

The First Responder Tax Group hopes you had a safe and enjoyable Holiday Season!

Welcome to the 2025 tax filing season, we thank you for your continued support and patronage.

The First Responder Tax Group (FRTG) proudly serves members of the National Coalition of Labor and First Responder's as well as their family members.

Professional tax preparation services at a discounted rate for those that serve others.

We continue to offer several options to facilitate your submission of tax documents. We encourage the use of the Intuit Secure Portal, but welcome email, text as well as the physical documents.

If you have not previously utilized the Intuit Portal and wish to try this option, please email the FRTG to request an invitation. Clients currently utilizing the portal provide positive feedback about the efficiency and ease of use.

There were several significant changes to the tax code for 2025.

Attached is a file with the updated tax law changes for your information.

The FRTG continues to offer the same discounted rate for remote online preparation with modifications to the additional services and schedules. See the below list of updated fees:

\$125 remote filing fee, includes Federal and State E-Filings, Schedules A, B, and D.

\$35 Additional fee for each Schedule C (LLC, Sole Proprietor, 1099-NEC, 1099-Misc) and Schedule E (rental real estate).

\$150 In-Person Preparation Rate, (office located at 5310 N Harlem Suite 210, Chicago), limited dates available. List of tentative in-person dates below.

\$15 Return document fee, see below.

\$25 Additional late season filing fee for paperwork or appointments after April 5, 2026.

In-Person Dates

The below dates are tentative

February 5-8

February 12-17

March 13-16

April 3-5

April 12-15

Payment

In an effort to reduce costs and maintain the discounted rate to union membership and the first responder community, the FRTG does not withhold tax preparation fees from your tax refund due to the excessive fees required from the tax processing software. As a result, we require payment upon completing your prepared taxes and offer multiple platforms for payment: Zelle, Paypal or Apple Pay may be utilized for payment to 773-899-0821 or firstrespondertaxgroup@gmail.com. Venmo payments may be sent to @firstrespondertaxgroup. Credit Card payments are accepted via Square with a small fee required, please call for CC payments. Payment by check to be mailed to 14720 113th Ave Unit 46 Largo FL 33774.

Documents

If you drop off (5310 N Harlem Suite 210, Chicago, IL 60613) or mail (14720 113th Ave Unit 46, Largo, FL 33774) your tax paperwork, please provide copies of the original forms. If you provide the originals which are required to be returned to you, please note this on the tax forms and be aware there is an additional \$15 return fee required for return mailing.

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You are receiving this email if you are a current or previous client of the First Responder Tax Group or Tax Prep by Stiscak.

If you no longer wish to receive correspondence, please respond to have your email deleted from future correspondence.

Michael Stiscak, Attorney

First Responder Tax Group, Proud Member of the NCL

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Welcome back to the 2025 tax filing season, thank you for your continued patronage!
Below is a list of the updated and new tax laws that may affect your taxes.

Standard Deduction Increases: Single filers: \$15,750 increased from \$14,600, MFJ: \$31,500 increased from \$29,200, HofH \$23,625 increased from \$21,900.

Additional increases in deductions include a **Senior Bonus** deduction of **\$6000** per senior on income that does not exceed \$175,000 for single filers and \$250,000 for MFJ.

No Tax on Overtime begins in 2025 with the first \$12,500 for single filers and \$25,000 for MFJ being tax free with income limits of \$150,000 for Single and \$300,000 for MFJ. If your W-2 does not designate the amount of Overtime earned, please be sure to include the amount of overtime you earned during 2025 that is included in your W-2 in Box 1. Please be aware that that the no tax is only on the ½ time earned on your overtime. An example is you earn \$20 per hour and \$30 per hour for overtime, the \$10 of the overtime pay is not taxed. However, when reporting to FRTG, please provide the amount of total overtime pay you earned, we will then calculate the 1/3 of the pay to be not taxed.

Child tax credits increased from \$2000 to **\$2200** per qualifying child.

The **State and Local Tax Deduction Cap** which was previously \$10,000, raised to **\$40,000**. In previous years, those with high property tax bills often did not see the tax benefits of itemization due to the limits. The increased limits will allow more taxes to itemize to their benefit.

Auto Loan Interest Deduction is introduced in 2025, with a maximum of **\$10,000** of auto interest for New U.S. assembled personal vehicles for single filers with MAGI of under \$100,000 and MFJ of under \$200,000.

No Tax on Tips was also introduced with no tax on tips up to **\$25,000** for service workers on your federal tax filing. Several states have not adopted this benefit (NY, CA, IL, ME, MA, CT, and HI).

The standard mileage rate increased to \$.70 per mile.

IRA contributions for 2025, which may be deposited until April 15, 2026 for tax year 2025 are \$7,000 with an additional \$1,000 for those 50 or older.

Looking ahead, your 457, 401, and 403 account contribution limits for 2026 have increased to \$24,500 with an additional \$8,000 for those over 50 and a super catch-up for those 60-63 of \$11,250. A new special pre-retirement catch-up was also increased, a total of \$49,000 may be contributed with you are within three years of normal retirement age if you have not previously used your full limits.

Below is a list of tax brackets for 2025 and 2026.

2025

Tax rate	Single filers	Married couples filing jointly	Married couples filing separately	Head of household
10%	\$11,925 or less	\$23,850 or less	\$11,925 or less	\$17,000 or less
12%	\$11,926 to \$48,475	\$23,851 to \$96,950	\$11,926 to \$48,475	\$17,001 to \$64,850
22%	\$48,476 to \$103,350	\$96,951 to \$206,700	\$48,476 to \$103,350	\$64,851 to \$103,350
24%	\$103,351 to \$197,300	\$206,701 to \$394,600	\$103,351 to \$197,300	\$103,351 to \$197,300
32%	\$197,301 to \$250,525	\$394,601 to \$501,050	\$197,301 to \$250,525	\$197,301 to \$250,500
35%	\$250,526 to \$626,350	\$501,051 to \$751,600	\$250,526 to \$375,800	\$250,501 to \$626,350
37%	Over \$626,350	Over \$751,600	Over \$375,800	Over \$626,350

2026

Tax rate	Single filers	Married couples filing jointly	Married couples filing separately	Head of household
10%	\$12,400 or less	\$24,800 or less	\$12,400 or less	\$17,700 or less
12%	\$12,401 to \$50,400	\$24,801 to \$100,800	\$12,401 to \$50,400	\$17,701 to \$67,450
22%	\$50,401 to \$105,700	\$100,801 to \$211,400	\$50,401 to \$105,700	\$67,451 to \$105,700
24%	\$105,701 to \$201,775	\$211,401 to \$403,550	\$105,701 to \$201,775	\$105,701 to \$201,750
32%	\$201,776 to \$256,225	\$403,551 to \$512,450	\$201,776 to \$256,225	\$201,751 to \$256,200
35%	\$256,226 to \$640,600	\$512,451 to \$768,700	\$256,226 to \$384,350	\$256,201 to \$640,600
37%	Over \$640,600	Over \$768,700	Over \$384,350	Over \$640,600