



Prosper Financials

HELPING YOU FINANCIALLY PROSPER

Tax Season Guide

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Welcome Message



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Hi there,

Thank you for choosing Prosper Financials LLC to support you this tax season. Whether you're a new or returning client— I'm truly glad you're here.

I know tax season can be overwhelming, but my goal is to make this process as smooth and stress-free as possible. I'm here to guide you with clarity and care, so you feel informed, empowered, and fully supported every step of the way.

Prosper Financials was created with one mission in mind: to help everyday taxpayers stay compliant and feel confident in their financial future. I offer a full range of services, including tax preparation, tax planning, tax resolution, bookkeeping, payroll, budgeting, and personalized financial consultations. Everything is handled electronically through secure client portals and virtual meetings. You'll receive the same level of personalized service you'd expect from a traditional office, just from the comfort of your own space.

Please review the rest of this guide to understand what to expect as we work together. I'm here to make sure you feel supported from start to finish.

Thank you again for trusting me with your tax preparation needs. I look forward to working with you!

With sincere gratitude,

Vanette Cotto, EA, MBA

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2025 Tax Filing Dates

ENTITY TYPE	DOCUMENTS DUE TO ME	IRS FEDERAL FILING DEADLINE
Individual (1040) Sole Prop/Single Member LLC (Sch C)	Friday March 6, 2026	Wednesday, April 15, 2026 *Thursday, Oct 15, 2026
Partnership (1065)	Friday February 6, 2026	Monday, March 16, 2026 *Tuesday, Sept 15, 2026
S-Corporation (1120-S)	Friday February 6 2026	Monday, March 16, 2026 *Tuesday, Sept 15, 2026

*Indicates the extension filing deadline

Please refer to your signed engagement letter for specific deadlines regarding when your documents are needed and whether an extension will be considered.

Keep in mind that the IRS—and many states—may impose two separate penalties: one for failing to file on time, and another for failing to pay on time. If your return isn't filed by the extension deadline, you may be subject to a Failure to File penalty. If you owe a balance, that payment is still due by the original tax deadline, even if you're filing under an extension. Missing that payment can result in a Failure to Pay penalty.

What to Expect at Prosper Financials this Tax Season...



Tax Discovery Call

This 25-minute call is designed to determine if we're the right fit to work together. We'll review your last two tax returns and discuss your current tax situation. The tax world is complex and I want to make sure you're in the right hands—whether that's with me or a trusted colleague. No tax advice will be provided during this call. Click [here](#) or go to the calendar on my website to book your call.



Tax Consultation Call

This 45-minute call is for individuals seeking tax advice or answers to specific questions. We'll review your last two tax returns, discuss your current tax situation, and address any concerns. This is a paid consultation. If you choose to move forward with tax preparation services, the consultation fee will be deducted from your total. Click [here](#) or go to the calendar on my website to book your call.

After booking, you'll receive an email with instructions to join the secure client portal and upload your tax documents before our call.



Returning Clients

Welcome back! I'm so glad to support you through another tax season. If you're already established with me, your secure portal is ready to go. By January 15th, you'll receive your current-year tax organizer to officially begin the process. If you have any questions before tax season starts, feel free to send a message, book a call through my website, or click [here](#) to access my calendar.

READY TO WORK WITH ME?

Visit my website to sign up through the secure portal or click [here](#) to get started.

The Tax Filing Process



1

Tax Discovery Call

This step is typically for new clients to see if we're a good fit. However, if you're a returning client with something new to discuss, feel free to book a quick call as well. Discovery calls can be scheduled directly through my calendar. If you're ready to start the tax process, you can skip to setting up your portal account on my website.



2

Add Client to Secure Portal

Once we agree to work together, I'll add you to the secure portal, TaxDome. You'll receive an email to access your account and be guided through each automated step. Returning clients can access the portal directly through my website.



3

Engagement Letter & Organizer

First, you'll sign your engagement letter, then complete your current-year tax organizer. TaxDome is designed to be "smart"—as you answer questions, you'll be prompted for additional information and to upload required documents. The workflow established ensures that I can't move forward until all tasks are completed.



4

Internal Review

Once your organizer is complete, I'll receive a notification to review your information. Afterward, I'll create your invoice for tax services.



5

Tax Payment Collected in Full

You'll receive a notification for the full invoice to be paid before I begin your return. My policy is to collect payment upfront, as the time needed to complete your tax return can vary for reasons outside of my control.

The Tax Filing Process

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Tax Preparation Begins

Once your invoice is paid, I'll be prompted to start your tax return. You'll receive an email notification when I begin preparing your return.

7

Client Reviews, Approves, & Signs E-File

When your tax return draft is complete, you'll receive the draft documents for review, a signature request, and a chat box with key points regarding your return. You have two options for the review process:

- 1) If you're satisfied with the return after reviewing it, you can approve the draft and proceed to sign the documents. I'll then file your return electronically.
- 2) If you have questions after reviewing, you can send me a message or book a 20-minute Tax Return Review call through my calendar.

8

E-Filing Your Return

Once your return is approved and signatures are collected, I'll e-file it. You'll receive a notification regarding whether your return was approved or rejected. I'll follow up if necessary.

9

Upload Final Documents

All of your final documents will be uploaded into the secure portal within 48 hours for you to access, please download them and save for your own records.

ASKED QUESTIONS

What is my cost for tax preparation?

Tax preparation costs vary based on your unique situation. After the discovery call and once you complete the organizer, I'll be able to give you a more accurate estimate.

Why am I paying the total up front?

There are not enough hours in tax season. We strive to spend those hours working on confirmed clients, rather than marketing for prospective clients. While I aim to complete your return within 2-3 weeks, delays may occur due to additional information, research, or client response times. Full payment upfront, not only ensures your spot, but ensures that I can move forward without any interruptions in the process.

Can I e-sign documents for my spouse?

No, your spouse must have their own login to the secure portal. We use KBA authentication and record the IP address, per IRS requirements. Both of you are equally responsible for the return and should stay informed throughout the process.

Is the Form 8879 e-sign the only document I sign?

It depends. If Form 8879 is the only document, then yes. If you have additional forms, they will be uploaded for you to sign as well.

What happens after my return is filed?

Once your return is accepted by the IRS and states, your copies will be uploaded, and the tax preparation process is complete. If you have any questions, feel free to reach out. However, any tax notices requiring follow-up will be handled as a separate engagement.

FAQ'S

HAVE MORE QUESTIONS?

VISIT MY WEBSITE OR CONTACT ME TODAY

What if I owe a tax balance?

If your return has a balance due, you have three options

- 1) Authorize me to include your banking info for withdrawal with filing.
- 2) Make the payment directly via IRS.gov or your state's payment portal.
- 3) Set up an IRS Payment Plan at IRS.gov or through your state's website.

Can you tell me where my refund is?

I can't track your refund, but you can check your status at IRS.gov/refunds. The IRS may be delayed, so check regularly. When processing is smooth, refunds may be issued within 3-4 weeks.

Does tax preparation include tax planning services?

Tax planning is separate from tax preparation and involves forecasting. If you're interested in tax planning services, I'm happy to assist.

What documents should I submit through the tax organizer?

Upload all tax documents you received, either by mail or electronically, for the current filing season. This includes W-2s, 1099s, profit & loss statements, driver's license, 1095-A, and others. The tax organizer will guide you based on your responses.

Are bookkeeping services available for my business?

I don't prepare business returns unless I manage the books. If this is a concern, let's discuss whether a separate engagement is needed or if I can proceed with your return.

Contact Information

Calendar: www.calendly.com/prosperfinancials

Website: www.prosperfinancials.com

Secure Portal: www.prosperfinancials.taxdome.com/login

Email: contact@prosperfinancials.com

Contact Number: (407) 408 - 6581

Business Hours: Monday - Friday, 9:00AM - 4:00PM EST



**I look forward to helping
you financially prosper.**