

# BASIC PERSONAL & BUSINESS TAX RETURN ANALYSIS

## Virtual Workshop

**MARCH 26 | 9 am - 3 pm**

Attend this proactive workshop and gain an understanding of the often complex and confusing topic of TAXES! Bank personnel are required to obtain and properly interpret tax returns for consumer, mortgage, and commercial lending purposes. The first part of this workshop will concentrate on personal tax return analysis while the second part will focus on the analysis of various business tax returns.

### Objectives:

- Review the basic structure of the personal 1040 federal tax return (including the various schedules and K-1 forms),
- Use analysis techniques to prepare a personal cash flow from information gleaned from the 1040 and the related schedules,
- Discuss recent changes in the tax code including how they affect the bank's "individual" borrowers/guarantors, and
- Describe how the 1040 tax return can be used to market the bank's products and services.
- Discuss the structure of a C corporation, S corporation, and Partnership (including LLC) tax return,
- Analyze business tax returns and prepare cash flows for these entities,
- Draw additional information from the business returns including identifying fraudulent tax returns, and
- Discuss updates in the tax code and proposed legislation and how they apply to businesses.

### Audience

Commercial lenders, credit analysts, mortgage lenders, consumer lenders, loan documentation specialists, branch managers, assistant branch managers, private bankers, and business development officers.

### About the Instructor

**David L. Osburn, MBA, CCRA**  
**Osburn & Associates, LLC**

David is the founder of Osburn & Associates, LLC, a business training and contract CFO firm. His extensive professional background of over 30 years includes work as a business trainer/ contract CFO and work as a bank commercial lender including the position of vice president/ senior banking officer.

### Schedule

8:45 a.m.	Zoom Login
9 a.m.	Seminar begins
Noon	Lunch
12:30 p.m.	Seminar resumes
3 p.m.	Seminar adjourns

### Virtual Live Format

Attendees will need internet access and a standard web browser to join this video and web conferencing. Attendees will receive an email with a link to join the virtual seminar, handouts, and any additional information a few days before the event.

A personal Zoom account is not necessary. You will use the link, meeting ID, and password we provide.

- You can log in on a desktop computer or laptop or download the Zoom app on a smart device.
- Internet access
- Audio on a computer or a phone line

## Registration and Pricing Information

**Check here for the MEMBER BANK ALL-ACCESS PASS: \$850 (Need a main contact/registrant)**

*The All-Access Pass includes recording and presentation slides.*

**Member: \$340 per person**

**Non-Member: \$1,360 per person**

Approximately 2 days before the program, you will receive a link to the online presentation.

Notice is required for all substitutions/cancellations. If the cancellation request is received by the NBA Education Center at least 5 days prior to the program date, the full fee will be refunded. After that date, the refund is subject to a 50% cancellation fee per registrant. Substitutions are welcomed.

*(Please register online or use the form below)*

12/04/2024



### BASIC PERSONAL & BUSINESS TAX RETURN ANALYSIS

**VIRTUAL Workshop**

**March 26, 2025**

9:00 am – 3:00 pm

Financial Institution: \_\_\_\_\_

Bank / Branch Address: \_\_\_\_\_

City/Town: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone# ( \_\_\_\_\_ ) \_\_\_\_\_

**Check here for the MEMBER BANK ALL-ACCESS PASS: \$850 (Need a main contact/registrant)**

**Member: \$340 per person**

**Non-Member: \$1,360 per person**

Please register the following:		Email Address
FIRST NAME	LAST NAME	

**ONLINE YOU MUST LOG IN TO RECEIVE MEMBER DISCOUNTED PRICING!**

**TOTAL DUE \$** \_\_\_\_\_

**Payment Choice (check one):**

☐ MasterCard ☐ VISA ☐ Discover ☐ American Exp.

Cardholder Name: \_\_\_\_\_

Card Number: \_\_\_\_\_ CVV: \_\_\_\_\_

Exp. Date: \_\_\_\_\_ Signature: \_\_\_\_\_

**Four Ways to Register:**

FAX: (402) 474-2148

MAIL: NBA Education Center,  
PO Box 80008, Lincoln, NE 68501

PHONE: (402) 474-1555

WEBSITE:

[www.nebankers.org](http://www.nebankers.org)

→ Education →

Event Calendar