2026

BLUE BEAR TAX GUIDE

BLUE BEAR TAX SOLUTIONS

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181 E 56th Ave., Suite 200, Denver, CO 80216

Engagement of Preparation of Tax Return

I engaging Blue Bear Tax Solutions to prepare my return. Based on the documents you've provided; Blue Bear Tax Solutions may request clarification on certain items. However, we will not audit or verify the data you submit. It's your responsibility to supply the information needed for accurate and complete tax returns. Please retain all relevant documents, canceled checks, and other records that support your reported income and deductions, as they may be required to demonstrate the accuracy of your returns to tax authorities. Since you are accountable for the returns, please review them carefully before signing.

Our fee for preparing your tax returns will depend on the time required, standard billing rates, and any out-of-pocket expenses incurred. All invoices are due upon receipt. Where allowed by state law, interest may be applied to accounts that remain unpaid after thirty (30) days.

We will keep copies of the records you provided, along with our work papers and engagement documents, for three years. After that period, we may dispose of our work papers and engagement files.

Self-Employed/Rental Activities Information

I confirm that all the information I have provided or will provide to Blue Bear Tax Firm is true and accurate, in lieu of formal or informal records. Necessary information may be obtained from bank, credit card, or other statements.

Corporation/Partnership Information

S C

Business Name

Business Physical Address

Business

Business EIN **Multiple Businesses?**

If so, please list additional business names

Owner/Partners Name

Owner/Partner Personal Address

Owner/Partners Soc Sec#

Partner/Shareholder Ownership Percentage

Save 50% on your Bookkeeping and Tax Prep!**

- Join the Blue Bear Tax Cub Club (try saying that ten times fast!) and with a minimal monthly subscription fee you will receive 50% Off all our services! You'll be able to ask us questions any time throughout the year at no cost!
- 1040 Tax Form Prep (current year) ~~**$250**~~ **$1**50
- 1040 Tax Form Prep (past years) ~~**$400**~~ **$2**50
- 1040X Tax Form Prep **$250**
- 1040 Schedule C Tax Form Prep ~~**$250**~~ **$1**50
- 1120 Tax Form (C Corp) Prep ~~**$874**~~ **$**350
- 1120S Tax Form (S Corporation) Prep ~~**$850**~~ **$**350
- 1065 Tax Form Prep (Partnership) ~~**$650**~~ **$35**0
- 990 Tax Form Prep (Tax-exempt organization) ~~**$750**~~ **$375**
- 940 Tax Form Prep (Federal Unemployment) ~~**$120**~~ **$60**
- Schedule D Prep (Capital gains & losses) ~~**$200**~~ **$150**
- Schedule E Prep (Supplemental income and loss) ~~**$200**~~ **$150**
- Schedule F Prep (Farming) ~~**$250**~~ **$150**
- Bookkeeping services ~~**$30/hr**~~ **$**25**/hr**

How Much Does It Cost?

* If you don't make use of our other services during the year, You'll have the full amount of your membership towards your tax return!
** Other discounts do not apply…

I _____.

Blue Bear Tax Cub Club Membership is a monthly subscription based service that provides "on-call" tax advice for the following:

_____.] By signing this agreement, I _____, agree that my needs for tax services and representation may go outside the scope of services as provided by said monthly subscription. Membership shall entitle member to 50% of all off Blue Bear Tax Solution's services except for the following: Tax Attorney, Creation of 501(c)3s, Form 706 Estate Tax Returns and other services that need to be partnered with or referred out. **The client responsibility is to provide all correspondences in a timely matter. To observe all deadline dates given by the contractor and the governing body of the authority. Payment Terms Monthly fees for Blue Bear Tax Monitoring membership shall be $35.00. Monthly fees will be automatically debited from the member's registered credit/debit card or checking account. The payment is debited monthly on the same day of each month as the first payment (this is the sign-up date). The monthly charges will continue automatically each month for 12 months, or until the termination of the membership. Memberships will auto-renew after 12 months. Termination To cancel this membership, a $40 termination fee is required. All requests for membership cancellation must be submitted to Blue Bear Tax Services management at least 10 days in advance of the requested cancellation date. Once we have received and completed your request for cancellation the next scheduled monthly charge and all those that were to follow will be cancelled. Membership will be valid until, but not on, the date of the first cancelled payment; after that date, all member benefits will also be cancelled. By signing below, I agree to be bound the terms of payment detailed in this document. I also certify that I have reviewed, understood, and agree to be bound by all the terms and conditions described above.

Full Name (Print): _____ Signature:_____ Date:_____

Credit/Debit Card Information Card No: _____ Expiration Date: _____ CVV: _____

Signature: _____

I authorize Blue Bear Tax Services to charge my card monthly with respect to related monthly fees for membership.

SECTION 2

Document Checklist

> **Bring or upload copies** Keep your original records unless Blue Bear specifically asks for them. Include every document received, even if you are unsure whether it applies.

- ☐ Prior-year federal and state returns, if Blue Bear did not prepare them
- ☐ All Forms W-2, W-2G, 1099, 1098, 1095-A, and Schedules K-1
- ☐ Brokerage statements and purchase/sale details for investments or other assets
- ☐ Closing statements for real estate purchased, sold, or refinanced
- ☐ Business, rental, farm, and home-office income and expense records
- ☐ Estimated-tax payment confirmations and notices from any taxing authority
- ☐ Dependent-care, education, adoption, charitable-giving, and medical records that apply
- ☐ Digital-asset transaction records and foreign-account or foreign-income information
- ☐ Any other income statement, reimbursement record, or document you have questions about

Contact & Identity Information

Item	Taxpayer	Spouse

Current mailing address:

City / State / ZIP:

Primary phone:

Email:

SECTION 3

Household & Filing Information

Question	Yes	No
Did your marital status or expected filing status change during 2026?	☐	☐
Will the address on your 2026 return differ from the address on your 2025 return?	☐	☐
Can you or your spouse be claimed as a dependent by another person?	☐	☐
Did you or your spouse change state residency during 2026?	☐	☐
Did you receive an IRS or state notice, audit report, or adjustment related to any tax year?	☐	☐
Do you want $3 designated to the Presidential Election Campaign Fund? (Your tax is not affected.)	☐	☐

Dependents

Full legal name	SSN / ITIN	Date of birth	Relationship	Months in home

Question	Yes	No
Did any dependent have earned or unearned income that may need to be reported?	☐	☐
Did any dependent attend college, receive a scholarship, or have education expenses?	☐	☐
Did you pay child or dependent-care expenses so you could work or look for work?	☐	☐
Is any dependent disabled or permanently and totally disabled?	☐	☐

SECTION 4

Life Changes & General Tax Questions

Question	Yes	No
Did you buy, sell, or refinance a principal residence during 2026?	☐	☐
Did you start, acquire, close, or sell a business during 2026?	☐	☐
Did you sell or exchange business, rental, farm, or personal property?	☐	☐
Did you receive payments from an installment sale?	☐	☐
Did you receive income not listed elsewhere in this organizer?	☐	☐
Did you receive disability payments, unemployment compensation, or state/local tax refunds?	☐	☐
Did you receive tips not reported to your employer?	☐	☐
Did you receive an insurance reimbursement related to a prior-year deduction or loss?	☐	☐
Did you sustain a federally eligible casualty or theft loss? Attach details.	☐	☐
Did you make gifts above the 2026 annual exclusion to any one recipient or make a gift to a trust?	☐	☐
Did you make or receive a below-market or interest-free loan?	☐	☐

Explanation of “Yes” Answers

Question / topic	Details and supporting documents

SECTION 5

Health Coverage, Education & Credits

Question	Yes	No
Did anyone in your tax household enroll in coverage through a Health Insurance Marketplace? Attach Form 1095-A.	☐	☐
Did you pay qualified higher-education expenses for yourself, your spouse, or a dependent?	☐	☐
Did you pay student-loan interest?	☐	☐
Did you incur qualified adoption expenses or finalize an adoption?	☐	☐
Did you pay a household or individual care provider for a qualifying person?	☐	☐
Did you make an energy-efficient home improvement or buy a qualifying clean vehicle?	☐	☐
Did you pay foreign tax or earn income from outside the United States?	☐	☐

Care Providers

Provider name	Address	SSN / EIN	Amount paid

Education

Student	School	Form 1098-T received?	Tuition / required expenses

SECTION 6

Income

Wages & Other Compensation

Taxpayer / spouse	Employer or payer	Form type	Amount

Interest & Dividends

Owner (T/S/J)	Payer	Tax-exempt?	2025 amount	2026 amount

Capital Gains, Losses & Digital Assets

Question	Yes	No
Did you sell investments, cryptocurrency, other digital assets, or property during 2026?	☐	☐
Did you receive, exchange, transfer, stake, mine, or otherwise transact in digital assets?	☐	☐
Did any security become worthless, or did you have a nonbusiness bad debt?	☐	☐

Asset / investment	Date acquired	Cost / basis	Date sold	Sales proceeds

Question				Yes	No

SECTION 7

Retirement, Benefits & Other Income

Question	Yes	No
Did you receive a pension, annuity, IRA, or other retirement-plan distribution?	☐	☐
Did you complete a rollover within the applicable time period?	☐	☐
Did you convert any amount from a traditional IRA or plan to a Roth account?	☐	☐
Did you receive Social Security or Railroad Retirement benefits?	☐	☐
Did you make a deductible IRA, SEP, SIMPLE, or other self-employed retirement contribution?	☐	☐

Income type / payer	Gross amount	Taxable amount (if known)	Federal withholding	State withholding

Other Income

Description / payer	Form received	Owner (T/S/J)	Amount

SECTION 8

Foreign, Investment & Special Reporting

Question	Yes	No
At any time in 2026, did you have a financial interest in or signature authority over a foreign financial account?	☐	☐
Were you a grantor of, transferor to, or beneficiary of a foreign trust?	☐	☐
Did you own an interest in a foreign corporation, partnership, or other foreign entity?	☐	☐
Did you receive tax-exempt interest or purchase/sell bonds?	☐	☐
Did you borrow money and use the proceeds for investment purposes?	☐	☐
Did you receive stock or other property from an employer outside amounts reported on Form W-2?	☐	☐

Foreign Countries / Accounts / Entities

Country	Institution / entity	Account or entity type	Highest value / ownership

Important Foreign financial activity can create separate reporting obligations even when it produces little or no taxable income. Provide complete details and all related statements.

SECTION 9

Payments, Refund & Direct Deposit

2026 Estimated and Extension Payments

Jurisdiction	Date paid	Amount	Confirmation / notes

Direct Deposit or Withdrawal

Security reminder Provide banking information only through Blue Bear's approved secure process. Confirm all account and routing numbers before filing.

Bank name:

Account type (checking/savings):

Routing number:

Account number:

Question	Yes	No
Is the account owned by the taxpayer, spouse, or both? Provide details below.	☐	☐

Account owner(s):

SECTION 10

Itemized Deductions

Medical, Taxes & Interest

Category	2026 amount	Notes / payee

- ☐ Unreimbursed medical and dental expenses, insurance premiums, prescriptions, equipment, and qualifying travel
- ☐ State and local income or sales taxes; real estate taxes; qualifying personal-property taxes
- ☐ Mortgage interest and points; attach Forms 1098 and details for interest paid to an individual
- ☐ Investment interest expense

Charitable Contributions

Organization	Cash	Noncash value	Date / documentation

Documentation Written acknowledgment is generally required for any contribution of $250 or more. Additional records and appraisal rules may apply to noncash gifts.

SECTION 11

Vehicle & Mileage Worksheet

Keep contemporaneous records A mileage log should show the date, destination, business purpose, and miles for each trip. Do not include commuting miles as business miles.

Vehicle 1

Make / model	Year	Date purchased	Purchase price	Owner

Business miles	Charitable miles	Medical miles	Commuting miles	Total miles

Vehicle 2

Make / model	Year	Date purchased	Purchase price	Owner

Business miles	Charitable miles	Medical miles	Commuting miles	Total miles

Question	Yes	No
Was written evidence available to support the business use claimed?	☐	☐
Was the vehicle used for hire or made available for personal use during off-duty hours?	☐	☐
Was another vehicle available for personal use?	☐	☐

SECTION 12

Rental & Royalty Activity

Property type / description:

Property address:

Owner and ownership percentage:

Question	Yes	No
Did you or a family member use the property personally during 2026?	☐	☐
Was the property rented to a related party?	☐	☐
Was the property acquired, sold, or converted to/from personal use during 2026?	☐	☐

Income	Amount	Expense	Amount

Assets & Improvements

Description	Date placed in service	Cost / basis	Prior depreciation

SECTION 13

Business Activity (Sole Proprietor)

Principal business / profession:

Business name and EIN:

Business address:

Question	Yes	No
Is this the first or final year of the business?	☐	☐
Did you materially participate in the business?	☐	☐
Were all required Forms 1099 filed or will they be filed?	☐	☐
Did you have employees or pay independent contractors?	☐	☐
Did you maintain inventory?	☐	☐

Income / cost-of-goods-sold item	Amount	Expense item	Amount

Business Assets

Asset	Date placed in service	Cost / basis	Business-use %

Asset	Date placed in service	Cost / basis	Business-use %

SECTION 14

Corporation or Partnership Information

Entity type (Partnership / S corporation / C corporation):

Legal business name:

EIN:

Business activity:

Physical address:

Question	Yes	No
Did ownership change during 2026?	☐	☐
Does the owner or any partner/shareholder have more than one business?	☐	☐
Were there distributions, contributions, loans, or changes in debt during 2026?	☐	☐

Owner / partner / shareholder	Address	SSN / EIN	Ownership %

Attach separately Provide the entity's income statement, balance sheet, general ledger or trial balance, payroll reports, asset purchases and dispositions, loan statements, and prior-year return if Blue Bear did not prepare it.

SECTION 15

Farm Activity

Principal product: _____

Farm name / EIN: _____

Accounting method: _____

Question	Yes	No
Did the taxpayer or spouse materially participate in farm operations?	☐	☐
Were any farm assets acquired, sold, traded, or disposed of during 2026?	☐	☐

Farm income item	Amount	Farm expense item	Amount

Farm Assets

Asset	Date placed in service	Cost / basis	Prior depreciation

SECTION 16

Business Use of Home

Question	Yes	No
Did you use part of your home regularly and exclusively for business?	☐	☐
Was the space used to provide daycare services?	☐	☐

Description of business activity performed at home:

Total square footage of home:

Square footage used regularly and exclusively for business:

Date business use began:

Home expense	Total annual amount	Direct business portion (if any)

Home, Improvements & Depreciation

Property / improvement / asset	Date acquired	Cost / basis	Prior depreciation

SECTION 17

Household Employees

Question	Yes	No
Did you pay any household employee $3,000 or more in cash wages during 2026?	☐	☐

Examples Household workers may include nannies, housekeepers, caregivers, health aides, babysitters, and yard workers. Classification and payroll-tax rules depend on the facts.

Employee name	SSN	Cash wages	Federal withholding	State withholding

Household employer EIN:

Question	Yes	No
Have Forms W-2 and W-3 been filed or arranged for filing?	☐	☐
Have required federal and state employment-tax returns been filed?	☐	☐
Was any household employee under age 18 during 2026? Provide details.	☐	☐

SECTION 18

Possible Deductions & Additional Information

Review These Items

- ☐ Child or dependent day camp, before-school, or after-school care related to work
- ☐ Higher-education tuition, required fees, student-loan interest, or job-related training
- ☐ Medical, dental, vision, prescription, insurance, or qualifying transportation costs
- ☐ Charitable cash or noncash contributions and volunteer mileage
- ☐ Gambling winnings and documented gambling losses
- ☐ Investment sales, worthless securities, and investment-interest expense
- ☐ Home improvements connected to a sale, medical need, energy credit, rental, or business use
- ☐ Self-employed retirement contributions and self-employed health-insurance premiums
- ☐ State vehicle registration taxes based on value, where applicable

Eligibility varies This checklist is a prompt, not a guarantee that an expense is deductible. Federal and state eligibility depends on the taxpayer, activity, documentation, and current law.

Additional Information & Questions

The Blue Bear Foundation: Promoting Education in Finance and Accounting For Minority and Veteran Women

We provide financial assistance to women in pursuit of accounting and finance degrees with emphasis on veterans and women of color.

Helping women achieve sustainability is at the heart of our work.

By partnering with local non-profits, we are able to provide additional education to young women to promote financial literacy and management.

TO LEARN MORE or SUPPORT BBF

http://bluebearfoundation.com/

A MESSAGE FROM BLUE BEAR

> “If you get a letter from the IRS and you are afraid to open it, send it to my office. I’ll let you know if you have anything to worry about.

CLINTON R. DALE, MBA, EA

Senior Tax Specialist

Enrolled Agent

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