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**Future Tax Advisor and/or Future Business Owner:**

I would like to first thank you for your interest in wanting to attend my 2026 Income Tax Course, **"The Fundamentals of the Individual Income Tax."**

The classes will be held at the company's headquarters at 4317 Robinson Road in Jackson, Mississippi (located between Piccadilly and Walmart on Highway 18). Classes will begin Tuesday, November 10, 2026 and will end on Thursday, January 7, 2027. See the attachment for the detailed 2026 Income Tax Course Schedule.

**Due to limited seating, registration is required to guarantee and reserve your seat in the class.** Registration includes making a full or partial payment of the course fee. The total cost of the 2026 Income Tax Course ranges from $224.99 to $324.99 depending on the pricing option you select. If you are a current Team Member (Employee) or an active member of the Business Partnership Opportunity at TCL Financial & Tax Services, the course fee is waived. See the attachment for the detailed 2026 Income Tax Course Pricing Options. **You can complete the payment process on our website, or you can call or come by our office mentioned above.**

I am currently seeking individuals to employ on our Team as Tax Advisors and/or Office Managers at all of our locations in the Byram, Canton, and Jackson, Mississippi area. Whether it is part-time or full-time, I am always seeking to hire ambitious and self-motivated individuals to join our dynamic Team.

I am also seeking like-minded individuals to become members of our **Business Partnership Opportunity Program**. So if you are interested in becoming a Business Owner of your own Financial and/or Tax Preparation Services Company, this opportunity is definitely for you. You have the option to personally choose your own company name, or you can use our name, TCL Financial & Tax Services. You also have the option to open a brick and mortar location, or you can operate your company as a home-based business. **All of these options are literally, your choice, and either way, you are 100 percent the Business Owner of your company!**

Trust me, no prior experience is required to take this course. I begin the first day of class teaching the basics. The classes are challenging, but not hard.

In addition to learning "The Fundamentals of the Income Tax," I also teach classes on Itemized Deductions, Employee Business Expenses, Business Income and Expenses, Farming Income and Expenses, Rental Property Income and Expenses, Home Office Deductions, New and Updated Tax Laws and Changes, and a lot more. See the attachment for the detailed 2026 Income Tax Course Curriculum.

While in attendance of our classes, you will grow to understand why our Tax Preparation Services slogan is:

**"We Don't Just Do Taxes…WE KNOW TAXES"**

Upon completion of the course, I will also assist you in obtaining a Preparer Tax Identification Number (PTIN) with the Internal Revenue Service (IRS). This number is required by the IRS for every Tax Preparer that prepares tax returns.

In addition, for those that are active members of our Business Partnership Opportunity Program, I will further assist you in obtaining all of the necessary and required insurances, licenses, supplies, tax identification numbers, tools, etc. to successfully open and operate your own financial and/or tax preparation services company

Again, thank you for your interest in wanting to attend my 2026 Income Tax Course, and I look forward to meeting you on Tuesday, November 10, 2026 at 6:00 p.m.

If you have any questions between now and the first day of class, please feel free to contact me using either one of the methods below.

Sincerely,

Tim C. Lee

**Tim C. Lee**
**CEO & Founder**
**timclee@TCLFinancialTaxServices.com**
**(601) 922-2TCL (2825) Office**
**(601) 842-3226 Cellular**
**(601) 922-2003 Fax**

# 2026 INCOME TAX COURSE (Curriculum)

**The Income Tax Course, "The Fundamentals of the Individual Income Tax," was personally created, and will be instructed by CEO and Founder, Tim C. Lee. The course will be taught by Tim in the following order:**

**FEDERAL INDIVIDUAL INCOME TAX RETURN FORMS (Prior to Tax Year 2018)**

- Form 1040-EZ
- Form 1040-A
- Form 1040

**FEDERAL INDIVIDUAL INCOME TAX RETURN FORMS (Tax Year 2018)**

- Form 1040

**FEDERAL INDIVIDUAL INCOME TAX RETURN SCHEDULES (Tax Year 2018)**

- Schedule 1 (Additional Income and Adjustments to Income)
- Schedule 2 (Taxes)
- Schedule 3 (Nonrefundable Credits)
- Schedule 4 (Other Taxes)
- Schedule 5 (Other Payments and Refundable Credits)
- Schedule 6 (Foreign Address and Third Party Designee)

**FEDERAL INDIVIDUAL INCOME TAX RETURN FORMS (Tax Years 2019-2024)**

- Form 1040
- Form 1040-SR

**FEDERAL INDIVIDUAL INCOME TAX RETURN SCHEDULES (Tax Years 2019-2024)**

- Schedule 1 (Additional Income and Adjustments to Income)
- Schedule 2 (Additional Taxes)
- Schedule 3 (Additional Credits and Payments)

**FEDERAL INDIVIDUAL INCOME TAX RETURN FORMS (Tax Year 2025)**

- Form 1040
- Form 1040-SR

**FEDERAL INDIVIDUAL INCOME TAX RETURN SCHEDULES (Tax Year 2025)**

- Schedule 1 (Additional Income and Adjustments to Income)
- Schedule 1-A (Additional Deductions)
- Schedule 2 (Additional Taxes)
- Schedule 3 (Additional Credits and Payments)

**WAGE AND TAX STATEMENT**

- Form W-2

**EMPLOYEE'S WITHHOLDING CERTIFICATE**

- Form W-4

**FEDERAL INSURANCE CONTRIBUTIONS ACT (FICA)**

- Social Security Tax
- Medicare Tax

**AFTER-TAX AND PRE-TAX DEDUCTIONS**

**STATE INCOME TAX WITHHELD**

**INTEREST INCOME**

- Form 1099-INT

**DIVIDENDS INCOME**

- Form 1099-DIV (Dividends and Distributions)

**INTEREST AND ORDINARY DIVIDENDS**

- Schedule B

**UNEMPLOYMENT COMPENSATION**

- Form 1099-G (Certain Government Payments)

**ROUNDING**

- Rounding Up
- Rounding Down

**TYPES OF INCOME**

- Earned Income
- Unearned Income

**FEDERAL INDIVIDUAL FILING STATUSES AND THEIR STANDARD DEDUCTION AMOUNTS**

- Single
- Married Filing Separately
- Married Filing Jointly
- Qualifying Surviving Spouse
- Head of Household

**ALIMONY INCOME**

**GAMBLING INCOME**

- Form W-2G (Certain Gambling Winnings)

**MISCELLANEOUS INCOME**

Form 1099-MISC (Miscellaneous Information)

**EDUCATOR EXPENSES DEDUCTION**

**EARLY WITHDRAWAL PENALTY DEDUCTION**
- Form 1099-INT (Interest Income)

**ALIMONY PAID DEDUCTION**

**JURY DUTY PAY DEDUCTION**

**FEDERAL INDIVIDUAL INCOME TAX RETURN FORMULA**
- As transcribed by CEO & Founder, Tim C. Lee

**FEDERAL INDIVIDUAL FILING STATUSES**
- Single
- Married Filing Separately
- Married Filing Jointly
- Qualifying Surviving Spouse
- Head of Household

**PAID PREPARER'S DUE DILIGENCE CHECKLIST**
- Form 8867

**DEPENDENTS**
- Qualifying Child
- Qualifying Relative

**THE MOST COMMON TYPES OF NONREFUNDABLE CREDITS**
- Child and Dependent Care Credit
- Education Credits
- Retirement Savings Contributions Credit
- Child Tax Credit
- Credit for Other Dependents (Other Dependents Credit)

**CHILD AND DEPENDENT CARE CREDIT**
- Form 2441 (Child and Dependent Care Expenses)

**RETIREMENT SAVINGS CONTRIBUTIONS CREDIT**
- Form 8880 (Credit For Qualified Retirement Savings Contributions)

**CHILD TAX CREDIT**
- Schedule 8812 (Credit for Qualifying Children and Other Dependents)

**CREDIT FOR OTHER DEPENDENTS (OTHER DEPENDENTS CREDIT)**
- Schedule 8812 (Credit for Qualifying Children and Other Dependents)

**THE MOST COMMON TYPES OF REFUNDABLE CREDITS**

- Additional Child Tax Credit
- Earned Income Credit (EIC)
- Net Premium Tax Credit
- American Opportunity Credit

**ADDITIONAL CHILD TAX CREDIT**

- Schedule 8812 (Credit for Qualifying Children and Other Dependents)

**EARNED INCOME CREDIT (EIC)**

- Schedule EIC
- Earned Income Credit (Worksheet 1)
- Earned Income Credit (Worksheet 2)
- Earned Income Credit (Worksheet A)
- Earned Income Credit (Worksheet B)

**NO TAX ON TIPS DEDUCTION**

**SOCIAL SECURITY AND MEDICARE TAX ON UNREPORTED TIP INCOME**

- Form 4137

**NO TAX ON OVERTIME DEDUCTION**

**NO TAX ON CAR LOAN INTEREST DEDUCTION**

**PROCEEDS FROM BROKER AND BARTER EXCHANGE TRANSACTIONS**

- Form 1099-B

**CAPITAL GAINS AND LOSSES**

- Schedule D

**SALES AND OTHER DISPOSITIONS OF CAPITAL ASSETS**

- Form 8949

**SOCIAL SECURITY INCOME**

Form SSA-1099 (Social Security Benefit Statement)

**CANCELLATION OF DEBT INCOME**

- Form 1099-C (Cancellation of Debt)

**REDUCTION OF TAX ATTRIBUTES DUE TO DISCHARGE OF INDEBTEDNESS (AND SECTION 1082 BASIS ADJUSTMENTS)**

- Form 982

**MOVING EXPENSES DEDUCTION**

- Form 3903 (Moving Expenses)

**HEALTH INSURANCE MARKETPLACE STATEMENT**

- Form 1095-A

**EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT**

- Form 8962 (Premium Tax Credit (PTC)

**NET PREMIUM TAX CREDIT**

- Form 8962 (Premium Tax Credit (PTC)

**DISTRIBUTIONS FROM PENSIONS, ANNUITIES, RETIREMENT OR PROFIT-SHARING PLANS, IRAs, INSURANCE CONTRACTS, ETC.**

- Form 1099-R

**ADDITIONAL TAXES ON QUALIFIED PLANS (INCLUDING IRAs) AND OTHER TAX-FAVORED ACCOUNTS**

- Form 5329

**STANDARD DEDUCTION AMOUNTS FOR TAXPAYERS AGE 65 OR OLDER AND/OR BLIND**

**ENHANCED DEDUCTION FOR SENIORS**

**STANDARD DEDUCTION AMOUNTS FOR DEPENDENTS OF ANOTHER**

**FILING REQUIREMENTS TESTS**

**TRUMP ACCOUNTS**

Form 4547 (Trump Account Election(s)

**STUDENT LOAN INTEREST DEDUCTION**

Form 1098-E (Student Loan Interest Statement)

**EDUCATION CREDITS**

- Form 8863

**TUITION STATEMENMT**

- Form 1098-T

**STATE(S) INDIVIDUAL INCOME TAX RETURNS**

**STATES WITH NO INDIVIDUAL INCOME TAX**

**MISSISSIPPI INDIVIDUAL INCOME TAX RETURN FORMS**

- Form 80-105
- Form 80-205

**MISSISSIPPI INDIVIDUAL FILING STATUSES AND THEIR STANDARD DEDUCTION AMOUNTS**

- Single
- Married Filing Separately
- Married Filing Jointly
- Married Filing Jointly (Spouse Died in Tax Year)
- Head of Family

**MISSISSIPPI INDIVIDUAL EXEMPTION AND THEIR DEDUCTION AMOUNTS**

- Single
- Married Filing Separately
- Married Filing Jointly
- Married Filing Jointly (Spouse Died in Tax Year)
- Head of Family
- Each Dependent
- Taxpayer and/or Spouse is Age 65 or Older
- Taxpayer and/or Spouse is Blind

**MISSISSIPPI ADJUSTMENTS, CREDITS, DEDUCTIONS, AND INCOME**

**MISSISSIPPI SCHEDULE OF TAX COMPUTATION**

**MISSISSIPPI INDIVIDUAL INCOME TAX RETURN FORMULA**

- As transcribed by CEO & Founder, Tim C. Lee

# JANUARY OF 2027 INCOME TAX COURSES (Curriculum)

**Upon completion of the 2026 Income Tax Course, "The Fundamentals of the Individual Income Tax," the following classes below will be taught in January of 2027 to those students who become Team Members (Employees) or is active members of the Business Partnership Opportunity Program at TCL Financial & Tax Services. The schedule for these particular classes will be announced in January of 2027.**

**These courses were personally created, and will be instructed by CEO and Founder, Tim C. Lee. These classes will be taught by Tim in the following order:**

**ITEMIZED DEDUCTIONS**

- Schedule A (Itemized Deductions)
- Form 1098 (Mortgage Interest Statement)
- Form 8283 (Noncash Charitable Contributions)
- Form 4684 (Casualties and Thefts)

**STATE OR LOCAL INCOME TAX REFUNDS, CREDITS, OR OFFSETS**

- Form 1099-G (Certain Government Payments)

**CERTAIN BUSINESS EXPENSES OF RESERVISTS, PERFORMING ARTISTS, AND FEE-BASIS GOVERNMENT OFFICIALS**

- Form 2106 (Employee Business Expenses)
- Form 4562 (Depreciation and Amortization) (Including Information on Listed Property)

**HEALTH SAVINGS ACCOUNTS (HSAs)**

- Form 8889

**BUSINESS INCOME AND EXPENSES**

- Schedule C (Profit or Loss From Business)
- Form 1099-NEC (Nonemployee Compensation)
- Form 1099-K (Payment Card and Third Party Network Transactions)
- Form 1099-MISC (Miscellaneous Information)
- Schedule SE (Self-Employment Tax)
- Form 8995 (Qualified Business Income Deduction Simplified Computation)
- Form 4562 (Depreciation and Amortization) (Including Information on Listed Property)

**FARMING INCOME AND EXPENSES**

- Schedule F (Profit or Loss From Farm)
- Form 1099-NEC (Nonemployee Compensation)
- Form 1099-K (Payment Card and Third Party Network Transactions)
- Form 1099-MISC (Miscellaneous Information)
- Schedule SE (Self-Employment Tax)
- Form 8995 (Qualified Business Income Deduction Simplified Computation)
- Form 4562 (Depreciation and Amortization) (Including Information on Listed Property)

## RENTAL PROPERTY INCOME AND EXPENSES

- Schedule E (Supplemental Income and Loss)
- Form 1099-G (Certain Government Payments)
- Form 1099-NEC (Nonemployee Compensation)
- Form 1099-K (Payment Card and Third Party Network Transactions)
- Form 1099-MISC (Miscellaneous Information)
- Form 8995 (Qualified Business Income Deduction Simplified Computation)
- Form 4562 (Depreciation and Amortization) (Including Information on Listed Property)

## HOME OFFICE DEDUCTIONS

- Form 8829 (Expenses for Business Use of Your Home)
- Form 4562 (Depreciation and Amortization) (Including Information on Listed Property)

## NEW AND UPDATED TAX LAWS AND CHANGES

# 2026 INCOME TAX COURSE (Pricing Options)

**OPTION #1 (Buddy System)**
This pricing option is for two students that are Buddies and want to pay the lowest overall price for the 2026 Income Tax Course. The two students pay a one-time discounted fee of $224.99 each and they are paid in full for the entire course. This one-time discounted fee must be paid on or before the first day of class and at the same time by the two students.
**The total fee paid for this pricing option is $224.99 per student.**

**OPTION #2 (One-Time Discounted Fee)**
This pricing option is for the student that wants to pay the lowest overall price for the 2026 Income Tax Course. The student pays a one-time discounted fee of $274.99 and they are paid in full for the entire course. This one-time discounted fee must be paid on or before the first day of class.
**The total fee paid for this pricing option is $274.99 per student.**

**OPTION #3 (Payment Plan A)**
This pricing option is for the student that can not pay the one-time discounted fee and wants to be placed on a payment plan for the 2026 Income Tax Course. The student pays a down payment of $99.99 with the remaining balance of $200 to be paid within 15 days after starting the course.
**The total fee paid for this pricing option is $299.99 per student.**

**OPTION #4 (Payment Plan B)**
This pricing option is for the student that can not pay the one-time discounted fee and wants to be placed on a payment plan for the 2026 Income Tax Course. The student pays a down payment of $49.99 with the remaining balance of $275 paid within 15 days after starting the course.
**The total fee paid for this pricing option is $324.99 per student.**

**OPTION #5 (Team Member Fee Waiver)**
This pricing option is for the student that is a current Team Member (Employee) at TCL Financial & Tax Services, and is exempt from paying any fees for the 2026 Income Tax Course. **The total fee paid for this pricing option is $0 per student.**

**OPTION #6 (Scholarship Opportunity Program Fee Waiver)**
This pricing option is for the student that meets the requirements of the Scholarship Opportunity Program at TCL Financial & Tax Services, and is exempt from paying any fees for the 2026 Income Tax Course. For more details of the requirements, and to apply, contact Tim C. Lee at (601) 842-3226. **The total fee paid for this pricing option is $0 per student.**

**OPTION #7 (Business Partnership Opportunity Program Fee Waiver)**
This pricing option is for the student that is an active member of the Business Partnership Opportunity Program at TCL Financial & Tax Services, and is exempt from paying any fees for the 2026 Income Tax Course. **The total fee paid for this pricing option is $0 per student.**

**2026 INCOME TAX COURSE (Schedule)**

# NOVEMBER 2026

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 8 | 9 | 10<br>Income Tax Course<br>6 p.m. to 9 p.m. | 11<br>Income Tax Course<br>6 p.m. to 9 p.m. | 12<br>Income Tax Course<br>6 p.m. to 9 p.m. | 13 | 14 |
| 15 | 16 | 17<br>Income Tax Course<br>6 p.m. to 9 p.m. | 18<br>Income Tax Course<br>6 p.m. to 9 p.m. | 19<br>Income Tax Course<br>6 p.m. to 9 p.m. | 20 | 21 |
| 22 | 23 | 24<br>Income Tax Course<br>6 p.m. to 9 p.m. | 25<br>No Class | 26<br>No Class | 27 | 28 |
| 29 | 30 | | | | | |

**2026 INCOME TAX COURSE (Schedule Continued)**

# DECEMBER 2026

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|---|---|---|---|---|---|---|
| | | 1<br>Income Tax Course<br>6 p.m. to 9 p.m. | 2<br>Income Tax Course<br>6 p.m. to 9 p.m. | 3<br>Income Tax Course<br>6 p.m. to 9 p.m. | 4 | 5 |
| 6 | 7 | 8<br>Income Tax Course<br>6 p.m. to 9 p.m. | 9<br>Income Tax Course<br>6 p.m. to 9 p.m. | 10<br>Income Tax Course<br>6 p.m. to 9 p.m. | 11 | 12 |
| 13 | 14 | 15<br>Income Tax Course<br>6 p.m. to 9 p.m. | 16<br>Income Tax Course<br>6 p.m. to 9 p.m. | 17<br>Income Tax Course<br>6 p.m. to 9 p.m. | 18 | 19 |
| 20 | 21 | 22<br>Income Tax Course<br>6 p.m. to 9 p.m. | 23<br>No Class | 24<br>No Class | 25 | 26 |
| 27 | 28 | 29<br>Income Tax Course<br>6 p.m. to 9 p.m. | 30<br>Income Tax Course<br>6 p.m. to 9 p.m. | 31<br>No Class | | |

**2026 INCOME TAX COURSE (Schedule Continued)**

# JANUARY 2027

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|---|---|---|---|---|---|---|
| | | | | | 1 | 2<br>Final Exam Review<br>11 a.m. to 5 p.m. |
| 3 | 4 | 5<br>Final Exam<br>6 p.m. to 10 p.m. | 6<br>Final Exam Continued<br>6 p.m. to 10 p.m. | 7<br>Final Exam Continued<br>6 p.m. to 10 p.m. | 8 | 9 |
| 10 | 11 | 12 | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24<br>31 | 25 | 26 | 27 | 28 | 29 | 30 |