

# OBBBA for 2025 Returns

Clear the Confusion & Capture the Opportunity

---

Every provision. Every discovery question. Every dollar.  
A practical guide for tax preparers filing 2025 returns.



**Dr. Jackie Meyer, CPA**  
Founder & President, TaxPlanIQ



# The Official Acronym Decoder Ring

Because nothing says "fun" like 47 names for one bill.

**OBBBA**

## **One Big Beautiful Bill Act**

*The official-ish name (Senate actually stripped the short title, so technically it has no name. Cool.)*

**OB3 / OB3B**

## **One Big Beautiful Bill**

*What everyone calls it in conversation. If a client asks "what's OB3?" — you're 30 minutes late.*

**H.R. 1**

## **House Resolution 1**

*The bill number. Yes, they gave it the #1 slot. Subtle.*

**P.L. 119-21**

## **Public Law 119-21**

*For when you want to sound fancy in a footnote.*

**TCJA 2.0**

## **Tax Cuts & Jobs Act sequel**

*Not an official name, but let's be real — it's basically TCJA: Extended Universe.*

💡 Pro tip: Pin this slide to your second monitor. Your future self (and your clients) will thank you.

# The One Sentence That Pays For This Whole Session

"These are decision points, not data entry steps.

If you don't intentionally choose, the software will choose for you."

Your organizer captures facts. OBBBA requires decisions. That gap is where thousands of dollars live – and where advisory revenue starts.

**15+**

New decision points on returns

**\$0**

What software charges to miss them

**\$1,500+**

What one question can unlock per client

# How to Use This Deck

Every provision slide follows the same format so you can use it in real time:



## ASK THIS

The plain-English question you ask the client (or check in their docs)



## IF YES, CHECK

The specific items to verify – dates, amounts, eligibility



## DOLLAR IMPACT

Realistic range of what this could save the client



## WATCH OUT

The trap that catches preparers who don't know the rule

**Print this deck. Use it on every return. Don't skip provisions – check and move on.**

## PART 1

# Business Returns

---



### Run these checks on every business return before filing

- 100% Bonus Depreciation (168(k))
- Section 179 Enhanced Limits
- Qualified Production Property (168(n))
- Business Interest Limitation (163(j))
- Domestic R&D (Section 174)
- QBI (Section 199A)
- Pass-Through Entity Tax (PTET)
- Section 1202 QSBS

# 2025 Business Provisions — The Heavy Hitters



## **100% Bonus Depreciation – Permanent**

Restored for property acquired after 1/19/2025. Was phasing down to 40%. Now permanent at 100%.

---



## **§199A QBI Deduction – Permanent**

20% pass-through deduction made permanent. New \$400 minimum deduction. Higher phase-in thresholds.

---



## **§174 R&E Expensing – Restored**

Domestic R&E fully deductible again (was 5-yr amortize). Retro options for 2022–2024. Foreign = still 15 yr.

---



## **§163(j) Interest – Back to EBITDA**

ATI calc now includes D&A addback again. Permanent. Bigger interest deductions for capital-heavy biz.

---



## **§179 Expensing → \$2.5M**

Up from ~\$1.16M. Phase-out starts at \$4M (was \$2.89M). Inflation-adjusted going forward.

---



## **Qualified Production Property**

NEW: 100% expensing for mfg real property. Construction begins after 1/19/25, placed in service by 2031. TEMP.

# 100% Bonus Depreciation

**ASK THIS:**

**"Did your business buy or start using any new equipment, vehicles, or property in 2025?"**

**✓ IF YES — CHECK THESE**

- Review ALL 2025 asset additions — don't rely on the organizer alone
- Confirm acquired AND placed in service after 1/19/25
- Check binding contract timing (delivery date alone is NOT enough)
- Apply 100% bonus where eligible (software may default to old phase-down)
- Note impact on QBI deduction and state addbacks

**\$ DOLLAR IMPACT**

Tens of thousands per asset. A \$150K equipment purchase = \$150K deduction in Year 1 instead of spread over 5-7 years.

**⚠ WATCH OUT**

Invoice date  $\neq$  placed-in-service date. If acquired before 1/20/25, old phase-down rates may apply. Dates decide deductions.

**Jackie Meyer:**

*Dates decide deductions. Invoice dates don't count. One week of timing can change the entire deduction.*

# Section 179 — Enhanced Limits

2025 Limits

**ASK THIS:**

**"Did your business purchase qualifying property in 2025? Is total over \$500K?"**

**✓ IF YES — CHECK THESE**

- Confirm Section 179 uses 2025 expanded limits (not prior year)
- Maximum deduction: \$2.5M (indexed for 2025)
- Phaseout begins at \$4.0M of qualifying property placed in service
- Subject to taxable income limitation — check before electing
- Coordinate Section 179 vs. bonus depreciation vs. regular MACRS

**\$ DOLLAR IMPACT**

Up to \$2.5M immediate deduction. Even \$50K in equipment — choosing 179 vs. bonus vs. MACRS changes multi-year tax picture.

**⚠ WATCH OUT**

Software auto-applies one method. If you don't compare 179 vs. bonus vs. MACRS, the default may not be optimal for QBI or state.

**Jackie Meyer:**

*Big numbers get attention. The interaction between 179 and bonus is where the real VALUE shows up.*

# Qualified Production Property

**ASK THIS:**

**"Did you place any nonresidential real property used for manufacturing or production into service?"**

**✓ IF YES — CHECK THESE**

- This is NOT regular real estate — narrow definition of 'production activity'
- Original use must begin with the taxpayer
- Acquired after 1/19/25 and before 1/1/29
- Placed in service after 7/4/25 (enactment date)
- Allocate qualifying vs. non-qualifying space (office/admin does NOT qualify)
- Elect 100% expensing; reduce basis; document 10-year recapture risk

**\$ DOLLAR IMPACT**

100% expensing on qualifying production buildings. A \$2M manufacturing facility = full deduction in Year 1.

**⚠ WATCH OUT**


Misclassifying regular commercial real estate as QPP. The definition is much narrower than most assume. Office space doesn't qualify.

**Jackie Meyer:**

*This is not regular real estate. Misclassification kills the value and creates audit risk.*

## ASK THIS:

**"Does your business have loans or lines of credit? Were you ever told interest was limited on a prior return?"**

 **IF YES — CHECK THESE**

- Pull Form 8990 from current and prior returns
- Recalculate ATI using EBITDA-style addbacks (new for TY2025)
- Test prior-year disallowed interest carryforwards under new ATI calc
- Check small business exemption (avg gross receipts  $\leq$ \$31M)
- Review real property trade or business election if applicable

 **DOLLAR IMPACT**

Prior-year stuck interest could unlock under new rules. \$50K-\$500K+ in previously disallowed deductions suddenly available.

 **WATCH OUT**


Assuming prior disallowed interest is permanently 'stuck.' The 2025 ATI calculation change may unlock carryforwards nobody checked.

**Jackie Meyer:**

*2025 can unlock interest many firms assume is stuck. One Form 8990 review could be the biggest win of the season.*

## ASK THIS:

**"Did your business develop, design, test, or improve any products, processes, software, or formulas?"**

 **IF YES — CHECK THESE**

- Identify ALL domestic R&E paid or incurred in 2025
- Apply current deduction rules (domestic R&E now deductible in 2025)
- If R&E was amortized 2022-2024: confirm transition path
- Small biz ( $\leq$ \$31M gross receipts): may have retroactive relief + amend prior years
- Larger biz: recover unamortized amounts over 1-2 years (not 'amend and done')
- Coordinate with R&D credit — no double counting

 **DOLLAR IMPACT**

Deduction timing acceleration + potential amended return refunds for 2022-2024. Could be \$10K-\$200K+ depending on R&E spend.

 **WATCH OUT**


Treating all businesses the same. Small business transition rules differ from larger businesses. Don't just 'amend and done.'

**Jackie Meyer:**

*If the client builds anything and you're not asking this, you're missing real value. This is a major pivot year.*

## ASK THIS:

"Do you own a pass-through business? (S-corp, partnership, LLC)"

 IF YES — CHECK THESE

- Re-run QBI AFTER depreciation, interest, and R&D decisions
- Review W-2 wages, reasonable compensation, UBIA of qualified property
- Confirm activity grouping elections are optimal
- Apply 2025 rules (QBI enhancements are 2026+ planning, not 2025)

 DOLLAR IMPACT

20% deduction on qualified business income. Changing depreciation or interest decisions upstream changes QBI downstream. Multi-thousand dollar swing.

 WATCH OUT

Running QBI before finalizing other deduction decisions. Every 168(k), 179, 163(j), and 174 decision changes the QBI number. Run it last.

**Jackie Meyer:**

*QBI is forever now. Structure beats heroics. Run it last after every other business decision is locked.*



# WARNING: Bonus Depreciation Reduces QBI

## How the Interaction Works

Bonus depreciation is a **qualified item of deduction** under §199A(c). Taking 100% bonus depreciation on new equipment or assets **directly reduces QBI** for that trade or business. This means the 20% QBI deduction **shrinks or disappears entirely** in a year with large asset purchases. QBI can even go **negative**, reducing deductions from other activities if not aggregated carefully.

## SCENARIO: S-Corp Owner Buys \$500K Equipment

### WITHOUT 100% Bonus Depreciation

**QBI: \$350,000**

**QBI Deduction (20%): \$70,000**

Net tax savings from QBI: ~\$25,900

### WITH 100% Bonus Depreciation

**QBI: (\$150,000) ← negative!**

**QBI Deduction (20%): \$0**

AND may reduce QBI from other activities

**RUN BOTH SCENARIOS FOR EVERY CLIENT. Compare total tax with and without bonus dep. Sometimes the QBI loss outweighs the depreciation benefit. §179 may offer more control.**

**ASK THIS:**

**"Did your S-corp or partnership make a state pass-through entity tax election for 2025?"**

**✓ IF YES — CHECK THESE**

- Confirm election was actually made (state specific — don't assume)
- Verify entity-level payment timing meets state requirements
- Confirm federal deductibility and correct K-1 flow
- Map interaction with SALT cap and QBI deduction

**\$ DOLLAR IMPACT**

Effectively deducts state taxes above the SALT cap at the entity level. \$5K-\$50K+ in federal tax savings on high-income pass-throughs.

**⚠ WATCH OUT**

Not reconciling PTET with the individual SALT calculation. Double-counting or missing the flow-through creates errors on both returns.

**Jackie Meyer:**

*PTET is where federal and state strategy actually stack. This is one of the most commonly missed interactions.*

# Qualified Small Business Stock

Section 1202 (QSBS)

**ASK THIS:****"Did you sell any stock in a C-corporation in 2025?"****✓ IF YES — CHECK THESE**

- Confirm stock was original issuance (not purchased on exchange)
- Verify the company met qualified small business criteria at issuance
- Test 5-year holding period requirement
- Potential exclusion: up to \$10M or 10x basis (legacy framework)

**\$ DOLLAR IMPACT**

Up to \$10M or 10x basis EXCLUDED from capital gains. On a \$2M gain, that's \$476K+ in federal tax savings at 23.8%.

**⚠ WATCH OUT**

Not asking the question at all. QSBS is never automatic — it only gets claimed when someone specifically checks for it.

**Jackie Meyer:**

*QSBS isn't automatic. If you don't ask, you miss it. One question could save your client nearly half a million dollars.*

## PART 2

# Personal / Form 1040

---



### Run these checks on every individual returned before filing

- SALT Deduction (new \$40K cap + phase-down)
- No Tax on Tips
- No Tax on Overtime
- Car Loan Interest Deduction
- Senior Additional Deduction (65+)
- HSA Eligibility Check
- Energy Credits & EV Timing
- Capital Gains + NIIT Re-Stack
- Deadlines Still Open During Prep

# 2025 Individual Provisions — The Retroactive Hits



## No Tax on Tips

Deduction up to \$25K. Phaseout: MAGI >\$150K (\$300K MFJ). 2025–2028 only.



## No Tax on Overtime

Deduction up to \$12.5K (\$25K MFJ). Phaseout: MAGI >\$150K (\$300K MFJ). 2025–2028.



## Senior Deduction (\$6K)

Age 65+. Additional to existing std ded. Phaseout: MAGI >\$75K (\$150K MFJ). 2025–2028.



## Car Loan Interest

Up to \$10K on NEW U.S.-assembled vehicles. Phaseout: MAGI >\$100K (\$200K MFJ). 2025–2028.



## SALT Cap → \$40K

Up from \$10K. Phases down for MAGI >\$500K. 2025–2029 then reverts to \$10K.



## Child Tax Credit → \$2,200

Permanent. Refundable portion up to \$1,400 (inflation-adjusted).



**Tips, OT, car interest, and senior deduction are TEMPORARY (2025–2028). Plan accordingly!**

# SALT Deduction — New Cap

OBBBA Change

**ASK THIS:**

**"Do you pay state income taxes, local taxes, or property taxes? Is your household income above \$500K?"**

**✓ IF YES — CHECK THESE**

- Apply new \$40,000 SALT cap for 2025 (up from \$10K)
- Phase-down: cap reduced by 30% of MAGI above \$500K (\$250K MFS)
- Cap cannot be reduced below \$10,000 (floor)
- Reconcile PTET benefit flow-through from business returns

**\$ DOLLAR IMPACT**

Up to \$30K more in SALT deductions vs. 2024. At 37% bracket = \$11K+ additional tax savings. But high earners get phased down.

**⚠ WATCH OUT**


Not running the MAGI phase-down. Software may apply \$40K flat without calculating the 30% reduction above \$500K. Double-check manually.

**Jackie Meyer:**

*Everyone near that MAGI line needs a plan, not a prayer. This is the #1 item clients will ask about.*

## ASK THIS:

"Did you (or your spouse) receive tips as part of your job in 2025?"

 IF YES — CHECK THESE

- Identify taxpayers receiving qualified tips (W-2, 1099, or Form 4137)
- Maximum deduction: \$25,000
- MAGI phaseout: \$150K Single / \$300K MFJ
- Confirm role meets 'qualified occupation' definition (collect support!)
- NEW IRS INTERPRETATION: Tips net of 50% SE tax, SEHI, retirement — not Sched C net income

 DOLLAR IMPACT

Up to \$25K deduction. At 22% bracket = \$5,500 savings. At 32% = \$8,000. Clients in service industries — huge.

 WATCH OUT


Bobbi's flag: the IRS interpretation just changed mid-season. Tips deduction is calculated on net of 50% SE tax, SEHI, and retirement — NOT Schedule C net income. Most software hasn't caught up.

**Jackie Meyer:**

*This won't show up clean. Ask early or chase it in April. 2025 reporting is messy — you have to proactively collect support.*

## ASK THIS:

"Did you earn overtime pay in 2025? Can you get a payroll statement separating overtime premium?"

 IF YES — CHECK THESE

- Confirm it's the PREMIUM portion above regular pay (not total OT pay)
- Maximum deduction: \$12,500 Single / \$25,000 MFJ
- MAGI phaseout begins: \$150K Single / \$300K MFJ
- Substantiation REQUIRED — need payroll detail, not just a number

 DOLLAR IMPACT

Up to \$25K MFJ deduction on overtime premium. At 22% = \$5,500. Affects nurses, trades, law enforcement, manufacturing — huge client base.

 WATCH OUT

Using total overtime hours × rate instead of just the premium above regular pay. The deduction is only the premium portion. Payroll detail is required.

**Jackie Meyer:**

*Payroll detail beats guessing every time. If the client can't provide it, help them request it from their employer now.*

**ASK THIS:**

**"Did you buy a U.S. MADE new car, truck, or SUV for personal use in 2025? Do you have a loan on it?"**

 **IF YES — CHECK THESE**

- Loan must originate after 12/31/24 and be lien-secured
- Vehicle must have final assembly in the United States
- VIN must be included on the return for any year claimed
- Maximum deduction: \$10,000 of interest
- MAGI phaseout: \$100K Single / \$200K MFJ
- Leases do NOT qualify — must be a loan

 **DOLLAR IMPACT**

Up to \$10K interest deduction. At 24% bracket = \$2,400 tax savings. Easy win. One question.

 **WATCH OUT**

Not asking about U.S. assembly. Many popular vehicles aren't assembled in the U.S. Also: leases are excluded, and you **MUST** have the VIN on the return.

**Jackie Meyer:**

*One question. Easy value. Huge trust builder. This is the easiest advisory win of the season.*

# Senior Additional Deduction

Age 65+ | 2025–2028 — NEW

**ASK THIS:****"Are you (or your spouse) age 65 or older?"****✓ IF YES — CHECK THESE**

- Additional deduction: \$6,000 per eligible taxpayer (both = \$12K)
- MAGI thresholds: \$75K Single / \$150K MFJ
- Phase-down: reduced by 6% of MAGI over the threshold
- Check — this is SEPARATE from the existing standard deduction add-on for 65+

**\$ DOLLAR IMPACT**

\$6K per taxpayer, \$12K for a couple. At 22% = \$1,320–\$2,640. Quiet money for retirees who trust you.

**⚠ WATCH OUT**

Not checking at all because you assume software handles it. Many tax programs haven't added this yet as a separate line item. Verify manually.

**Jackie Meyer:**

*Quiet win. Missed all the time just because no one checked. Your 65+ clients will love you for this.*

## ASK THIS:

"Did you use telehealth early in 2025? Did you buy an EV or make home energy improvements?"

 IF YES — CHECK THESE

- HSA: Telehealth before plan year start may break HSA eligibility for 2025
- EV credits: Generally NOT allowed for vehicles acquired after 9/30/25
- Home energy: 25C ends for property placed in service after 12/31/25
- 25D (solar/residential) ends for expenditures after 12/31/25
- Verify ALL placed-in-service dates and invoices

 DOLLAR IMPACT

EV credits: \$3,750–\$7,500. Home energy: up to \$3,200/yr. HSA eligibility saves the full contribution deduction (\$4,300–\$8,550).

 WATCH OUT

EV acquired after 9/30/25 = no credit. Many clients bought EVs late in 2025 assuming the credit was still there. Check acquisition date, not delivery.

**Jackie Meyer:**

*If it's not documented, it's not defensible. Pull invoices and dates on every energy item.*

## ASK THIS:

"Did you sell investments, real estate, or crypto in 2025? Is household income above \$250K?"

 IF YES — CHECK THESE

- Re-run capital gain stacking AFTER all new deductions (SALT, tips, OT, car, senior)
- Confirm Net Investment Income Tax (NIIT) exposure at 3.8%
- New deductions change AGI which changes cap gains brackets and NIIT threshold
- SALT, tips, and overtime deductions can change the NIIT outcome

 DOLLAR IMPACT

Same income, totally different tax. New deductions push AGI down, which can shift cap gains from 20%→15% and/or eliminate NIIT. \$5K-\$25K+ swing.

 WATCH OUT

Running capital gains tax before applying all new OBBBA deductions. The stacking order matters — deductions change brackets and NIIT exposure.

**Jackie Meyer:**

*Same income. Totally different tax. This is the final step — run it last after everything else is locked.*

# Deadlines Still Open During Prep

Act Before Filing!

**ASK THIS:****"Have you maxed out your IRA, HSA, or retirement contributions for 2025? Want us to check?"****✓ IF YES — CHECK THESE**

- IRA contributions — deadline is filing date (April 15 or extension)
- HSA contributions — same deadline
- SEP-IRA or Solo 401(k) employer contributions — deadline is filing + extensions
- Recheck MAGI, credits, and SALT cap AFTER any additional contributions

**\$ DOLLAR IMPACT**

Every \$1,000 in retirement/HSA contribution = \$220–\$370 tax savings depending on bracket. Maxing out = thousands recovered.

**⚠ WATCH OUT**

Not rechecking MAGI after additional contributions. A \$7K IRA contribution could change SALT phase-down, credit eligibility, and NIIT.

**Jackie Meyer:**

*Prep season is still planning season if you're intentional. This is the easiest conversation to have with every single client.*

# 2025 Provision Audit Checklist — Don't Miss These

Provision	2025 Impact	Perm?	Watch For
Std Deduction (permanent)	Slightly expanded over TCJA	✓	Already in software
SALT cap → \$40K	Retroactive to 1/1/2025	5yr	Itemize vs. standard re-eval
No Tax on Tips	Deduction up to \$25K	Temp	Occupation list / reporting
No Tax on Overtime	Deduction up to \$12.5K	Temp	FLSA §7 definition only
Senior Deduction	\$6K (age 65+)	Temp	Income phaseout trap
Car Loan Interest	Up to \$10K, new U.S. vehicles	Temp	Final assembly requirement
CTC → \$2,200	Permanent increase	✓	Refundable \$1,400 portion
100% Bonus Depreciation	Restored & permanent	✓	QBI interaction!
§179 → \$2.5M	Increased cap, \$4M phaseout	✓	State conformity varies
§199A QBI – Permanent	20% deduction + \$400 min	✓	SSTB thresholds up
§174 R&E Expensing	Domestic = current deduct	✓	Retro options for 2022–24
§163(j) → EBITDA	D&A addback restored	✓	Capital-intensive biz benefit
1099-K Threshold	\$20K / 200 transactions	✓	Back to original level
ERTC Claims (post 1/31/24)	Refunds barred	–	6-yr IRS challenge window
Clean Energy Credits	Most phasing out/terminated	Varies	EV credit gone after 9/30/25

# More Provisions — The Ones That Sneak Up On You

Provision	Details	Effective
<b>Adoption Credit – Refundable</b>	Up to \$5,120 of \$17,670 credit may be refundable	2025+
<b>Trump Accounts</b>	Employer \$2,500/yr tax-free contribution for child savings. Open 7/4/2026.	2026+
<b>QSBS (§1202) Expanded</b>	Holding period: 3/4/5 yrs for 50/75/100% exclusion. Cap → \$15M.	7/4/2025+
<b>QOZ Program – Permanent</b>	Opp Zones made permanent. Rural areas: 50% substantial improvement.	Permanent
<b>Paid Family Leave Credit</b>	Employer FML credit made permanent. Can include insurance premiums.	2026+
<b>Excess Business Loss Limit</b>	\$461(l) limitation made permanent (was expiring 2029).	Permanent
<b>New Markets Tax Credit</b>	Permanently extended (was expiring 2026).	Permanent
<b>Charitable Deduction (non-itemizers)</b>	Up to \$2,000 MFJ / \$1,000 others.	2026+
<b>Telehealth / HSA Expansion</b>	Pre-deductible telehealth + broader HSA access.	2025+
<b>Farm Sale Installment Rules</b>	New installment election for farmland capital gains.	7/4/2025+
<b>Excise Tax on Remittances</b>	1% tax on certain money transfers abroad.	1/1/2026

## PART 3

# What To Do With What You Found

---



**Turn discoveries into advisory revenue – or at minimum, deliver massive client value**

- The One-Page ROI Summary Template
- Two Paths: Free Value or Paid Tax Plan
- How to Talk About This With Clients
- Handling Objections
- Your 30-Day Action Plan

# The One-Page Summary: What We Did for You in 2025

Hand this to every client with their return. It shows the dollar value of what you found and opens the 2026 planning conversation.

[YOUR FIRM NAME] | 2025 Return: OBBBA Optimization Summary | Client: \_\_\_\_\_

## OBBBA Provisions Reviewed

Bonus Depreciation  179  QPP  163(j)  R&D  QBI  PTET  QSBS  
 SALT  Tips  Overtime  Car Loan  Senior  HSA  Energy  Cap Gains

## Strategy / Adjustment Made

1. \_\_\_\_\_ Est. Savings: \$ \_\_\_\_\_  
2. \_\_\_\_\_ Est. Savings: \$ \_\_\_\_\_  
3. \_\_\_\_\_ Est. Savings: \$ \_\_\_\_\_

## Total Estimated 2025 Tax Savings

\$ \_\_\_\_\_

## Your Investment vs. Return

Tax Prep Fee: \$ \_\_\_\_\_ Advisory Fee: \$ \_\_\_\_\_ Total: \$ \_\_\_\_\_  
Total 2025 Tax Savings (from above): \$ \_\_\_\_\_  
YOUR IMMEDIATE ROI: \_\_\_\_\_%

## Recommended Next Step

Schedule post-season planning meeting (May/June 2026)  
 No 2026 items identified, but would like to schedule a review meeting  
 No 2026 items identified, but would like to schedule a review meeting  
 No further action needed at this time

***This takes 15 minutes to fill out. It's the most powerful thing you hand a client all year.***

# Two Paths — Both Win

Whether you charge for this or give it away, you create advisory pipeline. Pick the path that fits your firm today.

## **PATH A: Include Free With Every Return**

- Run the checklist on every return (5-10 min)
- Make OBBBA adjustments as part of normal prep
- Hand client the one-page summary showing what you found
- Summary naturally opens the door to summer planning
- No separate charge — you just become the hero

*Best for: Firms building advisory pipeline for the first time*

## **PATH B: Charge \$2K(ish) Flat Fee (Stage 1)**

- Offer as 'Pre-Filing OBBBA Review' to top 10 clients
- 30-minute meeting + checklist analysis + one-page summary
- Separate engagement letter — this is NOT included in prep
- Summary becomes the proposal for Stage 2 summer planning
- Stage 2 is value-priced based on what you discover

*Best for: Firms ready to monetize advisory and build recurring revenue*

**Either path: the one-page summary is the bridge to summer 2026 planning engagements.**

# What to Say to the Client

Use these word-for-word. Adapt to your style, but keep the structure.

## WHEN HANDING THEM THE RETURN + SUMMARY:

"I want to walk you through something new this year. Congress passed a major tax law that created several new deductions and decision points on your 2025 return. I reviewed your return against every one of them. Here's what I found — and what I did about it. [Hand them the one-page summary.] As you can see, we captured \$X,XXX in additional savings on this year's return. There are also a few items that would benefit from proactive planning for 2026. I'd recommend we schedule a planning session after tax season when I have time to give it proper attention."

## TO BOOK THE SUMMER PLANNING SESSION:

"Would the first or second week of June work better for you? I'll send over a planning proposal with estimated savings before our meeting so you can see the potential impact."

**EMAIL TEMPLATES:** All three emails (pre-filing, post-filing, summer booking) are in your download package at [taxplaniq.com/2025-return-prep-checklist](https://taxplaniq.com/2025-return-prep-checklist). Copy, paste, customize, send.

**EMAIL TEMPLATES:** All three emails (pre-filing, post-filing, summer booking) are in your download package at [taxplaniq.com/2025-return-prep-checklist](https://taxplaniq.com/2025-return-prep-checklist).

**KEY PRINCIPLES:** Lead with what you already did (past tense). Show the dollar impact. Make the next step feel like a natural continuation, not a sales pitch. Give them a choice of dates, not a yes/no. Planning is not selling — it's finishing the job.

# When They Push Back (And What to Say)

## **"Isn't this included in my tax prep fee?"**

"Tax prep is compliance — entering data and filing accurately. This is decision-making. OBBBA created choices that require separate analysis. I want to make sure you're aware of the option before we finalize."

## **"Can we just do this next year?"**

"We can absolutely do comprehensive planning next year. But some of these opportunities are retroactive for 2025 and expire at filing. If we wait, we miss the current-year savings. The planning conversation can happen post-season."

## **"That seems expensive for a 30-minute meeting."**

"The meeting is 30 minutes but the analysis happens before and after. We reviewed your entire return against every OBBBA provision. The meeting is where we discuss findings — not the full scope of work."

## **"I'll think about it."**

"Completely understand. Just know the deadline to impact this return is [date]. After that, we move into planning-only mode for 2026."

*These objections are predictable. Practice delivering these responses until they feel natural.*

# Your 30-Day Action Plan

You have everything you need. Here's exactly what to do and when.

## THIS WEEK

Print the checklist. Run it on your next 3 returns. See what you find.

## WEEK 2

Expand to 10 clients. Start handing out the one-page summary with every return.

## WEEK 3

Track what you're finding. Note the dollar amounts. Refine your client conversation.

## WEEK 4

Book your first post-season planning meetings for May/June. Send the ROI proposal.













**You cannot fail at this. The checklist does the thinking. You just ask the questions.**

# IRS Guidance & Regulation Status — Where We Stand

 **Guidance issued**

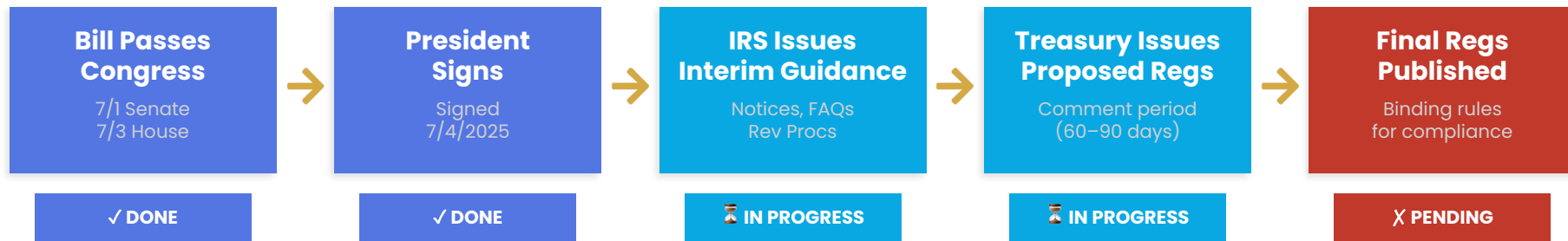
 **Interim / partial**

 **No guidance yet**

Provision	Status	What Exists	What's Missing
<b>Bonus Depreciation</b>		Notice 2026-11 (Jan 2026): interim, rely on TCJA regs	Proposed regs pending; no QPP guidance yet
<b>Tips Deduction</b>		Notice 2025-62: 2025 transition relief, penalty relief	Occupation list published; full regs TBD for 2026+
<b>Overtime Deduction</b>		Notice 2025-62: transition relief for 2025 reporting	Full operational regs expected before 2026 filing
<b>Car Loan Interest</b>		Notice 2025-57 + Proposed Regs (REG-113515-25, 12/31/25)	Comments due 3/22/26; final regs pending
<b>§199A QBI (permanent)</b>		Existing TCJA regs remain valid; new thresholds in statute	Minor updates expected; largely self-executing
<b>§174 R&amp;E Expensing</b>		Rev Proc 2025-28 issued; Sec 174A operational	Retro election procedures clear; foreign R&E = status quo
<b>§163(j) EBITDA</b>		Statutory; TCJA-era regs apply with updated ATI calc	Potential conforming regs expected
<b>SALT \$40K Cap</b>		Self-executing; in statute	No regs needed for 2025
<b>Trump Accounts</b>		Notice 2025-68 (initial FAQ)	Accounts open 7/4/2026; full regs pending
<b>Clean Energy Phaseouts</b>		FS-2025-05 (FAQ); Notice 2026-15 (FEOC guidance 2/12/26)	Final regs expected; comment period open
<b>1099-K (\$20K/200)</b>		Proposed regs issued (IR-2026-03); threshold in statute	Comments due; self-executing for 2025
<b>ERTC Claim Restrictions</b>		IRS FAQ published; statute is clear	6-yr challenge window is law

 **How to say it: "The law is enacted, but Treasury/IRS haven't finalized all implementing regulations. We're following interim guidance + the statute itself."**

# How New Tax Law Gets From Bill to Your Return



## Where OBBBA Stands Right Now (March 2026)

### The law is enacted and effective.

Most provisions are self-executing from the statute — they apply even without regulations.

IRS has issued interim guidance (Notices, FAQs, Rev Procs) for most 2025 provisions.

Proposed regulations are rolling out (car loan interest, 1099-K, bonus dep, clean energy).

Final regulations for many provisions will take months to years — this is normal.

*TCJA took 2+ years for most final regs. Expect similar timeline here.*

💬 **What to tell clients:** "The law is signed and applies to your 2025 return. IRS guidance is still rolling out for some provisions, but we're preparing your return based on the statute and all available interim guidance. We'll amend if final rules change anything material."

# Key Takeaways for Tax Season

- 1** Run bonus depreciation vs. QBI scenarios on EVERY pass-through client with asset purchases. The interaction is real and can cost your client money.
- 2** Check tips + overtime eligibility carefully. Occupation lists, FLSA rules, and income phaseouts all matter. Transition relief applies for 2025 reporting.
- 3** Re-evaluate itemize vs. standard deduction. SALT \$40K + car loan interest + senior deduction can flip the math for many clients.
- 4** §174 R&E: decide retro vs. forward. Amend 2022–2024 (small biz) or accelerate remaining amortization in 2025. Run the numbers both ways.
- 5** Clean energy credits are GONE or going. EV credits terminated after 9/30/25. Alert any client who was planning on these.
- 6** "Regs aren't final" ≠ "we can't file." The law is effective. Use the statute + interim guidance. Note open items in workpapers.

*You've got this. ☕ Now go file some returns.*

# Your Complete Resource Packet

---

Download at: [taxplaniq.com/2025-return-prep-checklist](https://taxplaniq.com/2025-return-prep-checklist)

## What's Included:

1. Client Questionnaire (2 pages, covers every OBBBA provision) & web format too!
2. Email Templates (pre-filing, post-filing, summer booking)
3. This deck
4. ROI One Pager
5. Sample engagement letter
6. 2026 planning teaser

# See It In Action

## TaxPlanIQ Demo: 22K of tax savings DURING 2025 tax prep

Everything I just showed you manually **TaxPlanIQ does in minutes.**

- Upload a 1040 and see strategies identified automatically
- ROI summary generated with savings by strategy
- Client proposal ready in minutes, not hours
- Value-based pricing with the CURB framework built in

# Dashboard



**Auto create client plans with Jaine!**  
Hey, it's a RAP (We read, analyze and propose tax strategies) in minutes! Files are now auto redacted upon upload.

To upload 1040 forms, click or drag & drop them here (use government copies when available)



**It's a RAP**  
Let Jaine automate the tax planning process in minutes

## Clients

674

Active

175

Draft

## No of Plans

1435

## Tax Savings 2026

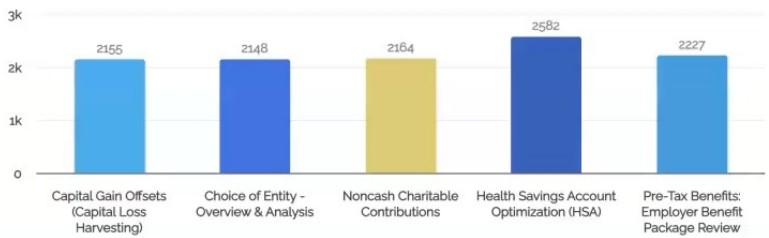
\$588,980

## Published

15

## TaxPlanIQ Top 5 Most Popular Strategies

2024

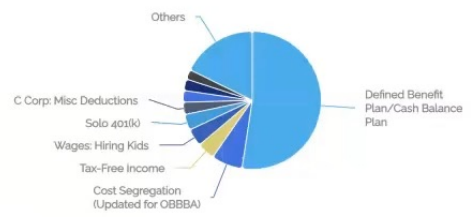


\*Based on the most popular strategies used by all clients.

## Total Published Tax Savings

Strategy

2025



## ToDo's

[View All](#)

Client	Name	Due Date	Priority
Brown Family	Determine the Fair Rental Value	06/14/2025	Medium
CarlosCabrero	Next Payment Due	04/15/2025	High

## Tasks

Client	Name	Due Date	Status
Brown Family	Short-Term Rental Real ...	11/16/2024 00:00:00	Assigned
Brown Family	Wages: Hiring Kids	11/16/2024 00:00:00	Assigned

Task management controls: List, Refresh, Stop, Search

# Q & A

---

**Bring your client scenarios. We're keeping this open.**

Download everything: [taxplaniq.com/2025-return-prep-checklist](https://taxplaniq.com/2025-return-prep-checklist)

Promo Code: March20 = 20% off Standard & Growth subscriptions  
(<https://www.taxplaniq.com/bookademo> and give code to rep)