



Senior Tax Strategies, LLC

Form 1040 - Schedule A Itemized Deduction Organizer

Use the Organizer on the next page to summarize any "Itemized Deductions" to be deducted on your Form 1040.

You do not need to complete this organizer if you will be using the "Standard Deduction."

The Standard Deduction is automatically subtracted from every taxpayer's income unless their Itemized Deductions are greater than the Standard Deduction.

The Standard Deduction depends on your filing status. The **2026** Standard Deduction amounts are:

Federal Tax

Single: \$16,100

Married Filing Separate: \$16,100

Head of Household: \$24,150

Married Filing Jointly: \$32,200

Taxpayers who are age 65 or older, or who are blind, get an additional federal standard deduction for each qualifying category: Single or Head of Household: \$2,050 per category (\$4,100 if both 65+ and blind). Married filers: \$1,650 per person, per category (\$3,300 if both 65+ and blind). Taxpayers 65 or older may also qualify for the separate \$6,000 senior deduction (2025-2028), which applies whether or not you itemize.

Pennsylvania does not have itemized deductions or a standard deduction. Everything on this organizer is for the federal return, except the Pennsylvania employee-expense box, which is marked.

If you are confident your total Itemized Deductions are less than the Standard Deduction above, you do not need to complete this organizer; it will not lower your tax.

If you believe your Itemized Deductions will be more than the Standard Deduction, gather the specific information and list it on the next page. A larger deduction lowers your taxable income and your tax.

If you are not sure, take a few minutes to enter estimated amounts first to see how they total.

New for 2026

- Charitable gifts: cash gifts to charity are now deductible even if you do not itemize (up to \$1,000 single / \$2,000 married filing jointly). If you do itemize, only the portion of total charitable gifts above 0.5% of your income is deductible. Either way, list your gifts so we can apply the right rule.
- State and local taxes (SALT) are capped at \$40,400 for most filers in 2026 (lower at higher incomes).
- Gambling losses are limited to 90% of losses, and never more than winnings.
- Interest on a loan for a new, U.S.-assembled personal vehicle bought in 2025 or 2026 may be deductible. Provide the VIN and the lender's interest statement.

Our preparation fee is higher for a return that uses itemized deductions because it takes time and expertise to enter correctly. If you provide itemized deductions, we will review the information and ask follow-up questions to make sure nothing is missed. Generally, the tax saved is more than the added fee.



Senior Tax Strategies, LLC
Individual Itemized Deductions (Schedule A)

Tax Year
20 ____

SCHEDULE A - ITEMIZED DEDUCTIONS

Provide whole-dollar totals (no cents) for each category unless a number (#) is indicated.

(The most common itemized deductions are listed; this is not an exhaustive list.)

(If you provide only receipts or bank/credit card statements for us to total, additional hourly fees apply.)

Charitable Contributions:

Monetary gifts to churches & charities

Total by cash, check, or credit card: \$ _____

Charitable miles driven: # _____

Non-cash (clothing, furniture, household goods)

Fair market value of donated goods: \$ _____

Over \$500 non-cash? Also provide type of goods, organization, and date(s).

Gift to charity directly from your IRA (QCD)? Y/N _____

If Yes, write "QCD" and the amount on that IRA's 1099-R.

Conservation easement contribution? Y/N _____

If Yes, provide all required appraisal documentation.

Personal (non-business) Taxes Paid:

Real estate tax on your home: \$ _____

Real estate tax on other personal property: \$ _____

PA/local tax paid with last year's return: \$ _____

State/local estimated payments this year: \$ _____

Home Mortgage Interest Paid:

List by lender and attach each Form 1098. No rental property interest here.

1) Lender: \$ _____

2) Lender: \$ _____

Interest with no 1098 issued (lender name): \$ _____

Points paid on a new loan this year: \$ _____

New Personal Vehicle Loan Interest (2025 or 2026 purchase):

Interest paid this year: \$ _____

Vehicle VIN #: _____

New, U.S.-assembled vehicles only. Attach the lender's interest statement.

PENNSYLVANIA ONLY - Employee Expenses (PA Sch UE):

W-2 employees only; deductible on the PA return, not federal. Self-employed?

Use the Schedule C organizer.

Union dues: \$ _____

Uniforms & cleaning (not everyday wear): \$ _____

Safety shoes, boots, helmets, glasses: \$ _____

Tools & equipment required by employer: \$ _____

Licenses & required continuing education: \$ _____

Business use of personal phone / internet: \$ _____

Travel, lodging & seminars (unreimbursed): \$ _____

Business miles driven (not commuting): # _____

Home office required by employer

Square feet of home: # _____

Square feet used only as office: # _____

Total annual utilities: \$ _____

Homeowner's insurance: \$ _____

Repairs / other: \$ _____

Medical and Dental:

Insurance premiums you paid (not pre-tax through work)

Health insurance premiums: \$ _____

Dental insurance premiums: \$ _____

Long-term care premiums: \$ _____

Medicare Part B / D / Medigap premiums: \$ _____

Marketplace coverage? Attach Form 1095-A. We cannot file without it.

Out-of-pocket expenses and copays

Doctors: \$ _____

Dentists: \$ _____

Vision (glasses, contacts, exams, surgery): \$ _____

Prescribed drugs: \$ _____

Medical equipment (wheelchair, oxygen, etc.): \$ _____

Prescribed therapy (physical, dietary): \$ _____

Medical miles driven: # _____

Medical part of assisted living / nursing care: \$ _____

Gambling:

Winnings NOT shown on Forms W-2G: \$ _____

Gambling losses (90% limit applies): \$ _____

Mileage: give us total miles for the year; we apply the IRS rate, which changed mid-year in 2026. If you can split miles before and after July 1, note it.