

READINESS AUDIT · EVIDENCE FILE

2026 Annual Federal Tax Update

Mapped against the August 2026 Statement on Standards for CPE Programs



Prepared by **ProveStead** · readiness engine

Provider	Meridian Tax Education LLC (<i>fictional — demonstration</i>)
Course	2026 Annual Federal Tax Update — QAS Self Study · Field of Study: Taxes · Program Level: Update
Date prepared	June 11-12, 2026 (catalog retrieved June 11; coverage map and live generation runs June 12)
Standards yardstick	Statement on Standards for CPE Programs, August 2026 edition (AICPA / NASBA, jointly issued)
Staged effective dates	New delivery-method applications: 2026-08-01 · Programs first published or in development: 2027-03-01 · Programs existing as of 2026-07-31 comply by: 2028-11-01 (state licensing bodies may set different dates)
Method	Coverage lane (mechanical, offline) + grounded-generation lane (retrieval-gated)

Demonstration notice. The course materials examined here are synthetic demonstration content created for a pipeline dry run; the provider is fictional and all figures are illustrative, not tax advice. This document maps those materials against the Statement on Standards for CPE Programs by locator. It implies **no NASBA or AICPA review, endorsement, or approval** of any course or sponsor, and is not a registry determination — boards of accountancy and applicable licensing bodies hold final authority over credit acceptance. The standards catalog used is a point-and-cite record (standard numbers, factual section headings, and our own paraphrases only); **no Standards body text is stored or reproduced.**

SECTION 01

Executive summary

Three findings, each anchored to a standard locator and recomputable from the course materials.

9

SATISFIED

3

FINDINGS

48

NOT
EVALUABLE

7

DECLARED
*

67

RECORDS
MAPPED

* Scope and definitions context records (introduction, §1 defined terms, effective dates) — declared applicable, not pass/fail checks. $9 + 3 + 48 + 7 = 67$.

01

STANDARD 7.02.6 · METHOD 2 WORD-COUNT FORMULA

Recommended credit overstated

The materials claim **4.0 CPE credits**, but the prescribed word-count formula recomputes to **1.04 credits** (1.0 after rounding down to the nearest fifth) — 2.96 credits short of the claim. A/V minutes are not stated and were treated as 0; every input appears in §3 for hand-checking.

02

STANDARD 5.01.2.1 · REVIEW QUESTIONS

Review-question floor not met

A self-study program carrying 4.0 credits requires at least **12** scored content-reinforcement questions (3 per credit; true/false items don't count). The program presents **6** — a deficit of six at the claimed credit level. At the recomputed 1.0 credit, the present 6 would satisfy the floor — the two findings interact.

03

STANDARD 3.01 · RELATED 8.01.1

A promised learning objective has no supporting content

Objective 4 — *"Recall updated reporting obligations for digital asset transactions, including broker reporting on Form 1099-DA"* — is disclosed to participants in advance but supported by no content in either module (keyword overlap 33%, below the 50% threshold). Independently confirmed by the live generation run in §7: asked to write the section, the engine **refused rather than fabricate**.

SECTION 02

Coverage map

Mapped against all 67 requirement records of the August 2026 Standards catalog — mechanical — no LLM involved in any check. "Not evaluable" means the materials provided no evidence either way; nothing was guessed. Those rows are predominantly sponsor-process records, design-process evidence, distribution evidence, and method-specific checks this course doesn't exercise. Seven further records are scope/definitions context (declared, not pass/fail).

Evaluated — satisfied

LOCATOR	HEADING	DISPOSITION
3.01.1	Program knowledge level	Program level stated: 'Update'

LOCATOR	HEADING	DISPOSITION
3.02.1	Prerequisite education and experience	Prerequisites and advance preparation stated
4.01	Current and accurate materials	Content year-stamped to 2026 (heuristic)
5.01.2.2	Feedback on review questions	All 6 review questions carry feedback; all explain why
6.01.2	Completion verification (self study)	Qualified assessment present: 20 questions, 70% passing
7.02.5	Basis for prescribed word-count formula	Recomputable: 730 required-reading words across 2 modules
8.01.1	Disclose significant features in advance	All checked advance-disclosure items present
8.01.2	Disclose advance preparation & prerequisites	Both disclosed in descriptive materials
9.02.2	Required documentation (self study)	Expiration policy stated, within the one-year cap

Evaluated — findings

LOCATOR	HEADING	DISPOSITION
7.02.6	Calculation of CPE credit (word-count formula)	Finding 1 4.0 claimed vs 1.04 computed
5.01.2.1	Review questions in self-study programs	Finding 2 6 present vs 12 required at 4.0 credits
3.01	Learning activities based on objectives	Finding 3 objective 4 promised, not covered

Credit recomputation Standard 7.02.6, Method 2

$$\text{credit} = [(\text{word_count} \div 180) + \text{A/V minutes} + (\text{questions} \times 1.85)] \div 50$$

INPUT	VALUE	SOURCE IN MATERIALS
Required-reading word count	730 (M1: 390 · M2: 340)	Module body text; questions excluded and entered separately
Reading minutes (÷ 180 wpm)	4.06	—
Audio / video minutes	0	Not stated in materials — treated as 0
Questions (6 review + 20 exam) × 1.85	48.10	Module review sections; exam declared in outline
Computed credits	1.04 (1.0 rounded down)	—
Credits claimed	4.0	Course outline, program information

SECTION 04

Learning objectives ↔ standard locators

All four objectives answer to Standard 3.01 and, because disclosed in advance, to Standard 8.01.1. Content coverage is the keyword-overlap ratio from the mechanical map (threshold 50%).

#	LEARNING OBJECTIVE	LOCATORS	COVERAGE	STATUS
1	Identify the 2026 inflation-adjusted amounts for individual brackets, the standard deduction, and key phase-outs.	3.01 · 8.01.1	88%	Covered

#	LEARNING OBJECTIVE	LOCATORS	COVERAGE	STATUS
2	Recognize changes to individual credits and deductions for 2026, including the child tax credit and energy credits.	3.01 · 8.01.1	100%	Covered
3	Distinguish the 2026 rules for Section 179 and bonus depreciation from prior-year treatment.	3.01 · 8.01.1	86%	Covered
4	Recall updated reporting obligations for digital asset transactions, including broker reporting on Form 1099-DA.	3.01 · 8.01.1	33%	No content

SECTION 05

Assessment alignment matrix

Scored review questions present in the materials, mapped to the section they test and the advance-stated objective that section serves.

QUESTION	MODULE SECTION	OBJECTIVE	FEEDBACK
M1 Q1 — 2026 standard deduction, MFJ (\$31,500)	§1.1 Inflation adjustments	1	Yes
M1 Q2 — refundable child tax credit cap (\$1,800)	§1.2 Child tax credit	2	Yes
M1 Q3 — PIN documentation for energy credit	§1.3 Energy-efficiency credits	2	Yes
M2 Q1 — Section 179 expensing limit (\$1,290,000)	§2.1 Section 179 expensing	3	Yes

QUESTION	MODULE SECTION	OBJECTIVE	FEEDBACK
M2 Q2 — bonus depreciation rate (100%)	§2.2 Bonus depreciation	3	Yes
M2 Q3 — foreign R&E amortization (15 years)	§2.3 Research expenditures	none stated	Yes

Floor finding (5.01.2.1): 6 scored questions present vs 12 required at 4.0 credits. Objective 4 has zero assessment items — consistent with Finding 3. M2 Q3 tests a content area no objective promises — the mirror image of Finding 3, noted for completeness. The 20-question final exam is declared but its items aren't in the package, so item-level exam alignment isn't evaluable.

SECTION 06

Grounded rebuild exhibit — every sentence carries a receipt

The engine was asked to write a participant-facing summary of the 2026 individual-provision changes, grounded strictly in the provider's own ingested materials. Retrieval ran against the owner-scoped index (owner meridian_demo, 17 chunks); top-1 score 0.699 against a 0.45 gate. Decision: **GROUND**ED. Every ^[n] links to its source chunk in the citation table below.

● **GENERATED OUTPUT · GROUNDED (EXCERPT)**

Before diving in, note that this material is synthetic demonstration content created for a pipeline dry run — the numbers and provisions are illustrative and do not constitute tax advice.^[5]

For 2026, every individual income tax bracket threshold moves upward by roughly 2.8 percent to reflect inflation adjustments.^[3] The standard deduction rises to \$15,750 for single filers and \$31,500 for married filing jointly, with an additional \$1,600 available to taxpayers who are 65 or older or blind.^[3]

On the credits side, the child tax credit holds at \$2,200 per qualifying child, with the refundable portion capped at \$1,800.^[4] Phase-out thresholds remain unchanged from 2025 — \$200,000 of modified AGI for single filers and \$400,000 for joint filers.^[4]

The energy efficient home improvement credit continues at 30 percent of qualified costs, subject to an annual cap of \$1,200. Beginning this year, every claimed item must carry a manufacturer-issued product identification number; returns that omit the PIN are systemically rejected.^[6]

MARKER	SOURCE	SECTION HEADING	RETRIEVAL
[3]	module_1_individuals	1.1 Inflation adjustments	0.5285
[4]	module_1_individuals	1.2 Child tax credit & dependents	0.4857
[5]	course_outline	2026 Annual Federal Tax Update	0.4625
[6]	module_1_individuals	1.3 Energy-efficiency credits	0.4431

Shown excerpted for length; the full output, with every sentence carrying its marker, is preserved in the structured run record. Six chunks were retrieved;

the model cited the four that carried claims into the output. The two retrieved-but-uncited chunks — [1] learning objectives (0.699, the top-1 above) and [2] Module 1 review questions (0.6348) — informed context but contributed no claims.

SECTION 07

Refusal exhibit — the engine declines to fabricate

The engine was then asked to write the section on 2026 digital-asset broker reporting and Form 1099-DA — the subject of objective 4 — grounded in the same materials. Retrieval found the *topic* (objective bullet scored 0.6073) but the generation gate found no *answer*. Decision: **REFUSED** (topic present, answer absent).

● GENERATED OUTPUT · REFUSED (VERBATIM)

INSUFFICIENT CORPUS: The excerpts contain only a course outline, program metadata, module structure, and synthetic-material disclaimers – the sole mention of digital asset broker reporting and Form 1099-DA is a single learning-objective bullet in Excerpt [1] stating that participants should be able to "recall updated reporting obligations for digital asset transactions, including broker reporting on Form 1099-DA." No substantive course section on 2026 digital asset broker reporting rules, Form 1099-DA mechanics, thresholds, effective dates, or compliance requirements appears anywhere in the provided excerpts.

"I don't have grounded material for this in your corpus, so I won't invent an answer. Two ways forward: (a) add a source on this to the corpus now and I'll ground the answer in it, or (b) I can search public-domain references for you to vet before anything is ingested."

Why this matters. This is the same gap as Finding 3, caught twice by independent mechanisms: the deterministic mechanical map flagged objective 4 as uncovered, and the live retrieval-gated generation pass — with no knowledge of the map — refused to write the missing section rather than fabricate. A system that won't bluff on the gap is the same system whose receipts can be trusted on the covered material in §6.

SECTION 08

Provenance log

Ingest manifest, owner meridian_demo · tokenizer tiktoken-cl100k_base · three source files, 17 chunks.

SOURCE FILE	SECTIONS	CHUNKS	TOKENS
course_outline.md	4	4	293
module_1_individuals.md	6	6	775
module_2_business.md	7	7	649
Total	17	17	1,717

CONFIGURATION	VALUE
Embedding model	text-embedding-3-large
Generation model	claude-sonnet-4-6
Retrieval gate	0.45 · k = 6
Compliance checks	Deterministic coverage map – no generative model; every finding reproducible from the source + stated edition

STANDARDS-CATALOG PROVENANCE**VALUE**

Yardstick

Statement on Standards for CPE Programs, August 2026 edition (AICPA / NASBA)

Retrieved

2026-06-11 via nasbaregistry.org/the-standards

Catalog class

Point-and-cite record — standard numbers, factual headings, and our paraphrases only; no Standards body text stored

Requirement records

67 (Standards 2.01-9.02.3, plus Introduction, §1 definitions, effective-date records)

Machine-readable copy

This audit's coverage map is also published as structured JSON — findings, status map, and recomputation inputs — at `sample-coverage-map.json`. The same format ships with every audit, so your own systems (or agents) can consume the results.

End of evidence file. Demonstration only — fictional provider, synthetic course content. This document implies no NASBA or AICPA review, endorsement, or approval, and is not a registry determination. Boards of accountancy and applicable licensing bodies hold final authority over credit acceptance.