

The slide features a green and white color scheme. On the left, there are three overlapping rectangular boxes: a white box with the 'MAPPING YOUR FUTURE' logo, a solid green box, and a white box with the 'THOMAS & ASSOCIATES CPAs LLC' logo. To the right of these boxes, the title 'Understanding taxes - The basics and beyond' is displayed in a large green font, followed by the date 'JANUARY 17, 2024' in a smaller grey font. A solid green horizontal bar runs across the bottom of the slide.

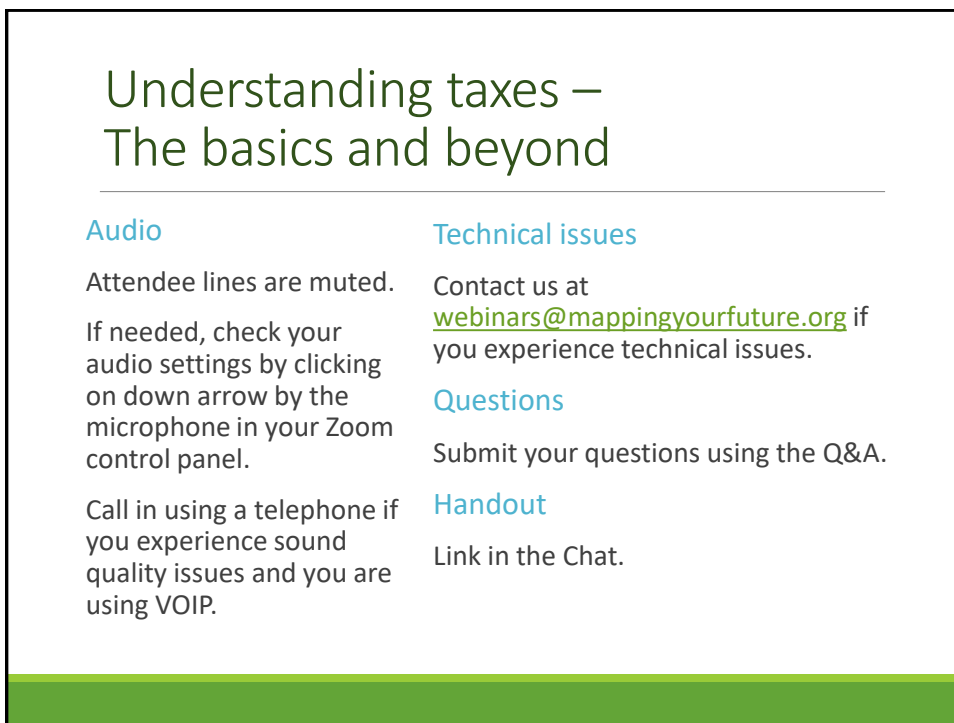
MAPPING YOUR FUTURE

THOMAS & ASSOCIATES CPAs LLC

Understanding taxes - The basics and beyond

JANUARY 17, 2024

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The slide has a white background with a green horizontal bar at the bottom. The title 'Understanding taxes – The basics and beyond' is centered at the top. Below the title, there are four sections of information: 'Audio', 'Technical issues', 'Questions', and 'Handout', each with a brief instruction.

Understanding taxes – The basics and beyond


Audio
Attendee lines are muted.
If needed, check your audio settings by clicking on down arrow by the microphone in your Zoom control panel.
Call in using a telephone if you experience sound quality issues and you are using VOIP.

Technical issues
Contact us at webinars@mappingyourfuture.org if you experience technical issues.

Questions
Submit your questions using the Q&A.

Handout
Link in the Chat.

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MAPPING YOUR FUTURE[®]

Our **mission** is to enable individuals to achieve life-long success by empowering schools, students, and families with web-based college, financial aid, career, and financial literacy information and services.

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Agenda

- § Introduction
- § Tax basics
- § Tax transcripts
- § Education-related tax benefits
- § Mapping Your Future services
- § Questions

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Disclaimer

Mapping Your Future offers this webinar for information only and as a service to you. Every tax situation is different, and the regulations are complex. If you are uncertain about your rights and responsibilities, contact a qualified tax advisor or visit the Internal Revenue Service (IRS) website.

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Presenter

Carolyn Thomas, CPA

Owner
 Thomas & Associates, CPAs, LLC
 St. Louis, MO

Thomas & Associates CPAs, LLC does tax return preparation, planning for businesses and individuals, and consulting services for small business owners.





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Inflation Reduction Act of 2022

- Act includes a lot of non-tax provisions in this Act
- Tax related provisions:
 - Primarily concern energy credits
 - Clean vehicle credit (both new and used vehicles)
 - Extension and modification of energy for buildings and property
 - Extension of credit for coverage under qualified health plan

These rules under the Inflation Reduction Act of 2022 are complicated and have very specific provisions. Be sure to examine these rules and provisions carefully to determine if you qualify for these credits.

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Tax Cuts and Jobs Act

- Eliminated the personal exemption for taxpayers and their dependents
- Increased the standard deduction for all filing statuses
- Certain provisions of the Tax Cuts and Jobs Act will expire at the end of 2025

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2022 and 2023 Tax Updates

Inflation adjustments

Brackets and certain income limitations are being adjusted due to inflation being higher in 2022.

- Standard deductions
- Tax brackets
- Maximum EIC credit
- 401(k) contributions
- Foreign earned income exclusion
- Gift exclusion amount



What are the filing statuses?

- Five filing statuses
 - Single
 - Married filing jointly
 - Married filing separately
 - Head of Household
 - Qualifying Widow(er) with child



Filing status – Single

- You are single if:
 - You are unmarried on the last day of the year or
 - Legally separated under a divorce or separate maintenance decree



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Filing status – Married

You are considered married, if on the last day of the year, you:

- Are living together as a married couple
- Are married according to the law of the state where you live
- Are not separated under a divorce or separate maintenance decree

You will have to file as married filing jointly or married filing separately.

Special circumstances

- Registered domestic partners not recognized federally
- Foreign marriages recognized federally if they are recognized in the state where they live

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Filing status – Head of Household

You can file as head of household if you are considered unmarried at the end of the year.

You must pay more than half the cost of maintaining a household and have someone living with you as a qualifying person.



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Filing status – Qualifying widow(er) with child

- You can file this status for two years following the year your spouse died.
- You must have a child as a dependent on your tax return.

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Who needs to file a tax return?

IF your filing status is...	AND at the end of the year, you were...	2022 gross income amounts	2023 gross income amounts
single	under 65	\$12,950	\$13,850
	65 or older	\$14,700	\$15,700
married filing jointly	under 65 (both spouses)	\$25,900	\$27,700
	65 or older (one spouse)	\$27,300	\$29,200
	65 or older (both spouses)	\$28,700	\$30,700
married filing separately	any age	\$5	\$5
head of household	under 65	\$19,400	\$20,800
	65 or older	\$21,150	\$22,650
qualifying widow(er) with dependent child	under 65	\$25,900	\$27,700
	65 or older	\$27,300	\$29,200

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Who needs to file a tax return?

Self-employed individuals, which includes:

- Sole proprietor in a trade or business
- Independent contractor
- Partner in a business
- Anyone who is in business for themselves


You must file a tax return if you have at least \$400 of net income.

May qualify for the Qualified Business Income Deduction

Source: IRS 2021 Publication 17

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Additional reasons or requirements to file

Even if you have no income:

- If you, your spouse, or dependent were enrolled in health care coverage through the Marketplace
- If you received HSA, Archer MSA, or Medicare Advantage MSA distributions
- If you are repaying the first-time homebuyer credit
- If you have a household employee
- Additional tax on a qualified plan
- Tax-related identify theft

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Dependency exemption

With the 2018 Tax Cuts and Jobs Act, dependents are now only listed on the return for the child tax credit and the new dependent tax credit.

Dependents are still considered for filing status for:

- Head of household
- Qualifying widow(er)

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Who is a dependent?

To be a dependent on your return, a dependent must meet three tests:

- Dependent taxpayer test
- Joint return test
- Citizen or resident test



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Dependent Taxpayer Test

Is the taxpayer being claimed as a dependent by another person?

- If yes, then the taxpayer cannot claim any dependents on his/her return.

If you are filing a joint return, can your spouse be claimed as a dependent by someone else?

- If yes, then the taxpayer cannot claim any dependents on your joint return.

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Joint Return Test

You generally cannot claim a married person as a dependent if he or she files a joint return with their spouse.

Exception exists when a dependent is filing a joint return with a spouse only to receive a refund.



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Citizen Resident Test

You cannot claim a person as a dependent unless that person is a:

- U.S. citizen
- U.S. resident alien
- U.S. national
- Resident of Canada or Mexico

There is an exception for certain adopted children.

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Types of dependents

A dependent is:

- A qualifying child
- A qualifying relative

There's no deduction on the return, but it is relevant to qualify for certain filing statuses and credits.



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Tests to be a qualifying child

- Must be your son, daughter, stepchild, foster child, brother, sister, half brother, half sister, stepbrother, stepsister, or a descendant of any of them.
- Must be:
 - Under age 19 at the end of the year and younger than you (or your spouse, if filing jointly)
 - Under age 24 at the end of the year, a student, and younger than you (or your spouse, if filing jointly)
 - Any age if permanently and totally disabled.

(Cont. on next slide)

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Tests to be a qualifying child, cont.

- The child must have lived with you for more than half of the year.
- The child must not have provided more than half of his or her own support for the year.
- The child is not filing a joint return for the year (unless that return is filed only to get a refund of income tax withheld or estimated tax paid).

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Tests to be a qualifying relative

- The person cannot be your qualifying child or the qualifying child of any other taxpayer.
- The person either:
 - Must be related to you, or
 - Must live with you all year as a member of your household (and your relationship must not violate local law)
- The person's gross income for 2022 must be less than \$4,400 (\$4,700 for 2023).
- You must provide more than half of the person's total support for the year.


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Head of household



Unmarried or considered unmarried on the last day of the year



Paid more than half of the cost of maintaining a home for the year



A qualifying person lives with you in the home for more than half of the year (except for temporary absences)

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What is income?

- Earned vs. unearned
- Generally, the most common sources of earned income are:
 - W2—wages from employment
 - 1099—income from subcontract work

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<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-0118	Nonemployee Compensation
Form 1099-NEC (Rev. January 2023) For calendar year 20_____		Form 1099-NEC Copy 1 For State Tax Department	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Nonemployee compensation \$ _____	
PAYER'S TIN	RECIPIENT'S TIN	2 Payer made direct sales (totaling \$5,000 or more of consumer products to recipient for resale)	
RECIPIENT'S name		3 _____	
Street address (including apt. no.)		4 Federal income tax withheld \$ _____	
City or town, state or province, country, and ZIP or foreign postal code		5 State tax withheld \$ _____	7 State income \$ _____
Account number (see instructions)		6 State/Payer's state no.	
		\$ _____	\$ _____
Form 1099-NEC (Rev. 1-2023)		www.irs.gov/Form1099NEC Department of the Treasury - Internal Revenue Service	

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Unearned income

- Dividends
- Interest
- Capital gains



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Tax-related information for the FAFSA

- Income earned from work
- Tax exempt interest income
- Untaxed portions of IRA distributions
- IRA rollover into another IRA or qualified plan
- Untaxed portions of pensions
- Pension rollover into an IRA or qualified plan
- Adjusted gross income
- Income tax paid
- Earned Income Credit (EIC)
- Payments to tax-deferred pension and savings plans
- IRA deductions and payments to self-employed SEP, SIMPLE, Keogh
- Education credits
- Filed a Schedule A, B, D, E, F, or H with 2022 IRS Form 1040
- Net profit or loss from IRS Form 1040 Schedule C
- Amount of college grants, scholarships, or AmeriCorps benefits reported as income to the IRS
- Foreign earned income exclusion
- Child support received – was moved to the Asset section
- <https://studentaid.gov/sites/default/files/2024-25-fafsa.pdf>

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1099 examples

1099 examples

<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.	1 Unemployment compensation OMB No. 1545-0120 Form 1099-G (Rev. January 2023) For calendar year 20__	Certain Government Payments
PAYER'S TIN \$	RECIPIENT'S TIN \$	2 State or local income tax refunds, credits, or offsets \$	3 Box 2 amount is for tax year \$	Copy 1 For State Tax Department
RECIPIENT'S name Street address (including apt. no.) City or town, state or province, country, and ZIP or foreign postal code Account number (see instructions)		4 Federal income tax withheld \$	5 RTAA payments \$	Copy 1 For State Tax Department
6 Tax-exempt interest \$		7 Agriculture payments \$	8 Check if box 2 is trade or business income <input type="checkbox"/>	Copy 1 For State Tax Department
9 Market gain \$		10a State \$	10b State identification no. \$	Copy 1 For State Tax Department
11 State income tax withheld \$		Form 1099-G (Rev. 1-2023) www.irs.gov/Form1099G Department of the Treasury - Internal Revenue Service		

<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.	OMB No. 1545-0112 Form 1099-INT (Rev. January 2023) For calendar year 20__	Interest Income
PAYER'S TIN \$	RECIPIENT'S TIN \$	1 Interest income \$	2 Early withdrawal penalty \$	Copy 1 For State Tax Department
RECIPIENT'S name Street address (including apt. no.) City or town, state or province, country, and ZIP or foreign postal code Account number (see instructions)		3 Interest on U.S. Savings Bonds and Treasury obligations \$	4 Federal income tax withheld \$	Copy 1 For State Tax Department
5 Investment expenses \$		6 Foreign tax paid \$	7 Foreign country or U.S. possession \$	Copy 1 For State Tax Department
8 Tax-exempt interest \$		9 Specified private activity bond interest \$	10 Market discount \$	Copy 1 For State Tax Department
11 Bond premium \$		12 Bond person or Treasury obligation \$	13 Bond premium on tax-exempt bond \$	Copy 1 For State Tax Department
14 Tax exempt and tax credit bond CUSIP no. \$		15 State \$	16 State identification no. \$	Copy 1 For State Tax Department
17 State tax withheld \$		Form 1099-INT (Rev. 1-2023) www.irs.gov/Form1099INT Department of the Treasury - Internal Revenue Service		

<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.	OMB No. 1545-0113 Form 1099-MISC (Rev. January 2024) For calendar year 20__	Miscellaneous Information
PAYER'S TIN \$	RECIPIENT'S TIN \$	1 Rents \$	2 Royalties \$	Copy 1 For State Tax Department
RECIPIENT'S name Street address (including apt. no.) City or town, state or province, country, and ZIP or foreign postal code Account number (see instructions)		3 Other income \$	4 Federal income tax withheld \$	Copy 1 For State Tax Department
5 Fishing boat proceeds \$		6 Medical and health care payments \$	7 Payer made direct sales totaling \$5,000 or more of consumer products to recipient for resale <input type="checkbox"/>	Copy 1 For State Tax Department
8 Crop insurance proceeds \$		9 State proceeds paid to an attorney \$	10 State proceeds paid to an attorney \$	Copy 1 For State Tax Department
11 Fish purchased for resale \$		12 Section 508A deferrals \$	13 FATCA tin <input type="checkbox"/>	Copy 1 For State Tax Department
14 Excess golden parachute payments \$		15 Nonqualified deferred compensation \$	16 State tax withheld \$	Copy 1 For State Tax Department
17 State/Payer's state no. \$		Form 1099-MISC (Rev. 1-2024) www.irs.gov/Form1099MISC Department of the Treasury - Internal Revenue Service		

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1099-NEC

<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.	OMB No. 1545-0118 Form 1099-NEC (Rev. January 2024) For calendar year 20__	Nonemployee Compensation
PAYER'S TIN \$	RECIPIENT'S TIN \$	1 Nonemployee compensation \$	2 Payer made direct sales totaling \$5,000 or more of consumer products to recipient for resale <input type="checkbox"/>	Copy 1 For State Tax Department
RECIPIENT'S name Street address (including apt. no.) City or town, state or province, country, and ZIP or foreign postal code Account number (see instructions)		3 \$	4 Federal income tax withheld \$	Copy 1 For State Tax Department
5 State tax withheld \$		6 State/Payer's state no. \$	7 State income \$	Copy 1 For State Tax Department
8 State tax withheld \$		Form 1099-NEC (Rev. 1-2024) www.irs.gov/Form1099NEC Department of the Treasury - Internal Revenue Service		

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1099-K requirements

CORRECTED (if checked)

FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		FILER'S TIN	OMB No. 1545-2005
		PAYEE'S TIN	Form 1099-K
		Form 1099-K (Rev. January 2022)	
1a Gross amount of payment card/third party network transactions \$		1b Card Not Present transactions \$	2 Merchant category code
Check to indicate if FILER is a (an): Payment settlement entity (PSE) <input type="checkbox"/> Electronic Payment Facilitator (EPF) <input type="checkbox"/> Other third party <input type="checkbox"/>		3 Number of payment transactions	4 Federal income tax withheld \$
Check to indicate transactions reported are: Payment card <input type="checkbox"/> Third party network <input type="checkbox"/>		5a January \$	5b February \$
PAYEE'S name		5c March \$	5d April \$
Street address (including apt. no.)		5e May \$	5f June \$
City or town, state or province, country, and ZIP or foreign postal code		5g July \$	5h August \$
PSE'S name and telephone number		5i September \$	5j October \$
Account number (see instructions)		5k November \$	5l December \$
		6 State	7 State identification no. \$
			8 State income tax withheld \$

Form **1099-K** (Rev. 1-2022) (Keep for your records) www.irs.gov/Form1099K Department of the Treasury - Internal Revenue Service

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Filing requirements for dependents

Single dependents – under age 65 and not blind

2022

- Your unearned income was more than \$1,150
- Your earned income was more than \$12,950

2023

- Your unearned income was more than \$1,250
- Your earned income was more than \$13,850

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Filing requirements for dependents

Single dependents – over age 65 or older or blind

2022

- Your unearned income was more than \$2,800; \$4,500 if 65 or older and blind
- Your earned income was more than \$14,250; \$15,950 if 65 or older and blind

2023

- Your unearned income was more than \$3,100; \$4,950 if 65 or older and blind
- Your earned income was more than \$15,700; \$17,550 if 65 or older and blind

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Filing requirements for married dependents

Married dependents – under age 65 and not blind

2022

- Your unearned income was more than \$1,150
- Your earned income was more than \$12,950

2023

- Your unearned income was more than \$1,250
- Your earned income was more than \$13,850

Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions

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What form to file?

- There are two different forms that can be used:
 - Form 1040
 - Form 1040 SR

This image shows the top portion of Form 1040-SR for the year 2023. It includes fields for the taxpayer's name, address, and filing status. The 'Filing Status' section offers options for Single, Married filing jointly, Head of household, Married filing separately, and Qualifying surviving spouse. There are also sections for 'Digital Assets' and 'Standard Deduction'. The 'Income' section lists various types of income such as total amount from Form(s) W-2, household employee wages, tip income, Medicaid waiver payments, taxable dependent care benefits, employer-provided adoption benefits, wages from Form 8919, other earned income, and nontaxable combat pay election. The form also includes sections for tax-exempt interest, qualified dividends, IRA distributions, pensions and annuities, and social security benefits.

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Form 1040 for 2023

This image shows the top portion of Form 1040 for the year 2023. It includes fields for the taxpayer's name, address, and filing status. The 'Filing Status' section offers options for Single, Married filing jointly, Head of household, Married filing separately, and Qualifying surviving spouse. There are also sections for 'Digital Assets' and 'Standard Deduction'. The 'Income' section lists various types of income such as total amount from Form(s) W-2, household employee wages, tip income, Medicaid waiver payments, taxable dependent care benefits, employer-provided adoption benefits, wages from Form 8919, other earned income, and nontaxable combat pay election. The form also includes sections for tax-exempt interest, qualified dividends, IRA distributions, pensions and annuities, and social security benefits.

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Schedules

Schedule 1	Have additional income, such as capital gains, unemployment compensation, prize or award money, or gambling winnings. Have any deductions to claim, such as student loan interest deduction, self-employment tax, or educator expenses.
Schedule 2	Owe AMT or need to make an excess advance premium tax credit repayment
Schedule 3	Can claim a nonrefundable credit other than the child tax credit or the credit for other dependents, such as the foreign tax credit, education credits, or general business credit.
Schedule 4	Owe other taxes, such as self-employment tax, household employment taxes, additional tax on IRAs or other qualified retirement plans and tax-favored accounts.
Schedule 5	Can claim a refundable credit other than the earned income credit, American opportunity credit, or additional child tax credit, such as the net premium tax credit or health coverage tax credit. Have other payments, such as an amount paid with a request for an extension to file or excess social security tax withheld.
Schedule 6	Have a foreign address or a third-party designee other than a paid preparer.

<https://www.irs.gov/instructions/i1040gi>

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Schedules

Schedule A*	Itemized deductions
Schedule B*	Interest and ordinary dividends
Schedule C	Profit or loss from business
Schedule C-EZ	Net profit from business
Schedule D*	Capital gains and losses
Schedule E*	Supplemental income and losses
Schedule EIC	Earned income credit
Schedule F*	Profit or loss from farming
Schedule H*	Household employee taxes
Schedule J	Income averaging for farmers and fishermen
Schedule R	Credit for the elderly or the disabled
Schedule SE	Self-employment tax
Schedule 8812	Credits for qualifying children and other dependents

*Yes/no question on the FAFSA when manually completing <https://www.irs.gov/instructions/i1040gi>

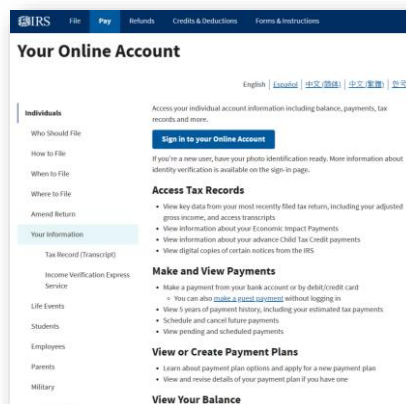
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IRS online account

Can set up an account to view data and access transcripts, etc.

<https://www.irs.gov/payments/your-online-account>



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Tax return transcript



Tax Return Transcript *Sample*
 Request Date: 12-04-2012
 Response Date: 12-04-2012
 IRS Employee Number: 9LXXX
 Tracking Number: 1000232XXX

This Product Contains Sensitive Taxpayer Data

SSN Provided: 123-45-6789
 Tax Period Ending: Dec 31, 2011
 The following items reflect the amount as shown on the return (PR), and the amount as adjusted (PC), if applicable. They do not show subsequent activity on the account.
 SSN: SPOUSE SSN:
 123-45-6789 987-65-4321
 NAME(S) SHOWN ON RETURN: THOMAS E & TAMARA B TAXPAYER

ADDRESS: 123 MAIN STREET ANYWHERE, USA 00001
 FILING STATUS: Married Filing Joint
 FORM NUMBER: 1040
 CYCLE POSTED: 20072008
 RECEIVED DATE: Apr 15, 2012
 REMITTANCE: 0.00
 EXEMPTION NUMBER: 3
 DEPENDENT 1 NAME CTRL: HINE
 DEPENDENT 1 SSN: 222-33-4444
 DEPENDENT 2 SSN:
 DEPENDENT 3 NAME CTRL:
 DEPENDENT 3 SSN:
 DEPENDENT 4 NAME CTRL:
 DEPENDENT 4 SSN:

Income	
WAGES, SALARIES, TIPS, ETC:	\$ 32,700.00
TAXABLE INTEREST INCOME: SCH B:	\$ 11.00
TAX-EXEMPT INTEREST:	\$ 0.00
ORDINARY DIVIDEND INCOME: SCH B:	\$ 0.00

QUALIFIED DIVIDENDS:	\$ 0.00
REFUNDS OF STATE/LOCAL TAXES:	\$ 0.00
ALIMONY RECEIVED:	\$ 0.00
BUSINESS INCOME OR LOSS (Schedule C):	\$ 15,126.00
BUSINESS INCOME OR LOSS: SCH C PER COMPUTER:	\$ 15,126.00
CAPITAL GAIN OR LOSS: (Schedule D):	\$ 0.00
CAPITAL GAINS OR LOSS: SCH D PER COMPUTER:	\$ 0.00
OTHER GAINS OR LOSSES (Form 4797):	\$ 0.00
TOTAL IRA DISTRIBUTIONS:	\$ 0.00
TAXABLE IRA DISTRIBUTIONS:	\$ 0.00
TOTAL PENSIONS AND ANNUITIES:	\$ 0.00

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Identity theft

- Using another person's identity to claim tax refund
- Pub. 5027 for victims of tax-related identity theft
- Cannot use automated process to request transcripts
 - Identity theft hotline (800) 908-4490
 - Must speak to a representative
 - Have tax forms available to provide specific information
- Can now opt in to the IP Pin program.

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When to file?



- Generally, the due date for individual returns is April 15
- Deadline is extended for special circumstances
- Extensions are allowed until October 15

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Education-related tax credits and deductions



Tax credits

- American Opportunity Credit
- Lifetime Learning Credit

Tax deductions

- Student Loan Interest Deduction

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1098-T

8383 <input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		OMB No. 1545-1574 2023 Form 1098-T		Tuition Statement Copy A For Internal Revenue Service Center File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the 2023 General Instructions for Certain Information Returns.
FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number		1 Payments received for qualified tuition and related expenses \$		
FILER'S employer identification no.	STUDENT'S TIN <input type="checkbox"/>	3		
STUDENT'S name		4 Adjustments made for a prior year \$	5 Scholarships or grants \$	
Street address (including apt. no.)		6 Adjustments to scholarships or grants for a prior year \$		
City or town, state or province, country, and ZIP or foreign postal code		7 Checked if the amount in box 1 includes amounts for an academic period beginning January–March 2024 <input type="checkbox"/>		
Service Provider/Acct. No. (see instr.)	8 Checked if at least half-time student <input type="checkbox"/>	9 Checked if a graduate student <input type="checkbox"/>	10 Ins. contract reimb./refund \$	
Form 1098-T Cat. No. 25087J www.irs.gov/Form1098T Department of the Treasury - Internal Revenue Service				
Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page				

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Scenario

1

I may be eligible for student loan forgiveness.

How will that impact my taxes?

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Scenario

2

How does a 529 plan affect the parents' tax return?

How is the 529 plan reported on the FAFSA?

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Mapping Your Future services



Newsletters

- Mapping Your Future Higher Ed News
- Tip of the Week
- Early Awareness E-News
- mappingyourfuture.org/newsroom/subscribe.cfm

Resources

- mappingyourfuture.org/resources/

Communications for other organizations

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Ask your question in
the question pane of
the GoToWebinar
toolbar.

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THOMAS & ASSOCIATES CPAs LLC

Thank you for your participation!

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