HUBBARD, ROSS, & ASSOCIATES, LLC

361 17th Street NW, Suite 1723 • Atlanta, GA 30363

Contact: Martin Hubbard (404) 771-5340 • Terence Ross (404) 840-6581

January 5, 2026

Dear Taxpayer and Friend,

Happy New Year and Welcome to 2026! We hope that you and your family had a prosperous 2025 and that you are prepared for tax season. We are hopeful and optimistic about the year ahead. As always, our business is making your tax returns make dollar$ and $ense.

CLIENTS PLEASE MARK YOUR CALENDARS

Business Returns are DUE MARCH 16TH, 2026

Personal Returns are DUE APRIL 15TH, 2026

STILL WAITING ON YOUR W-2s? Bring in your last check stub and we can estimate what your refund amount will be. Please keep in mind: the IRS requires your official Form W-2 or 1099 before we can file a complete, accurate return — filing from a pay stub alone can lead to errors and significantly delay your refund.

As you prepare for the 2025 tax season, remember our convenient services offered:

- Taxes can be prepared in the comfort of your home.
- We offer electronic filing.
- We offer Refund Anticipation Loans.
- We offer a Fax on Demand Service.

Our services are second to none, and as an authorized e-filer with the IRS, we can electronically file your return to speed up your filing process. Most e-filed returns with direct deposit are issued in less than 21 days, per current IRS guidance.

Refund Anticipation Loans (RALs)

With Refund Anticipation Loans you can get your refund in as little as 24–48 hours. Should you choose the Refund Anticipation Loan, we can hand deliver your check and we deduct our fees from your refund (ask for more details).

Fast Fax Tax Service

With Fast Fax Tax Service you can fax your tax information to our office for overnight preparation. Fax# (678) 792-4823

Check Out Just A Few Advantages of Electronic Filing!

- Faster refund.
- Direct deposit of your refund.
- IRS error rate significantly lowered.
- Return can't get lost in the mail.

Again, we appreciate your business and hope that you choose our convenient and fast services this year.

Thanks,

Martin Luther Hubbard
Martin Luther Hubbard, CPA, Owner/Partner

Terence Bernard Ross
Terence Bernard Ross, Sr. Partner

What's New This Year!

EARNED INCOME TAX CREDIT

More workers and working families may be eligible for the Earned Income Tax Credit (EITC). The EITC helps taxpayers whose incomes are below certain thresholds, which for tax year 2025 are as follows:

If Filing	Zero	One	Two	Three+
Single, HOH, MFS, or QSS	$19,104	$50,434	$57,310	$61,555
Married Filing Jointly	$26,214	$57,554	$64,430	$68,675

Tax Year 2025 maximum credit:

- $8,046 with three or more qualifying children
- $7,152 with two qualifying children
- $4,328 with one qualifying child
- $649 with no qualifying children

Investment income must be $11,950 or less for the year.

Note: by federal law, refunds that include the EITC or the Additional Child Tax Credit are held until mid-February, even if you file on the first day of the season.

OTHER CREDITS YOU MIGHT QUALIFY FOR

- Child Tax Credit — up to $2,200 per qualifying child
- American Opportunity Credit (education credit)
- Child and Dependent Care Credit
- Adoption Credit — up to $17,280 in qualified expenses
- Residential Clean Energy / Energy Efficient Home Improvement Credits — for qualifying expenses paid on or before December 31, 2025
- New/Used Clean Vehicle Credit — for vehicles acquired on or before September 30, 2025

Ask your tax professional for details on these credits.

Please note: 2025 tax law changes eliminated the home-energy and clean-vehicle credits above for purchases and expenses after the cutoff dates shown — they will not be available at all for 2026 purchases going forward, so 2025 may be your last chance to claim them.

STANDARD DEDUCTION INCREASED

Nearly two out of three taxpayers choose to take the standard deduction rather than itemizing deductions such as mortgage interest and charitable contributions. For tax year 2025, the basic standard deduction is:

- $31,500 for married couples filing a joint return and qualifying surviving spouses
- $15,750 for singles and married individuals filing separate returns
- $23,625 for heads of household

VISIT OUR WEBSITE AT WWW.HUBBARDANDROSS.COM FOR INFORMATION ON REFERRAL DISCOUNTS AND OTHER COUPONS

Now accepting the following forms of payment

Visa • Mastercard • American Express

Check/Debit Card • Electronic Checks • PayPal