Tax Preparation Forum

Presented by

Stacey Braun
ASSOCIATES, INC.

Provider of the Doctors Council Tax Preparation and Financial Counseling Program
About the Presenter

**Stacey Braun Associates, Inc.:**

- 95% of clients are Unions and Union Members.

**Presenter:**

**Paul Kiley**  
Masters of Taxation  
Certified Financial Planner  
IRS Enrolled Agent
History of US Income Tax

- Originally started in 1863 to fund the Civil War, but was quickly rescinded 2 years after.

- In 1913, the 16th Amendment was ratified giving power to Congress to levy taxes on income.

- Top Marginal Rates:
5 Step Tax Calculation

Step 1
Income
- Less Adjustments
= Adjusted Gross Income

Step 2
AGI
- Itemized/Standard Deduction
= Taxable Income

Step 3
Taxable Income
x Tax rate
= Tax

Step 4
Tax
- Tax Credits
= Tax Liability

Step 5
Tax Liability
- Taxes Paid or Withheld
= Amount Due or Refund
Step 1 – Income less Adjustments

- **Income**: IRS defines gross income as income from whatever source derived, including (but not limited to) “compensation for services, including fees, commissions, fringe benefits and similar items.”

  - Wages (less retirement)
  - Self employment Income
  - Business Income
  - Investment Income
  - Capital Gains & Losses
  - Pension, SS and IRA Distributions
  - Gambling Winnings
  - Unemployment Compensation

- **Adjustments**:

  - IRA contributions
  - $300 single/$600 married filing jointly above the line charitable deduction (not itemize) **NEW**
  - Student Loan Interest (subject to income)
  - Alimony Paid (Pre 2019 Settlements)
  - Educator Expense Deduction
  - Self Employment Tax Deduction
  - Self Employment Health Insurance Tax Deduction

\[ \text{INCOME} - \text{ADJUSTMENTS} = \text{ADJUSTED GROSS INCOME (AGI)} \]
### Form 1040  U.S. Individual Income Tax Return

**Filing Status**
- Single
- Married filing jointly
- Married filing separately (MFS)
- Head of household (HOH)
- Qualifying widow(er) (QW)

If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent.

**Your first name and middle initial**

**Last name**

**Your social security number**

**If joint return, spouse's first name and middle initial**

**Last name**

**Spouse's social security number**

**Home address (number and street). If you have a P.O. box, see instructions.**

**City, town, or post office. If you have a foreign address, also complete spaces below.**

**State**

**ZIP code**

**Foreign country name**

**Foreign province/state/county**

**Foreign postal code**

**Apt. no.**

**Presidential Election Campaign**
- Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund.

**At any time during 2021, did you receive, sell, exchange, or otherwise dispose of any financial interest in any virtual currency?**
- Yes
- No

### Standard Deduction

- **Someone can claim:**
  - You as a dependent
  - Your spouse as a dependent

- **Spouse itemizes on a separate return or you were a dual-status alien**

### Age/Blindness
- **You:**
  - Were born before January 2, 1957
  - Are blind

- **Spouse:**
  - Was born before January 2, 1957
  - Is blind

### Dependents

If more than four dependents, see instructions and check here.

1. **Wages, salaries, tips, etc. Attach Form(s) W-2**

2. **Tax-exempt interest**
   - **2a**

3. **Qualified dividends**
   - **3a**

4. **IRA distributions**
   - **4a**

5. **Pensions and annuities**
   - **5a**

6. **Social security benefits**
   - **6a**

7. **Capital gain or (loss). Attach Schedule D if required. If not required, check here**

8. **Other income from Schedule 1, line 10**

9. **Add lines 1, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income**

10. **Adjustments to income from Schedule 1, line 26**

11. **Subtract line 10 from line 9. This is your adjusted gross income**

12. **Standard deduction or itemized deductions (from Schedule A)**
   - **12a**

13. **Charitable contributions if you take the standard deduction (see instructions)**
   - **12b**

14. **Add lines 12a and 12b**

15. **Taxable income. Subtract line 14 from line 11. If zero or less, enter -0-**

### For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

**Cat. No. 11320B**

**Form 1040 (2021)**
<table>
<thead>
<tr>
<th>Line</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>Tax (see instructions). Check if any from Form(s): 1 8814 2 4972 3</td>
</tr>
<tr>
<td>17</td>
<td>Amount from Schedule 2, line 3</td>
</tr>
<tr>
<td>18</td>
<td>Add lines 16 and 17</td>
</tr>
<tr>
<td>19</td>
<td>Nonrefundable child tax credit or credit for other dependents from Schedule 8812</td>
</tr>
<tr>
<td>20</td>
<td>Amount from Schedule 3, line 8</td>
</tr>
<tr>
<td>21</td>
<td>Add lines 19 and 20</td>
</tr>
<tr>
<td>22</td>
<td>Subtract line 21 from line 18. If zero or less, enter -0-</td>
</tr>
<tr>
<td>23</td>
<td>Other taxes, including self-employment tax, from Schedule 2, line 21</td>
</tr>
<tr>
<td>24</td>
<td>Add lines 22 and 23. This is your total tax</td>
</tr>
<tr>
<td>25</td>
<td>Federal income tax withheld from:</td>
</tr>
<tr>
<td>25a</td>
<td>Form(s) W-2</td>
</tr>
<tr>
<td>25b</td>
<td>Form(s) 1099</td>
</tr>
<tr>
<td>25c</td>
<td>Other forms (see instructions)</td>
</tr>
<tr>
<td>25d</td>
<td>Add lines 25a through 25c</td>
</tr>
<tr>
<td>26</td>
<td>2021 estimated tax payments and amount applied from 2020 return</td>
</tr>
<tr>
<td>27a</td>
<td>Earned income credit (EIC)</td>
</tr>
<tr>
<td>27b</td>
<td>Check here if you were born after January 1, 1998, and before January 2, 2004, and you satisfy all the other requirements for taxpayers who are at least age 18, to claim the EIC. See instructions</td>
</tr>
<tr>
<td>27c</td>
<td>Nontaxable combat pay election 27b</td>
</tr>
<tr>
<td>28</td>
<td>Prior year (2019) earned income 27c</td>
</tr>
<tr>
<td>29</td>
<td>Refundable child tax credit or additional child tax credit from Schedule 8812</td>
</tr>
<tr>
<td>30</td>
<td>American opportunity credit from Form 8863, line 8</td>
</tr>
<tr>
<td>31</td>
<td>Recovery rebate credit. See instructions 30</td>
</tr>
<tr>
<td>32</td>
<td>Amount from Schedule 3, line 15</td>
</tr>
<tr>
<td>33</td>
<td>Add lines 27a and 28 through 31. These are your total other payments and refundable credits 33</td>
</tr>
<tr>
<td>34</td>
<td>Add lines 25d, 26, and 32. These are your total payments 34</td>
</tr>
<tr>
<td>35a</td>
<td>If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid 35a</td>
</tr>
<tr>
<td>35b</td>
<td>Amount of line 34 you want refunded to you. If Form 8888 is attached, check here 35b</td>
</tr>
<tr>
<td>35c</td>
<td>Type:  Checking  Savings 35c</td>
</tr>
<tr>
<td>35d</td>
<td>Account number 35d</td>
</tr>
<tr>
<td>36</td>
<td>Amount of line 34 you want applied to your 2022 estimated tax 36</td>
</tr>
<tr>
<td>37</td>
<td>Amount you owe. Subtract line 33 from line 24. For details on how to pay, see instructions 37</td>
</tr>
<tr>
<td>38</td>
<td>Estimated tax penalty (see instructions) 38</td>
</tr>
</tbody>
</table>

**Third Party Designee**

Do you want to allow another person to discuss this return with the IRS? See instructions  
Yes, Complete below.  
No

**Sign Here**

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature  
Date  
Your occupation

If the IRS sent you an Identity Protection PIN, enter it here (see inst.)  
Your spouse’s signature. If a joint return, both must sign.  
Date  
Spouse’s occupation

If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)  
Phone no.  
Email address

**Preparer**

Paid Preparer  
Use Only

Preparer’s name  
Preparer’s signature  
Date  
PTIN  
Check if:  
Self-employed  
Phone no.

Firm’s name  
Firm’s address  
Firm’s EIN

Go to www.irs.gov/Form1040 for instructions and the latest information.
Step 2 – AGI less Standard or Itemized

Which will give you more?

Decide every year.
Standard or Itemized Deductions?

**Standard:**
- Single: $12,400 (2020) → $12,550 (2021)
- Head of Household: $18,650 (2020) → $18,800 (2021)
- Married Filing Separate: $12,400 (2020) → $12,550 (2021)
- Married Filing Joint: $24,800 (2020) → $25,100 (2021)

**Itemized:**
- Medical expenses over 7.5% of AGI
- State and Local Income Taxes / Property tax (limited to $10,000) – “SALT”
- Primary and secondary mortgage interest deductible for mortgages up to $1 Million ($750,000 after 2017)
- Charities
- Casualty and theft losses (Only federal disaster areas)

**ADJUSTED GROSS INCOME – DEDUCTIONS = TAXABLE INCOME**
## Itemized Deductions

Go to www.irs.gov/ScheduleA for instructions and the latest information. Attach to Form 1040 or 1040-SR.

### Medical and Dental Expenses

<table>
<thead>
<tr>
<th>Caution: Do not include expenses reimbursed or paid by others.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Medical and dental expenses (see instructions)</td>
</tr>
<tr>
<td>2. Enter amount from Form 1040 or 1040-SR, line 11</td>
</tr>
<tr>
<td>3. Multiply line 2 by 7.5% (0.075)</td>
</tr>
<tr>
<td>4. Subtract line 3 from line 1. If line 3 is more than line 1, enter 0.</td>
</tr>
</tbody>
</table>

### Taxes You Paid

<table>
<thead>
<tr>
<th>State and local taxes.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. State and local income taxes or general sales taxes. You may include either income taxes or general sales taxes on line 5a, but not both. If you elect to include general sales taxes instead of income taxes, check this box.</td>
</tr>
<tr>
<td>b. State and local real estate taxes (see instructions)</td>
</tr>
<tr>
<td>c. State and local personal property taxes</td>
</tr>
<tr>
<td>d. Add lines 5a through 5c</td>
</tr>
<tr>
<td>e. Enter the smaller of line 5d or $10,000 ($5,000 if married filing separately)</td>
</tr>
</tbody>
</table>

6. Other taxes. List type and amount ▶

7. Add lines 5e and 6

### Interest You Paid

<table>
<thead>
<tr>
<th>Home mortgage interest and points. If you didn’t use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box.</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Home mortgage interest and points reported to you on Form 1098. See instructions if limited</td>
</tr>
<tr>
<td>b. Home mortgage interest not reported to you on Form 1098. See instructions if limited. If paid to the person from whom you bought the home, see instructions and show that person’s name, identifying no., and address.</td>
</tr>
<tr>
<td>c. Points not reported to you on Form 1098. See instructions for special rules.</td>
</tr>
<tr>
<td>d. Mortgage insurance premiums (see instructions)</td>
</tr>
<tr>
<td>e. Add lines 8a through 8d</td>
</tr>
</tbody>
</table>

9. Investment interest. Attach Form 4952 if required. See instructions.

10. Add lines 8e and 9

### Gifts to Charity

<table>
<thead>
<tr>
<th>Gifts by cash or check. If you made any gift of $250 or more, see instructions.</th>
</tr>
</thead>
<tbody>
<tr>
<td>11. Other than by cash or check. If you made any gift of $250 or more, see instructions. You must attach Form 8283 if over $500.</td>
</tr>
<tr>
<td>13. Carryover from prior year</td>
</tr>
</tbody>
</table>

14. Add lines 11 through 13

### Casualty and Theft Losses

<table>
<thead>
<tr>
<th>Casualty and theft loss(es) from a federally declared disaster (other than net qualified disaster losses). Attach Form 4684 and enter the amount from line 18 of that form. See instructions.</th>
</tr>
</thead>
<tbody>
<tr>
<td>15. Other—From list in instructions. List type and amount ▶</td>
</tr>
</tbody>
</table>

### Other Itemized Deductions

<table>
<thead>
<tr>
<th>Other-itemized deductions.</th>
</tr>
</thead>
<tbody>
<tr>
<td>16. Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on Form 1040 or 1040-SR, line 12a</td>
</tr>
</tbody>
</table>

### Total Itemized Deductions

| If you elect to itemize deductions even though they are less than your standard deduction, check this box | 17 |
Misc. Itemized Deductions

- In 2017 and prior, you were able to deduct the following Miscellaneous Itemized Deductions (subject to a 2% floor of Adjusted Gross Income):

  - Union dues (NY Fully Deductible)
  - Unreimbursed job-related expenses
  - Work related travel
  - Malpractice insurance
  - Professional licenses
  - Professional education costs
  - Investment advisory fees
  - Income tax preparation fees
  - Safe deposit box fees

  All Miscellaneous Itemized Deductions were eliminated in 2018

- Relates only to W-2 Employees (still deductible on Schedule C and business returns)
- Impact may not be great if subject to AMT in prior years
- May be able to deduct for NY returns – subject to limitations
**Step 3 – Taxable Income x Tax Rate**

### 2021 Tax Brackets

<table>
<thead>
<tr>
<th>Rate</th>
<th>Married Joint Return</th>
<th>Single Individual</th>
<th>Head of Household</th>
<th>Married Separate Return</th>
</tr>
</thead>
<tbody>
<tr>
<td>10%</td>
<td>$19,900 or less</td>
<td>$9,950 or less</td>
<td>$14,200 or less</td>
<td>$9,950 or less</td>
</tr>
<tr>
<td>12%</td>
<td>Over $ 19,900</td>
<td>Over $9,950</td>
<td>Over $14,200</td>
<td>Over $9,950</td>
</tr>
<tr>
<td>22%</td>
<td>Over $ 81,050</td>
<td>Over $40,525</td>
<td>Over $54,200</td>
<td>Over $40,525</td>
</tr>
<tr>
<td>24%</td>
<td>Over $172,750</td>
<td>Over $86,375</td>
<td>Over $86,350</td>
<td>Over $ 86,375</td>
</tr>
<tr>
<td>32%</td>
<td>Over $329,850</td>
<td>Over $164,925</td>
<td>Over $164,900</td>
<td>Over $164,925</td>
</tr>
<tr>
<td>35%</td>
<td>Over $418,850</td>
<td>Over $209,425</td>
<td>Over $209,400</td>
<td>Over $209,425</td>
</tr>
<tr>
<td>37%</td>
<td>Over $628,300</td>
<td>Over $523,600</td>
<td>Over $523,600</td>
<td>Over $314,150</td>
</tr>
</tbody>
</table>

**TAXABLE INCOME X TAX RATE = TAX**
Step 4 – Tax less Credits

Child Tax Credit
- $3,000 per child (Under 17)
- $3,600 per child (Under 6)
- Phase out $200,000 Single / $400,000 MFJ

Child and Dependent Care Credit (Under 13)
- For 2021 35-50% up to $8,000 –1 Child / $16,000 – 2+ Children

American Opportunity Credit
- College Credit- 100% of first $2,000 / 25% next $2,000= $2,500 Total
- Phase Out $80,000 Single / $160,000 MFJ

Other Common Credits
- Lifetime Learning / Saver’s Credit / Earned Income Tax Credit

*It is a credit, not a deduction. Reduces tax liability dollar for dollar.*
Step 5 – Figuring amount owed or Refunded

Tax Liability
- Taxes Paid or Withheld
= Amount Due or Refund
Employment Status

- Employee – reported on W-2
- C-Corp – separate return – corporate tax rates
- Pass-Through Entities – income flows to personal tax return – taxed at individual rate
  - Sole Proprietor
  - Partnership
  - LLC
  - S-Corp
## Types of Entities

<table>
<thead>
<tr>
<th></th>
<th>Employee</th>
<th>Sole Proprietor</th>
<th>Partnership/</th>
<th>S-Corp</th>
<th>C-Corp</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Single LLC</td>
<td>Multi LLC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>W-2</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Separate Filing</td>
<td>No</td>
<td>No</td>
<td>1065 (1)</td>
<td>1120S (1)</td>
<td>1120</td>
</tr>
<tr>
<td>Pass Through</td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Included on 1040</td>
<td>Wages</td>
<td>Schedule C</td>
<td>Schedule E</td>
<td>Schedule E</td>
<td>No</td>
</tr>
<tr>
<td>Taxes</td>
<td>Individual</td>
<td>Individual</td>
<td>Individual</td>
<td>Individual</td>
<td>Corporate</td>
</tr>
<tr>
<td>Liability Protection</td>
<td>High</td>
<td>Low - Sole</td>
<td>Low -</td>
<td>High</td>
<td>High</td>
</tr>
<tr>
<td></td>
<td></td>
<td>High - LLC</td>
<td>Partnership</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2017 Business Exp</td>
<td>Subject to 2% AGI Floor and AMT</td>
<td>Fully Deductible</td>
<td>Fully Deductible</td>
<td>Fully Deductible</td>
<td>Fully Deductible</td>
</tr>
<tr>
<td>2021 Business Exp</td>
<td>Not Deductible</td>
<td>Fully Deductible</td>
<td>Fully Deductible</td>
<td>Fully Deductible</td>
<td>Fully Deductible</td>
</tr>
<tr>
<td>Corporate Tax Rate</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>21%</td>
</tr>
<tr>
<td>NYS Corporate Rate</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>7.1%</td>
</tr>
<tr>
<td>NYC Corp Tax</td>
<td>0%</td>
<td>0%</td>
<td>0%</td>
<td>8.85%</td>
<td>8.85%</td>
</tr>
<tr>
<td>NYC UBT</td>
<td>0%</td>
<td>4%</td>
<td>4%</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>

1. Informational filing only
20% Pass-Through

- In 2018, corporate tax rates dropped to 21%

- In the past, income from entities such as – Sole Proprietor, LLC, Partnership and S-Corp passed through to the taxpayer and was taxed at individual rate.

- With the new tax law Individual rates may now be higher than corporate rates, pass-through entities lose their pass-through tax benefit.

- 2018 tax law also provides a pass through business deduction of 20% if certain requirements are met
Deductible Expenses – Outside Practice

Any expense related to your non-W-2 practice:

- Insurance
- Continuing Education
- Certifications / Licenses
- Professional Dues
- Accounting
- Supplies
- Rent
- Travel
- Meals & Entertainment (50%)
- Phone
- Computer / Internet
Investing to Reduce/Defer Taxes

- 457(b) / 401(k) / 403(b)
- Roth IRA
- Sep IRA (Self employed up to 25% of salary)
- Municipal Bonds
- Exchange Traded Funds
- Life Insurance/Annuities
IRS Tax Codes

- 401(k)
  - Company Plans
    - General Electric
    - Apple
    - Stacey Braun

- 403(b)
  - Non-Profit Plans
    - Schools
    - Hospitals
    - Charities

- 457(b)
  - Government Plans
    - Cities/Townships
    - Counties
    - States
457(b)/ 401(k) / 403(b)

- Single best way to reduce your taxes is by contributing to your retirement plan
- Reduces taxable income by amount you contribute (can lower tax bracket, etc.)
- 2022 Contribution limit is $20,500 and $27,000 if over age 50
- Pre-tax contributions
- Tax deferred growth

401(k)/403(b)/457(b) limitations

- Limits are combined for 401(k) and 403(b) - $20,500/$27,000
- 457(b) has its own limits and can do both a 457(b) AND a 401(k) or 403(b)
Roth IRA

- Funded with post tax money
- Grows tax deferred
- Withdrawals are tax free in retirement
- Subject to income limitations
  - Single - $125,000 to $140,000 (2021)
  - MFJ - $198,000 to $208,000 (2021)
- “Back door” Roth
How TCJA affected Healthcare Professionals?

- Depends?

- Are you a W-2 Employee? Do you have a private practice?

- Biggest impact for W-2 employees is the inability to deduct the Misc. Itemized Deductions

- However, impact may not be as big as you think since you may have been in the AMT

- If you have an LLC, S-Corp or C-Corp, there is no reduction of expenses if related to that entity (not W-2 employment)
Cares Act Changes

- Stimulus checks will not count as taxable income
- Paycheck Protection Program
- Can deduct up to 100% of AGI for charitable deductions
- If taking standard deduction, can deduct $300 Single/ $600 MFJ of charitable deductions “above the line”
- Required Minimum Distributions (RMDs) were suspended in 2020
- Retirement Plan Loans and Distributions
IRS Audit

- **Correspondence (Letter) Audit**: Least severe and most common. IRS is requesting information or has a discrepancy that needs to be explained.

- **Office Audit**: IRS calls you into local office. Has questions regarding return that can’t be handled via a letter. Usually limited to one particular item.

- **Field Audit**: Most severe. IRS comes to your office to examine records. Examination is all-inclusive.

- **Random Audit**: Not looking for anything in particular.

*Chance of an audit is less than 1%, but chances increase as you earn more income.*
Additional Tax Considerations

- **Section 529 Plans** can now be used for elementary and secondary education (up to $10,000 per year) / NY K-12 distributions are considered non-qualified

- **Moving expenses** are not deductible (unless for military personnel)

- Personal **casualty losses** are not deductible unless in a Federal Disaster Area

- **Estate tax** exemption increased to $12,060,000 – Fed / $6,020,000 – NY per person

- Effective 2019, **alimony** is no longer considered taxable income to the recipient and is no longer deductible to the payer (Current settlements grandfathered)
Tax Tips

- Contribute to retirement plans
- Pay IRA fees directly from IRA, rather than check
- Charitable contributions become more important if itemizing (Itemization strategy)
  Contribute every other year
- Refinance Equity Line/Loan Debt – Low Interest!
- File early – reduces identity theft.
Tax Tips

- Tax Loss Selling
- Coordinate Charitable Giving, mortgage payment, medical expenses to ensure you maximize your itemized deductions
- Adjust W-4 withholdings
- Donate Required Minimum Distribution (if over age 72 and don’t need the funds)
- NYS 529 contribution - Deductible up to $5,000/$10,000 (NY)
A United Voice for Doctors, Our Patients, & the Communities We Serve

Tax Preparation Services and Financial Planning

- Doctors Council has partnered with Stacey Braun Associates, Inc. to provide Tax Preparation and Financial Planning at greatly reduced rates for our members and your families.

Stacey Braun Associates, Inc. is an investment advisory company that was established in 1977, and provides asset management and financial planning services, including tax planning and preparation services, to institutions and individuals.

- **Tax Preparation Services:**
  - Includes preparation, review and filing of individual and joint Federal and State income tax returns
  - Consultation on current and future tax planning and strategy concerns (such as deferred comp, home and education funding)
  - Fees range from $200-$600 depending on complexity
  - No additional fee to use the Financial Planning Program

- **Financial Planning Program:**
  - Includes up to 6 hours per year for just $150 (fee can be applied to tax preparation services)
  - Financial consultation with you and your family
  - Unlimited access to financial tools
  - Free and unlimited access to Stacey Braun's E-Mail Helpdesk
  - Written financial review

Eligibility is open to all those who have returned a new membership form and who are current in dues.

To use this benefit, email info@doctorscouncil.org or call 212-532-7690
Provider of the Doctors Council
Tax Preparation and Financial Counseling Program

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