, bus schedules and church information provided, transportation and other hotel-like services provided are “substantial services” for the occupants convenience and **are** subject to SE tax as the rental does not apply. Therefore, no Sch E and we must file a Sch C. which is subject to SE Self Employment tax.

American Opportunity Credit (AOTC): Is a partially refundable credit of up to \$2,500 of which \$1,500 offsets actual federal tax and the remaining \$1,000 is refundable per qualifying student enrolled in college and subject to income limitations and is for the first 4 years of college.



Lifetime Learning Credit: Qualified tuition and related expenses paid for eligible students enrolled in higher education courses. There is no limit on the years you can claim the credit and is up to \$2,000 per tax return.

Form 1098T Tuition Statement: Is required for each student enrolled in an eligible institution and **MUST** be presented before any Education credit can be filed for. This Form indicates the total amount of payments the College received for qualified tuition and related expenses (Box 1) and also identifies Scholarships or grants (Box 5).

College Education Payment Transcript: Each eligible student **MUST** obtain a college education payment transcript from their portal which shows all payments applied to said account to prove the Form 1098-T box 1 payments received for qualified tuition.

OHIO HOMEBUYER PLUS SAVINGS PROGRAM NOW OPEN FOR APPLICATIONS

COLUMBUS – Ohio Treasurer Robert Sprague has announced the official launch of [Ohio Homebuyer Plus](#), a new savings program designed to encourage homeownership in the Buckeye State. Eligible Ohio residents can open enhanced interest savings accounts at participating financial institutions.



"In today's world, the path toward homeownership contains no shortage of new roadblocks and persistent challenges," said Treasurer Sprague. "From rising purchase costs to some of the highest mortgage rates in two decades, prospective buyers could use some added support. Ohio Homebuyer Plus does just that by offering an enhanced interest rate to help Ohioans save and grow their money more quickly. Through this exciting new program, we hope to help more Ohioans achieve their dream of homeownership."

Following the same "linked deposit" model used for existing programs like Ag-LINK and Family Forward, Ohio Homebuyer Plus offers above-market interest rates to accountholders who deposit money at participating banks or credit unions. Additionally, individuals who open an account may also qualify for certain Ohio state income tax deductions.

To qualify for enhanced interest savings through an Ohio Homebuyer Plus account, an eligible accountholder must:

- Be an Ohio resident at least 18 years of age;
- Have a primary residence in the State of Ohio; and
- Only use the account proceeds toward the down payment or closing costs of a primary residence purchased in Ohio.

Prospective homebuyers will work with a participating bank or credit union to apply for a savings account through Ohio Homebuyer Plus. Accounts connected with Ohio Homebuyer Plus must be used within five (5) years, maintain a minimum balance of at least \$100, and cannot exceed a maximum balance of \$100,000.

As of today, the list of participating financial institutions include:

- | | |
|--------------------------------|---------------------------------------|
| • The Community Bank | Farmers & Merchants Bank |
| • KEMBA Financial Credit Union | Pathways Financial Credit Union, Inc. |
| • Quest Federal Credit Union | The Savings Bank |
| • Superior Credit Union | Telhio Credit Union |

"As REALTORS, we know that down payments are often a barrier to achieving homeownership," and "The Ohio Homebuyer Plus Program helps make owning a home more accessible to Ohioans by making it easier to save. We would like to thank Governor DeWine, Treasurer Sprague, and the Ohio General Assembly for their diligent work to create this program and bring more people closer to realizing the dream of owning a home."

For more information, visit ohiotreasurer.gov/homebuyerplus for additional information or call 1-800-228-1102 or email CDprograms@tos.ohio.gov.

Contributions by the homebuyer, family members or others like an employer, etc may deduct the amount of contributions to an Ohio Homebuyer Plus Account in computing their Ohio adjusted gross income. Amounts not used to purchase a primary residence will be added to account holder's taxable income.

Cut here▶

To ensure correct information applied to your tax return please complete below and PROVIDE WITH YOUR 2024 tax documents.

Taxpayers Name: _____

Address: _____ Did you move in 2024? If yes, Date _____

Phone Number(s) Primary: _____ Secondary: _____

Email Address(s) Primary: _____ Secondary: _____

*****In 2025 we will implement email notification of Newsletters. Please provide updated email address.***

Did you receive an IRS Identity Protection Pin? Primary: _____ Secondary: _____ Provide documentation.

Any updates to Banking information on file? ☐ YES ☐ NO Name of the Bank: _____

☐ Checking ☐ Savings RTG# _____ Acct# _____

*****Provide an ANNUAL copy of your Driver's License. New clients provide copy of all Identity documents.***

*****New or removed dependents?*** ☐ YES ☐ NO Provide a copy of Identity documents

Anyone covered by Marketplace Health Coverage? ☐ YES ☐ NO **Form 1095A is required**

*****Do you have any Cryptocurrency transactions?*** ☐ YES ☐ NO

Please provide bought, sold, trade information including date of purchase, purchase price, date of sale and proceeds received.

*****Do you have any Foreign Assets or Bank Accounts? Please advise of foreign holdings.***

What's New for Ohio Tax Year 2024 – 2025



Ohio Income Tax Tables: Ohio's Individual income tax brackets have been modified so that individuals with Ohio taxable nonbusiness income of \$26,050 or less are **not** subject to income tax. For 2024 the number of tax brackets is reduced from 3 to 2. Rates are 2.75% \$26,051–\$100,000 and \$100,001 and above is 3.5%.

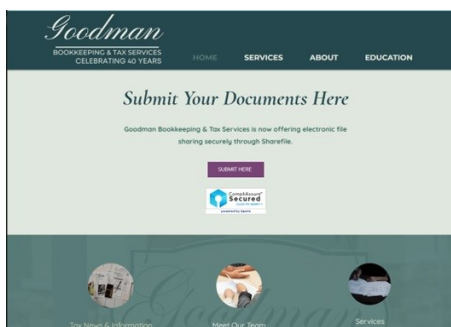
Ohio Small Business Deduction: 100% of pass thru entity income and Sch C small business taxpayers net income up to \$250,000 is deductible from income.

Ohio 529 Deduction: Deduction for contributions to a 529 Plan is no longer limited to Ohio Plans. For 2023 the maximum contribution deduction is \$4,000/year per beneficiary.

Ohio Minimum Wage: Effective 1/1/2025 is \$10.70/hour and Tipped Employees are \$5.35/hour.

Ohio Municipal Tax for Minors Exempted: Beginning 1/1/2024, all municipal corporations must exempt the income of individuals "**under 18 years of age**" from municipal income tax. Therefore, employers are not required to withhold and if so, **No Harm** as the minor may file for a refund from the municipality which is easier than having an employer monitor.

Ohio Municipal Income Tax Notices, Penalties and Inquiries: If an Extension has been filed, the Tax Commissioner is **prohibited** from making inquiries or sending notices until after the taxpayer files the return or after the extended due date to file passes.



For security purposes, we suggest all clients use our secure Sharefile portal for electronic document transmission which can be accessed via our website or upload link as provided.

We care about your information and want to maintain security and compliance with your personal and financial information. For a secure upload link feel free to visit our website at: www.goodmantaxservices.com

Homestead Exemption Program Senior citizens or disabled persons can apply for a reduction in Real Estate taxes if you qualify: *Age 65 or older * Totally and permanently disabled with a physician Certificate of Disability Form or submit Certificate from State or Federal agency. * Own and occupy home or mobile home or have ownership interest in it as of Jan 1 of application year. * New applicants total income threshold is \$38,600 for 2024. Social Security income is **exempt** and not considered income for Homestead. * 100% VA Certified Military Veterans

Go online to co.lucas.oh.us/356/Homestead-Exemption-Program for more information

ESTIMATED TAX PAYMENTS ARE THE TAXPAYERS RESPONSIBILITY

Annually, we run into situations wherein clients misunderstand the IRS “penalty” letter received after filing and having a balance due. Taxes **must** be paid as you earn or receive income during the year, either thru withholding or estimated payments.

Generally, taxpayers can **AVOID** an IRS underpayment of estimated tax penalty if. . .

1. you owe less than \$1,000 after withholding and credits, or
2. you pay at least 90% of the current year tax or
3. you pay 100% of the prior year tax, whichever is smaller. ES penalties are your responsibility. We offer quarterly mock up services to calculate your ES from income and expenses provided, to avoid ES penalties.



State and Local estimated tax payments are required if you expect to owe \$200 or more at filing.

Quarterly ES payments are due April 15th, June 15, September 15th, and January 15th of the next tax year. We suggest ES #4 payments be paid by December 30th of the current tax year.

LATE FILING PENALTIES : The minimum penalty for returns filed 60 days after the due date is the lesser of \$435 or 100% of the amount of tax shown on the return!!!! If you file a Form 4868 Extension of Time to File and expect a balance due, an estimated tax payment **must** be paid at the time of filing the Form 4868. An extension grants 6 months additional time **to file**, **not** additional time to **pay**. All tax balances are due by **April 15, 2025**.

Make sure all IRS and other Govt Agency letters are forwarded to our office for review !

PLEASE come to your tax appointment prepared with all documentation to avoid delays.



2024 Tax Return Checklist

PERSONAL IDENTIFICATION:

All Clients — Drivers License, SS Card, Dates of Birth, address, telephone #, change of address, dates of move, dependent SSN & DOB.

New Clients — all above including marriage license and divorce decree., death cert, birth cert of entire family, Passport is acceptable if no birth cert.

INCOME:

Form W2, 1099-G for State Unemployment benefits, Form SSA 1099, Form 1099-INT, Form 1099-K, Form 1099-R, Form 1099B (Stock Sales), Rental Sch E income and expenses, Sch C sole proprietor business income and expenses, Cost Basis of securities sold.

EXPENSE:

Charitable contributions, medical expenses, Form 1098 -T, College transcript of payments made, Form 1098 mortgage interest, real estate taxes, **proof** of estimated tax payments paid. For Federal, State and local payments.

Be **sure** to include cost basis information on all stock sales, closing statements on buy and/or sale of residence, rental or commercial properties, bank account and routing number information. If more information is needed, you will be given a **GROCERY LIST** of items to provide. Our staff will keep in touch with you to secure additional documentation, if applicable.



IRS Report of Foreign Bank and Financial Accts (FBAR)

A United States person that has a financial interest in or signature authority over foreign financial accounts **must** file an FBAR if the "aggregate value of the foreign financial accts exceeds \$10,000" at any time during the calendar year. The standard penalty is \$100,000 or 50% of the acct maximum value at the time of the violation, whichever is higher and in some cases, willful non-compliance may result in criminal penalties including prison.



Here we are at the end of 2024 and heading into 2025. We want to thank all of our clients and friends for the years of loyalty in even our most difficult years. While we have one more income tax season under our belt at the Holland location before moving to Maumee, we are sentimental about leaving. Holland has been our home for 16 years and it won't be easy saying good bye. Our move date will be May 2, 2025 and we look forward to the new opportunities that will be afforded us in the new Maumee location.

The family is well and my own health has been stable. The grandchildren are growing as Blake is age 17 and driving. Brantley is 11 and has been busy with baseball, basketball and football and loving it all. Alia is 6 and has been quite involved in dance, soccer, basketball, volleyball and cross country! She also mastered bike riding the summer of 2024 and enjoys long rides with her parents. Harlow is 5 and loves dance, baseball and fashion! All of them are creating quite unique personalities!

Eva, Lynn and Marissa continue to be an integral part of our team. Our growing pains at the office aren't any different than what any other business has been going thru and we appreciate your understanding. We welcome Kelly to our team as we prioritize finding the right fit for our clients and staff.

Congratulate Brittani when you arrive, on her achieving her IRS EA designation as we are proud of her and this accomplishment. We look forward to a great 2025 income tax season. We love each and every one of you and again, thank you for your loyalty and understanding!

See you soon!

Terri & Brittani



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We accept the following credit cards as payment for services subject to a **4%** fee. **No** credit will be "extended" for services completed. Full payment is expected at pick up.

