

## PRIVACY POLICY

**Hayward's Tax and Accounting, INC.**  
**390 East Maple Street**  
**Climax, MI 49034**

Like all providers of personal financial services, tax professionals are required by law to inform clients of their policies regarding privacy of client information. Our firm continues to adhere to professional standards of confidentiality that are even more stringent than those required by law. We have always protected the security and privacy of your personal and financial information.

### **Types of Nonpublic Personal Information We Collect**

The only nonpublic personal information we collect is provided to us by you or obtained with your authorization.

### **Parties to Whom We Disclose Information**

We do not disclose any nonpublic personal information obtained in the course of our practice except as required or permitted by law. Permitted disclosures may include providing information to our employees, or, in limited situation, to unrelated third parties who need that information to assist us in serving you. In all situations, we stress the confidential nature of the information being shared.

### **Protecting the Confidentiality and Security of Clients' Information**

We retain records relating to our professional services to better serve your professional needs and, in some cases, to comply with professional guidelines. In order to protect your nonpublic personal information, we maintain physical, electronic, and procedural safeguards that comply with our professional standards.

---

**NAME (PLEASE PRINT CLEARLY)**

---

**SIGNATURE**

---

**PHONE NUMBER**

---

**EMAIL ADDRESS**

---

**DATE**

IR-2025-94, Sept. 23, 2025

WASHINGTON - The Internal Revenue Service, working with the U.S. Department of the Treasury, today announced that paper tax refund checks for individual taxpayers will be phased out beginning on Sept. 30, 2025, as required by Executive Order 14247

<<https://www.whitehouse.gov/presidential-actions/2025/03/modernizing-payments-to-and-from-americas-bank-account/>>, to the extent permitted by law. This marks the first step of the broader transition to electronic payments.

As of October 1, 2025, the IRS no longer accepts paper checks for any tax payments, including estimated taxes. The U.S. government has mandated that all federal tax transactions must be conducted electronically to improve efficiency and security.

**\*\*IF IT IS THE SAME AS LAST  
YEAR, LEAVE IT BLANK!!!\*\***

BANK ACCOUNT INFORMATION:

\_\_\_\_\_  
CHECKING ACCOUNT NUMBER

\_\_\_\_\_  
ROUTING NUMBER

\_\_\_\_\_  
BANK NAME

## Questions

Please check the appropriate box and include all necessary details and documentation.

	Yes	No
<b>Personal Information</b>		
Did your marital status change during the year?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, explain: _____		
Did you live separately from your spouse during the last six months of the year?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a separate decree, instrument, or agreement and are not living in the same household by the end of the year?	<input type="checkbox"/>	<input type="checkbox"/>
Did your address change from last year?	<input type="checkbox"/>	<input type="checkbox"/>
Can you be claimed as a dependent by another taxpayer?	<input type="checkbox"/>	<input type="checkbox"/>
Did you receive an Identity Protection PIN (IP PIN) from the IRS or have you been a victim of identity theft? If yes, attach the IRS notice for filing returns in 2026.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Dependent Information</b>		
Were there any changes in dependents from the prior year?	<input type="checkbox"/>	<input type="checkbox"/>
If yes, explain: _____		
Do you have any children under age 19 or a full-time student under age 24 with unearned income in excess of \$2,700? (Investments or Bank Interest)	<input type="checkbox"/>	<input type="checkbox"/>
Do you have dependents who must file a tax return?	<input type="checkbox"/>	<input type="checkbox"/>
Did you provide over half the support for any other person(s) other than your dependent children during the year? ( <b>NOT YOUR SPOUSE!</b> )	<input type="checkbox"/>	<input type="checkbox"/>
Did you pay for child care while you worked, looked for work, or while a full-time student? ( <b>MUST BE A LICENSED DAYCARE PROVIDER</b> )	<input type="checkbox"/>	<input type="checkbox"/>
Are there any other person(s) who lived with you more than half the year in the United States but not claimed by you last year that you will claim this year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you pay any expenses related to the adoption of a child during the year?	<input type="checkbox"/>	<input type="checkbox"/>
If you are divorced or separated with child(ren), do you have a divorce decree or other form of separation agreement which establishes custodial responsibilities?	<input type="checkbox"/>	<input type="checkbox"/>
Did any dependents receive an Identity Protection PIN (IP PIN) from the IRS or have they been a victim of identity theft? If yes, attach the IRS notice for use during the 2026 filing season.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Purchases, Sales and Debt Information</b>		
Did you start a new business or purchase rental property during the year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you have ownership interest in any type of business?	<input type="checkbox"/>	<input type="checkbox"/>
Did you sell, exchange, or purchase any assets used in your trade or business?	<input type="checkbox"/>	<input type="checkbox"/>
Did you acquire a new or additional interest in a partnership or S corporation?	<input type="checkbox"/>	<input type="checkbox"/>
Did you sell, exchange, or purchase any real estate during the year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you purchase or sell a principal residence during the year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you foreclose or abandon a principal residence or real property during the year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you acquire or dispose of any stock during the year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you take out a home equity loan this year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you refinance a principal residence or second home this year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you sell an existing business, rental, or other property this year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you have any debts canceled or forgiven this year, such as a home mortgage or student loan(s)?	<input type="checkbox"/>	<input type="checkbox"/>
Did you receive a Form 1099-K for the sale of personal property for a gain or loss?	<input type="checkbox"/>	<input type="checkbox"/>
Did you purchase a <b>*NEW* U.S. assembled vehicle in 2025</b> for personal use and financed with an auto loan? If yes, attach the vehicle statement from the dealer.	<input type="checkbox"/>	<input type="checkbox"/>

YES NO

**Income Information**

- Did you have any foreign income or pay any foreign taxes during the year, directly or indirectly, such as from investment accounts, partnerships or a foreign employer?
- Did you receive any income from property sold prior to this year?
- Did you receive any unemployment benefits during the year?
- Did you receive any disability income during the year?
- Did you receive tip income not reported to your employer this year?
- Did any of your life insurance policies mature, or did you surrender any policies?
- Did you receive any awards, prizes, hobby income, gambling or lottery winnings?
- Did you receive any income considered to be nonemployee compensation?
- Did you receive a Form 1099-K, 1099-MISC, 1099-NEC, or other income statement for work done in what is commonly referred to as the "gig" economy?
- Did you receive a Form 1099-K that you believe is in error?
- Do you expect a large fluctuation in income, deductions, or withholding next year?
- Did you have any sales or other exchanges of digital assets (including from an airdrop or a hard fork) or use digital assets to pay for goods or services?
- Did you receive a Form 1099-DA for the sale of a digital asset?
- \*\*Did you receive tips in 2025 in a job where tips are customary? For example, food service, hospitality, salons, or transportation.
- \*\*Did you receive overtime pay required under federal overtime rules for working more than 40 hours in a work week?

**Retirement Information**

- Are you an active participant in a pension or retirement plan through your employer?
- Did you receive any Social Security benefits during the year?
- Did you make any **EARLY** withdrawals from an IRA, Roth, Keogh, SIMPLE, SEP, 401(k), or other qualified retirement plan?
- Did you receive any lump-sum payments from a pension, profit sharing or 401(k) plan?
- Did you make any contributions to an IRA, Roth, Keogh, SIMPLE, SEP, 401(k), or other qualified retirement plan outside of your employer?
- Did you receive any qualified birth or adoption distributions, emergency personal expense distributions, domestic abuse distributions, or terminal illness distributions in 2025?
- If yes, did you repay any of the distributions in 2025?
- Did you make any qualified charitable distributions (QCD) from your retirement account this year?

**Education Information**

- Did you, your spouse, or your dependents attend a post-secondary school during the year, or plan to attend one in the coming year?
- Did you have any educational expenses during the year on behalf of yourself, your spouse, or a dependent?
- Did anyone in your family receive a scholarship of any kind during the year?
- If yes, were any of the scholarship funds used for expenses other than tuition, such as room and board?
- Did you make any withdrawals from an education savings or 529 Plan account?
- If yes, were any of these withdrawals rolled over into an ABLE (Achieving a Better Life Experience) account?
- Did you make any contributions to an education savings or 529 Plan account?
- Did you pay any student loan interest this year?
- Did you cash any Series EE or I U.S. Savings bonds issued after 1989?

YES NO

**Health Care Information**

- Did you have qualifying health care coverage, such as employer-sponsored coverage or government-sponsored coverage (i.e. Medicare/Medicaid) for your family? "Your family" for health care coverage refers to you, your spouse if filing jointly, and anyone you can claim as a dependent.  YES  NO
- Did you enroll for lower cost Marketplace Coverage through healthcare.gov under the Affordable Care Act?  YES  NO
- Did you make any contributions to a Health savings account (HSA) or Archer MSA?  YES  NO
- Did you receive any distributions from a Health savings account (HSA), Archer MSA, or Medicare Advantage MSA this year?  YES  NO
- Did you pay long-term care premiums for yourself or your family?  YES  NO
- Did you make any contributions to an ABLE (Achieving a Better Life Experience) account?  YES  NO
- Did you receive any withdrawals from an ABLE (Achieving a Better Life Experience) account?  YES  NO
- If you are a business owner, did you pay health insurance premiums for your employees this year?  YES  NO

**Itemized Deduction Information**

- Did you incur a casualty or theft loss or any condemnation awards during the year?  YES  NO
- If yes, did the loss occur in a Federally declared disaster area?  YES  NO
- Did you pay out-of-pocket medical expenses (Co-pays, prescription drugs, etc.)?  YES  NO
- Did you make any cash or other monetary charitable contributions?  YES  NO
- Did you make any noncash charitable contributions (clothes, furniture, etc.)?  YES  NO
- If yes to either of the above charitable contribution questions, please provide evidence such as a receipt from the donee organization, canceled check, or record of payment, to substantiate all contributions made.
- Did you pay real estate taxes for your primary home and/or second home?  YES  NO
- Did you pay any personal property tax, such as vehicle, boat, or RV?  YES  NO
- Did you pay any mortgage interest on an existing home loan?  YES  NO
- Did you make any major purchases during the year (cars, boats, etc.)?  YES  NO
- Did you make any out-of-state purchases (by telephone, internet, mail, or in person) for which the seller did not collect state sales or use tax?  YES  NO

**Miscellaneous Information**

- Did you make federal estimated tax payments for 2025?  YES  NO
- Did you make gifts of more than \$19,000 to any individual?  YES  NO
- Did you utilize an area of your home for business purposes?  YES  NO
- Did you retire or change jobs this year?  YES  NO
- Did you pay any individual as a household employee during the year?  YES  NO
- Did you have a financial interest in or signature authority over a financial account such as a bank account, securities account, or brokerage account, located in a foreign country?  YES  NO
- Did you receive correspondence from the State or the IRS?  YES  NO
- If yes, explain: \_\_\_\_\_
- Do you have previous years of tax returns that are either unfiled or filed with unpaid balances due?  YES  NO

IF YOU PAY RENT:

How many months \_\_\_\_\_ Monthly rent amount \_\_\_\_\_

Tax payer

Spouse

DRIVER'S LICENSE NUMBER: \_\_\_\_\_

DRIVER'S LICENSE ISSUE DATE: \_\_\_\_\_

DRIVER'S LICENSE ESPIRATION DATE: \_\_\_\_\_

I \_\_\_\_\_, have filled out the above questionnaire to the best of my ability and understand that the failure to follow compliance will result in a \$635 fee, in additon to my tax preparation fee.

Signautre \_\_\_\_\_

Date \_\_\_\_\_