

There are three steps of service offerings, with each step providing a level of service that builds on the previous steps. To hopefully provide the best experience, each step must be taken in order (Step 1, 2, 3), but you decide the level of service for your needs. For example, if you'd only like help with the basics as you begin your locum journey, you can work with me on Step 1 and then go a different direction, such as working with another accountant.

Step 1- Starting Up

\$750- One-time Fee

This covers the basics of getting started on your locum journey.

Addressed over 2 meetings, we will answer questions that include:

- How should I organize my locum business--as a sole proprietor, LLC, S-Corp?
- How do state and local taxes work when I'm on travel assignments?
- How much money should I plan to set aside for taxes?
- What about making estimated tax payments each quarter?
- I've never heard of the IRS idea of a "[tax home](#)", how does this affect me?
- What are the main business expenses I can report?
- How should I track my business income and expenses---do I need a separate checking account/credit card?
- What are the best retirement accounts I should consider, and how much can I contribute?

Step 2- Keeping Up

\$350/month

This covers the ongoing recordkeeping and tax planning to be done over the year, with a goal of minimizing tax surprises by being proactive and organized.

Services include:

- Income and expense tracking using accounting software that's connected to your separate bank account and credit card, which I'd take the lead on.
- Monthly email check-ins to verify income and expense information when not clear from the accounting records.
- Quarterly estimated tax payments recommendations, with detailed instructions on making these payments, that are based on your earned and expected income for the remainder of the year.
- Annual check-in meeting to discuss how the year is going, address specific items such as Solo 401k and HSA contribution planning, and look ahead at future assignment plans.
- Annual coordination with your financial planner on expected retirement account contributions, overall tax situation for the year.
- Email support as needed on questions related to your tax situation, with potential additional fees if additional services are needed (please see Additional Services, below).

Step 3- Wrapping Up

\$1,200/ Federal return, \$250/Each State Return, \$125/Each Local Return (if a sole proprietor)

This covers the income tax preparation and filing and will include the Federal return plus any additional state and local returns as needed.

- These income tax returns are due April 15 of the year following the tax year (2024 tax returns are due April 15, 2025).
- Assuming we've completed Steps 1 and 2 well, filing your tax returns should be relatively low stress for you, since we would have already tracked the majority of income/expenses, made reasonable estimated tax payments, and prepared to make retirement contributions.

Additional Services

Added services can be provided at an additional fee. Additional services would include these types of situations:

- Work assignments in states that require special/non-annual tax filings (such as [WA state's B&O tax](#), which can require tax filings as often as monthly)
- Rental real estate
- Operating your locum business as an S Corporation instead of as a sole proprietor.
- K-1s from investments.
- Multiple 1099s with high trading activity.
- Additional meetings than those included above.