



KANSAS BANKERS  
ASSOCIATION

## BASIC PERSONAL & BUSINESS TAX RETURN ANALYSIS

March 26, 2025 - VIRTUAL

### ABOUT EVENT

Attend this proactive webinar 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 webinar will concentrate on personal tax return analysis while the second part will focus on the analysis of various business tax returns.

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



### DAVID OSBURN, MBA, CCRA

David is the founder of Osburn & Associates, LLC, a business training and contract CFO firm. His extensive professional background of over 30 years include work as a business trainer/contract CFO and work as a bank commercial lender including the position of vice president/senior banking officer. His banking credentials include loan underwriting, loan work-out and business development. Osburn holds the professional designation of Certified Credit & Risk Analyst as granted by the National Association of Credit Management.

### TRAINING TOPICS:

The objectives of the first part of the webinar consist of the following:

1. Review the basic structure of the personal 1040 federal tax return (including the various schedules and K-1 forms),
2. Use analysis techniques to prepare a personal cash flow from information gleaned from the 1040 and the related schedules,
3. Discuss recent changes in the tax code including how they affect the bank's "individual" borrowers/guarantors, and
4. Describe how the 1040 tax return can be used to market the bank's products and services.

The second part includes:

1. Discuss the structure of a C corporation, S corporation, and Partnership (including LLC) tax return,
2. Analyze business tax returns and prepare cash flows for these entities,
3. Draw additional information from the business returns including identifying fraudulent tax returns, and
4. Discuss updates in the tax code and proposed legislation and how they apply to businesses.

EDUCATION & CONFERENCES

785-232-3444 | KSBANKERS.COM

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## Program Agenda

Zoom Login: 8:45 a.m.  
Seminar Begins: 9:00 a.m.  
Lunch: 12:00 p.m.  
Seminar Resumes: 12:30 p.m.  
Seminar Adjourns: 3:00 p.m.

ASSET SIZE	LIVE
\$25 mil & under	___ \$350
\$26 mil - \$100 mil	___ \$450
\$101 mil - \$250 mil	___ \$550
\$251 mil - \$400 mil	___ \$750
\$401 mil - \$750 mil	___ \$950
\$751 mil - \$1 bil	___ \$1,250
Over \$1 billion	___ \$1,550
Assoc. Members	___ \$950
Non-members	___ \$3,100

**All participants will receive a 30-day playback of the program.**

We understand circumstances arise requiring cancellation. Cancel up to five business days before the program and your registration will be refunded. There is no limit to the number of employees that can attend the virtual session from your institution. If you have more than one attending, please email Alana Seelbach at [aseelbach@ksbankers.com](mailto:aseelbach@ksbankers.com).

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

Bank Location: \_\_\_\_\_ E-mail: \_\_\_\_\_

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

Bank Location: \_\_\_\_\_ E-mail: \_\_\_\_\_

Bank: \_\_\_\_\_

Total Enclosed: \$ \_\_\_\_\_ Total Attending: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### **Three ways to register:**

1. Complete and mail registration form with payment.
2. Fax registration form, followed by mailing of payment. Please use this form as your invoice.
3. Register Online using a credit card at [www.ksbankers.com](http://www.ksbankers.com)