



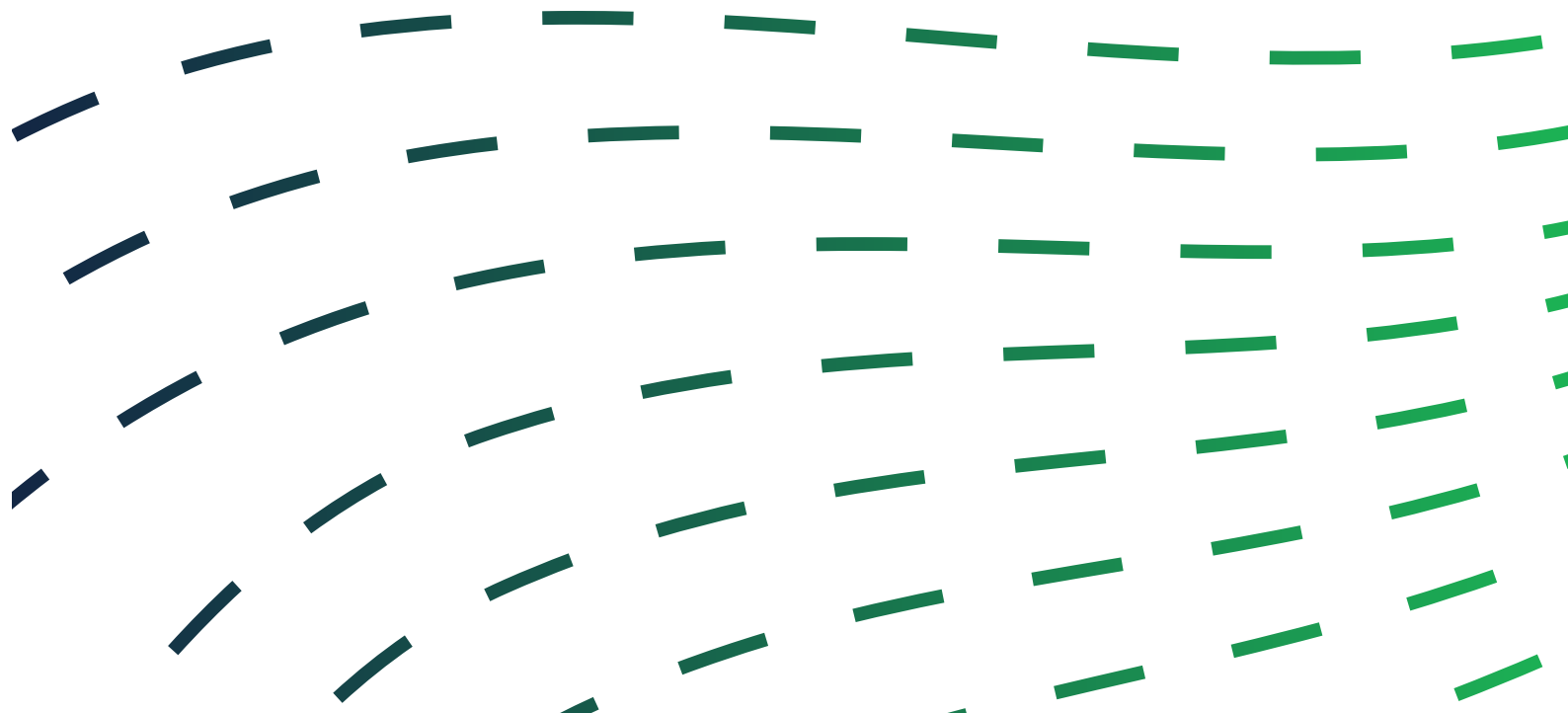
**GOOD WORKS  
FINANCIAL, LLC**  
TRUSTED FOR MONEY MATTERS

**GOOD WORKS FINANCIAL**

# **TAX GUIDE**

## **2025 EDITION**

*Including updates from the “One Big Beautiful Bill Act”*



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# Income Taxes

Filing Status	IF TAXABLE INCOME IS:			
	OVER	BUT NOT OVER	THE TAX IS	OF AMOUNT OVER
Married Filing Jointly (MFJ) & Surviving Spouses	\$0	\$23,850	\$0 + 10%	\$0
	\$23,850	\$96,950	\$2,385+ 12%	\$23,850
	\$96,950	\$206,700	\$11,157+ 22%	\$96,950
	\$206,700	\$394,600	\$35,302+ 24%	\$206,700
	\$394,600	\$501,050	\$80,398+ 32%	\$394,600
	\$501,050	\$751,600	\$114,462+ 35%	\$501,050
	\$751,600	∞	\$202,155+ 37%	\$751,600
Single	\$0	\$11,925	\$0 + 10%	\$0
	\$11,925	\$48,475	\$1,193+ 12%	\$11,925
	\$48,475	\$103,350	\$5,579+ 22%	\$48,475
	\$103,350	\$197,300	\$17,651+ 24%	\$103,350
	\$197,300	\$250,525	\$40,199+ 32%	\$197,300
	\$250,525	\$626,250	\$57,231+ 35%	\$250,525
	\$626,350	∞	\$188,770+ 37%	\$626,350
Head of Household	\$0	\$17,000	\$0 + 10%	\$0
	\$17,000	\$64,850	\$1,700+ 12%	\$17,000
	\$64,850	\$103,350	\$7,442+ 22%	\$64,850
	\$103,350	\$197,300	\$15,912+ 24%	\$103,350
	\$197,300	\$250,500	\$38,460+ 32%	\$197,300
	\$250,500	\$626,350	\$55,484+ 35%	\$250,525
	\$626,350	∞	\$188,770+ 37%	\$626,350
Estates & Trusts	\$0	\$3,150	\$0 + 10%	\$0
	\$3,150	\$11,450	\$315+ 24%	\$3,150
	\$11,450	\$15,650	\$2,307 + 35%	\$11,450
	\$15,650	∞	\$3,777+ 37%	\$15,650

# Income Taxes

## Standard Deductions

Married Filing Jointly (MFJ)	\$31,500
Head of Household	\$23,625
Single or MFS	\$15,750
Additional 65+ or Blind (MFJ)	\$1,600
Additional 65+ or Blind (Single)	\$2,000
Bonus Senior Deduction (65+)	\$6,000

## Alternative Minimum Tax

### AMTI less exemption amount

< \$239,100	26%
> \$239,100	28%

### 2025 exemption amounts

MFJ	\$137,00
Single	\$88,100
Estates & Trusts	\$30,700

### Phaseout

MFJ	\$1,252,700
Single	\$626,350
Estates & Trusts	\$102,500

The Alternative Minimum Tax (AMT) affects higher-income taxpayers with large deductions or certain types of income, such as significant state tax deductions or gains from incentive stock options. It ensures a minimum tax is paid by recalculating taxable income with fewer deductions.

## Child Tax Credit

The Child Tax Credit is a maximum of \$2,200 per qualifying child. It phases out \$50 for each \$1,000 of MAGI over \$400,000 (MFJ) or \$200,000 (single).

## Kiddie Tax

The Kiddie Tax applies to unearned income of a child under age 19 (or 24 if a full-time student).

First \$1,350	No Tax
Next \$1,350	Child's Rate
Over \$2,700	Parent's Rate

With the passage of the SECURE Act of 2019, the Kiddie Tax has reverted to using the parents' marginal tax rate instead of the estates and trusts rate. This is a favorable change for those affected by the Kiddie Tax.

## Businesses

**C-Corps:** flat 21% rate including professional corporations.

### Pass Through Entities (e.g. S-Corps):

Business owners can deduct up to 20% of Qualified Business Income (QBI) if their income is below certain thresholds. In addition, for Specified Service Businesses, business income is not considered QBI, but the deduction is still permitted at lower income levels.

# Income Taxes

## Capital Gains & Qualified Dividends

Short-term gains (<12months) are taxed at the ordinary income rate.

For long-term gains (>12 months) and qualified dividends, use the table below

	0%	15%	20%
MFJ	\$0 – \$96,700	\$96,701 – \$600,050	> \$600,050
HoH	\$0 – \$64,750	\$64,751 – \$566,700	> \$566,700
Single	\$0 – \$48,350	\$48,351 – \$533,400	> \$533,400
Estates & Trusts	\$0 – \$3,250	\$3,251 – \$15,900	> \$15,900

Other long-term gains rates:	
Gains on collectibles	Maximum 28%
Unrecaptured 1250 depreciation	Maximum 25%

## Net Investment Income Tax (NIIT)

The NIIT is a 3.8% surtax applied to the lesser of (1) your net investment income or (2) the amount by which your modified adjusted gross income (MAGI) exceeds \$250,000 (married filing jointly) or \$200,000 (single).

Common types of income subject to NIIT include interest, dividends, capital gains, rental income, royalties, and passive business income. Notably, earned income like wages or self-employment income is not subject to NIIT.

NIIT also applies to estates and trusts on undistributed net investment income when the AGI exceeds \$15,650. This tax is separate from capital gains tax and can significantly impact investment-heavy taxpayers.

# Estate & Gift Taxes

## If Taxable Estate Is

OVER	BUT NOT OVER	THE TAX IS
\$0	\$10,000	\$0+18%
\$10,000	\$20,000	\$1,800+20%
\$20,000	\$40,000	\$3,800+22%
\$40,000	\$60,000	\$8,200+24%
\$60,000	\$80,000	\$13,000+26%
\$80,000	\$100,000	\$18,200+28%
\$100,000	\$150,000	\$23,800+30%
\$150,000	\$250,000	\$38,800+32%
\$250,000	\$500,000	\$70,800+34%
\$500,000	\$750,000	\$155,800+37%
\$750,000	\$1,000,000	\$248,300+39%
\$1,000,000	∞	\$345,800+40%

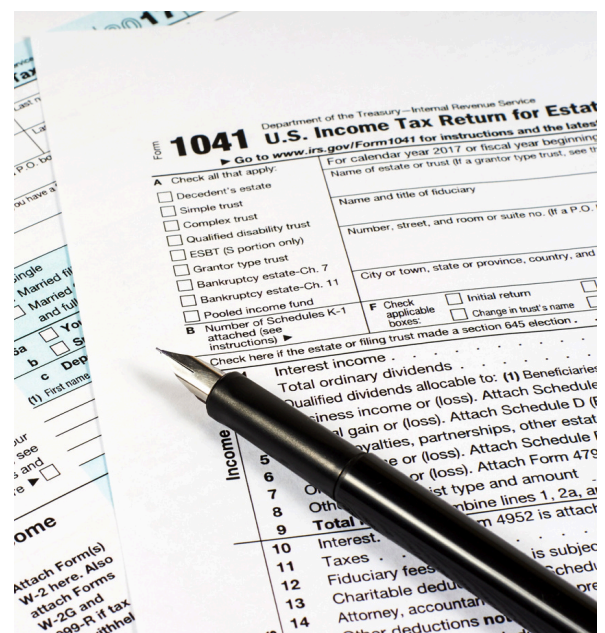
Subtract applicable credit below from calculated tax.

2025 exclusion amount	Applicable Credit
\$13,990,000	\$5,541,800

Generation Skipping Transfer Tax (GSTT) and lifetime gift tax exclusion is the same as the estate tax exclusion amount.

Annual gift tax exclusion for 2025 is \$19,000 per person and \$190,000 for non-U.S. citizen spouses.

An executor can elect to allocate the unused portion of a decedent's exclusion amount to the surviving spouse.



# Individual Retirement Accounts (IRAs)

## Traditional IRA Deductibility Rules

Filing Status	Covered by employer's retirement plan?	Modified AGI	Deduction Allowed
Single	No	Any Amount	Full deduction
	Yes	Less than \$79,000	
		\$79,001 – \$88,999	Partial deduction
		\$89,000	No deduction
Married Filing Jointly (MFJ)	Neither	Any Amount	Full deduction
	Both	Less than \$126,000	Partial deduction
		\$126,001 – \$145,999	
		\$146,000+	
	One covered, for covered spouse	Less than \$126,000	Full deduction
		\$126,001 – \$145,999	Partial deduction
		\$146,000+	No deduction
	One covered, for non-covered spouse	Less than \$236,000	Full deduction
		\$236,001 – \$245,999	Partial deduction
		\$246,000+	No deduction

### Roth IRA - MAGI Phaseout Range

MFJ	\$236,000–\$245,999
Single	\$150,000–\$164,999

### Contribution Limits - Traditional & Roth

Regular	\$7,000
Catch-up (50+)	\$1,000

# Individual Retirement Accounts (IRAs)

## Uniform Lifetime Table

Current Age	Distribution Period	Distribution Percentage	Current Age	Distribution Period	Distribution Percentage
73	26.5	3.77%	88	13.7	7.30%
74	25.5	3.92%	89	12.9	7.75%
75	24.6	4.07%	90	12.2	8.20%
76	23.7	4.22%	91	11.5	8.70%
77	22.9	4.37%	92	10.8	9.26%
78	22.0	4.55%	93	10.1	9.90%
79	21.1	4.74%	94	9.5	10.53%
80	20.2	4.95%	95	8.9	11.24%
81	19.4	5.15%	96	8.4	11.90%
82	18.5	5.41%	97	7.8	12.82%
83	17.7	5.65%	98	7.3	13.70%
84	16.8	5.95%	99	6.8	14.71%
85	16.0	6.25%	100	6.4	15.63%
86	15.2	6.58%	101	6.0	16.67%
87	14.4	6.94%	102	5.6	17.86%



# Health Savings Accounts (HSAs)

## Why HSAs?

HSAs are a great long-term savings vehicle and offer a triple tax advantage:

- Contributions are tax-deductible (or pre-tax if made via payroll)
- Growth is tax-deferred
- Withdrawals are tax-free when used for qualified medical expenses

Examples of qualified medical expenses include preventative care, eyeglasses, dental care, hearing aids, prescription medications, physical therapy, and even certain over-the-counter medications.

## An eligible individual is:

- 1) Covered by a high-deductible health plan (HDHP; see next section for limits),
- 2) is not covered by any other health insurance except for some permitted coverages,
- 3) is not eligible for and enrolled in Medicare, and can't be claimed as a dependent on someone else's tax return.

## High-Deductible Health Plan Limits

Coverage Type	Minimum Deductible	Maximum Out-of-Pocket
Single	\$1,650	\$8,300
Family	\$3,300	\$16,600

## Contribution limits for 2025

Single	\$4,300
Family	\$8,550

## Additional Catch-Up Contributions

Age 55+	\$1,000
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## Pro Tips

- 1) There is no time limit on reimbursing yourself for medical expenses through an HSA. If you are able to, save your receipts for medical expenses for as long as you can, and then you can use them in retirement to take tax-free distributions.
- 2) If available through your employer, consider making contributions through payroll deductions to avoid FICA (Social Security and Medicare) taxes on those contributions.

# Social Security

## Age to receive full benefits

Year of birth	Full retirement age (FRA)	% reduced at age 62
1943 – 1954	66	25%
1955	66 & 2 months	25.83%
1956	66 & 4 months	26.67%
1957	66 & 6 months	27.5%
1958	66 & 8 months	28.33%
1959	66 & 10 months	29.17%
1960 or later	67	30%

## Maximum earnings before Social Security benefits are reduced

Under FRA, lose \$1 for every \$2 of earnings above \$23,400 (or \$1,950/month).

In the calendar year FRA is attained, during months prior to reaching FRA, lose \$1 for every \$3 of earnings above \$62,160 (or \$5,180/month).

Once FRA is reached, Social Security benefits are not reduced based on earnings.

## Delayed retirement credit

Social Security benefits increase by 8% for each full year they're delayed past full retirement age, up to age 70. Delayed retirement credits accrue monthly during this period.

## Taxability of Social Security benefits (based on MAGI & filing status)

	Individual	Married filing jointly
Not taxable	< \$25,000	< \$32,000
Up to 50% taxable	\$25,000 – \$34,000	\$32,000 – \$44,000
Up to 85% taxable	> \$34,000	> \$44,000

MAGI = adjusted gross income + nontaxable income + ½ Social Security benefits

Married filing separately – up to 85% of benefits are taxable

## Earnings Subject to Social Security tax

Earned income, such as wages, salaries, and self-employment income, is subject to Social Security taxes, shared equally by employers and employees.

In 2025, Social Security tax applies to earnings up to \$176,100, with a rate of 12.4% for self-employed individuals and 6.2% for employees.

## Pro Tip

If you expect to live into your 80s or beyond and don't urgently need the income, delaying Social Security can significantly boost your lifetime benefits. This strategy can also help reduce the risk of outliving your retirement savings by providing a larger guaranteed monthly income later in life.

# Medicare

## Earnings Subject to Medicare tax

Earned income, such as wages, salaries, and self-employment income, is subject to Medicare taxes, shared equally by employers and employees. There is no limit on earnings subject to the tax.

The tax rate is 2.9% for self-employed and 1.45% for employees. There is also an additional Medicare tax of 0.9% which applies to employee's earnings above \$250,000 (married filing jointly) or \$200,000 (single filer). There is no employer portion of the additional Medicare tax.

## Pro Tip

Your Medicare Part B and D premiums may increase based on your income from two years prior due to IRMAA (see table below). If you're approaching retirement, consider managing income through Roth conversions, installment sales, or delaying Social Security benefits to avoid higher Medicare premiums in future years.

## Medicare - Part B and Part D Costs

If your modified adjusted gross income as reported on your IRS return from 2 years ago is above a certain amount, your Medicare Part B and Part D premiums may be subject to an Income Related Monthly Adjustment Amount (IRMAA). IRMAA is an extra charge added to your premium.

**If your reported income in 2023 (for what you pay in 2025) was:**

Individuals	Married filing jointly	Married filing separately	Part B monthly premium cost	Part D monthly premium cost
\$106,000 or less	\$212,000 or less	\$106,000 or less	\$185.00	Your plan premium
Between \$106,000 and \$133,000	Between \$212,000 and \$266,000	Not applicable	\$259.00	\$13.70 + your plan premium
Between \$133,000 and \$167,000	Between \$266,000 and \$334,000	Not applicable	\$370.00	\$35.30 + your plan premium
Between \$167,000 and \$200,000	Between \$334,000 and \$400,000	Not applicable	\$480.90	\$57.00 + your plan premium
Between \$200,000 and \$500,000	Between \$400,000 and \$750,000	Between \$106,000 and \$394,000	\$591.90	\$78.60 + your plan premium
\$500,000 and above	\$750,000 and above	\$394,000 and above	\$628.90	\$85.80 + your plan premium

# Education Incentives

## Education Tax Credits

	American Opportunity Tax Credit (AOTC)	Lifetime Learning Credit (LLC)
<b>Requirements</b>	Available for first 4 years of higher education; Must be half-time or more	Available for an unlimited number of years; not limited to undergraduate/graduate programs
<b>Qualifying Expenses</b>	Tuition + required fees, course materials, computer, and internet	Tuition + required fees only
<b>Calculation</b>	100% of first \$2,000 + 25% of next \$2,000	Up to 20% of qualifying expenses
<b>Maximum Credit</b>	\$2,500 <i>per student</i>	\$2,000 <i>per tax return</i>
<b>MAGI Phaseout Range</b>	Single: \$80,000 – \$90,000 MFJ: \$160,000 – \$180,000	Single: \$80,000 – \$90,000 MFJ: \$160,000 – \$180,000
<b>Coordination</b>	Taxpayers cannot claim both credits for the same student in the same year. Eligible expenses claimed cannot be reimbursed by a 529 plan or ESA	

## Education Tax Deductions

	Student Loan Interest Deduction	Educator Expense Deduction
<b>Requirements</b>	Must have been half-time or more in a degree program	Must be a K-12 educator (private or public school teacher, instructor, counselor, etc.)
<b>Qualifying Expenses</b>	Tuition & fees, course materials, room & board, transportation, other necessary expenses	Unreimbursed ordinary and necessary expenses for your classroom (supplies, equipment, etc.)
<b>Maximum Deduction</b>	\$2,500	\$300 (\$600 if both spouses are educators)
<b>MAGI Phaseout Range</b>	Single: \$85,000 – \$100,000 MFJ: \$170,000 – \$200,000	None

# Education Incentives

## Education Savings Vehicles

	Qualified Tuition Programs (529 Plans)	Coverdell Education Savings Account (ESA)
<b>Contribution Limit</b>	No set limit (subject to gift tax)	\$2,000 per beneficiary
<b>Qualified Uses</b>	K-12 tuition (max \$10k/year) & college	K-12 & college
<b>Covered Expenses</b>	Tuition & fees, books, supplies, equipment, room & board (if at least half-time), certified apprentice programs	Tuition & fees, books, supplies, equipment, room & board (if at least half-time), payments to state tuition programs
<b>Tax Benefits</b>	Earnings are not taxed, withdrawals are tax-free if used for qualifying expenses, some states offer a deduction for contributions	Earnings are not taxed, withdrawals are tax-free if used for qualifying expenses
<b>MAGI Phaseout Range</b>	None	Single: \$95,000 – \$110,000 MFJ: \$190,000 – \$220,000
<b>Ownership</b>	Owner retains control indefinitely; unused funds can be transferred to another beneficiary or rolled into a Roth IRA (\$15k lifetime max, subject to annual limits)	Funds must be used or withdrawn by age 30; beneficiary assumes control upon reaching age of majority
<b>10% Penalty Tax</b>	Non-Qualified withdrawals are subject to a 10% penalty tax on the earnings portion + ordinary income tax; exceptions to penalty tax includes scholarships, attendance at U.S. military academy, and death or disability of beneficiary	

	Custodial Accounts (UGMA/UTMA)	U.S. Savings Bonds (Series EE/I)
<b>Contribution Limit</b>	No set limit (subject to gift tax)	\$10,000/year per owner per bond type (EE and I each)
<b>Qualified Uses</b>	Any use that benefits the child; not limited to education	Tuition and fees at eligible post-secondary institutions only
<b>Tax Benefits</b>	No tax deferral; unearned income may be taxed at child or parent rate (Kiddie Tax)	Interest excluded from federal tax if used for qualified education and MAGI limits are met
<b>MAGI Phaseout Range</b>	None	Single: \$99,500 – \$114,500 MFJ: \$149,250 – \$179,250
<b>Ownership</b>	Beneficiary assumes control upon reaching age of majority	Bonds are owned and controlled by purchaser

### Pro Tip

There is no one-size-fits-all approach when it comes to saving for education. Each account type offers distinct advantages and disadvantages depending on your goals, income level, timeline, and flexibility needs. Before choosing an account, consider how much control you want over the funds, what types of education expenses you're planning for, and how the asset will impact financial aid and taxes. In many cases, combining multiple strategies may offer the best overall result.

# Qualified Plan Limits

Maximum elective deferral to retirement plans, e.g. 401(k), 403(b)	\$23,500
Maximum elective deferral to 457 plans of tax-exempt employers	\$23,500
Maximum elective deferral to SIMPLE IRA and SIMPLE 401(k) plans	\$16,500
Limit on annual additions to SEP IRA plans: lesser of 25% of compensation (up to \$350,000), or:	\$70,000
Annual compensation threshold of employees requiring SEP IRA contribution	\$750
Limit on annual additions to defined contribution plans	\$70,000
Annual benefit limit under defined benefit plans	\$280,000
Threshold amount for definition of highly compensated employee	\$160,000
Threshold amount for definition of key employee in top-heavy plans	\$230,000
Pension Benefit Guaranty Corp. monthly pension amount (age 65, single life)	\$7,432



Catch-Up Contribution Limits		
	Age 50+	Age 60 – 63
401(k), 403(b), 457, and profit-sharing plans	\$7,500	\$11,250
SIMPLE IRA and SIMPLE 401(k) plans	\$3,500	\$5,250

# OBBBA Key Provisions

## Major TCJA Extensions

	Pre-OBBBA	Post-OBBA	Planning Impact
<b>Tax Brackets</b>	TCJA tax brackets expired after 2025	TCJA tax brackets made permanent	More certainty around long-term tax planning
<b>Standard Deduction</b>	Higher standard deductions expired after 2025	Made permanent at increased TCJA levels	More individuals claiming standard deduction
<b>Personal Exemptions</b>	Returned after 2025	Permanently eliminated	Simplifies tax planning
<b>Miscellaneous Itemized Deductions</b>	Returned after 2025	Permanently eliminated	Simplifies tax planning
<b>Child Tax Credit</b>	Increased to \$2,000 under TCJA, set to return to \$1,000 in 2026	Increased to \$2,200 and indexed for inflation beginning in 2026	Higher tax credits for families
<b>Estate &amp; Gift Tax Exemption</b>	Set to decrease to roughly \$5,000,000 in 2026	Permanently increased to \$15,000,000 in 2026, indexed for inflation	Provides major estate planning relief
<b>Alternative Minimum Tax</b>	Higher exemption and phase-out thresholds from TCJA expire after 2026	Higher thresholds made permanent with increased phase-out rate from 25% to 50%	May provide opportunities to use more incentive stock options to fill the higher exemption for AMT
<b>ABLE Accounts</b>	Increased contribution limits, Savers Credit eligibility, and 529 plan rollover provisions were set to expire after 2025	TCJA provisions made permanent	More savings opportunities for individuals with disabilities and their families
<b>Pass-Through Entity Tax (PTET) Deduction</b>	SALT deduction capped at \$10,000; 36 states and 1 locality implemented PTET SALT deductions	Individual SALT deduction is \$40,000 for most filers; no SALT limitation for pass-through entities	Creates additional opportunities for SALT deductions for pass-through entity owners
<b>Opportunity Zones (OZs)</b>	TCJA allowed investors to defer and possibly exclude capital gains invested in Qualified OZ Funds that support development in low-income communities; expired after 2028	Established a permanent OZ policy, creating a rolling 10 year designation starting in 2027; also bolstered eligibility requirements	Extends more opportunities deferral of capital gains
<b>Qualified Business Income Deduction (QBI)</b>	20% deduction for pass through income, subject to phase-outs for certain businesses based on income and wages paid; set to expire after 2025	20% deduction made permanent, phase-out amounts increased, and a minimum \$400 deduction added for taxpayers with at least \$1,000 of QBI	Greater benefits for pass-through entity owners



# OBBBA Key Provisions

## New OBBBA Provisions

	Description	Limitations	Notes
<b>Adoption Credit</b>	Made \$5,000 of the existing adoption credit refundable and inflation adjusted	Phased-out at MAGI between \$259,190 and \$299,190	Permanent
<b>State and Local Tax (SALT) Deduction</b>	Expands SALT deduction for itemizers from \$10,000 limit to \$40,000 for 2025	Phased-out at MAGI greater than \$500,00	Reverts back to \$10,000 limit in 2030
<b>Tip Income Deduction</b>	Up to \$25,000 deduction allowed for qualifying professions	Phase-out begins at \$150,000 single, \$300,000 MFJ	2025–2028
<b>Overtime Pay Deduction</b>	Up to \$12,500 deduction for single filers, \$25,000 for MFJ	Phase-out begins at \$150,000 single, \$300,000 MFJ	2025–2028
<b>Enhanced Senior Deduction</b>	Bonus \$6,000 deduction for individuals 65+	Phased-out between \$75,000 – \$175,000 single, \$150,000 – \$250,000 for MFJ	2025–2028
<b>Non-Itemizer Charitable Deduction</b>	Creates a charitable contribution deduction of \$1,000/\$2,000 for Single/MFJ for certain cash charitable contributions	N/A	Permanent beginning in 2026
<b>Car Loan Interest Deduction</b>	Allows deduction of up to \$10,000 of interest on new car loans (2025–2028); must be US assembled personal vehicles with the vehicle serving as security for the loan	Phased-out between \$100,000 – \$150,000 single, \$200,000 – \$250,000 MFJ	2025–2028
<b>529 Plan Expansion</b>	TCJA expanded qualifying expenses for 529 plans to include K-12 tuition; OBBBA further expands eligible expenses for K-12, homeschool, and postsecondary education	N/A	Permanent
<b>HSA Eligibility Expansion</b>	Expands eligibility of high-deductible health plans to Bronze-level and catastrophic marketplace	N/A	Allows more people to qualify to contribute to HSAs
<b>Trump Accounts</b>	New IRA accounts for the benefit of minors; contributions allowed in calendar years before beneficiary turns 18 and distributions allowed starting the year that the beneficiary turns 18. Must be designated as Trump accounts when started, and no contributions are allowed until 7/4/26	N/A	Applies to qualifying children born between 2025 and 2028



# About Us.



Good Works Financial is a trusted provider of tax and financial services, dedicated to helping individuals and businesses navigate complex financial decisions. Led by a knowledgeable Certified Public Accountant (CPA), our firm offers personalized guidance to address clients' unique needs. Our team stays current with industry trends and ongoing professional development to ensure top-tier service. Our offerings include tax compliance, financial planning, bookkeeping, financial statement preparation, and business advisory.

Our firm values long-term relationships, taking the time to understand each of our client's goals and challenges. With a focus on trust, integrity, and transparent communication, Good Works Financial tailors solutions to drive financial growth and prosperity. Our client-centric approach, combined with cutting-edge technology and expertise, ensures clients make informed decisions and optimize their financial resources. Whether you're an individual or a business owner, Good Works Financial is committed to providing reliable and timely financial guidance for a successful future.

## Contact Us

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