Claude for CPAs

From AI Assistant to Agentic Workflows · Participant Handout · Sessions I and II

Two 50-minute sessions. Session I explains what Claude is, what it is good for, and where the professional lines sit. Session II demonstrates a tax-season workflow live. Every client shown is fictional. A bracketed number like [1] points to the reference list; forward-looking views are labeled as judgment.

Learning objectives

1. Distinguish a chatbot, a copilot, and an agent, and place Claude among the main families of AI tools.
2. Identify practical, low-risk uses of Claude in tax, accounting, audit, and advisory work.
3. Write a structured prompt using role, context, specificity, and constraints.
4. Apply existing professional obligations (Circular 230, IRC §7216, the AICPA Code and the SSTS) to AI use, including the data terms of the plan in use.
5. Explain how standing instructions and reusable skills turn a one-time prompt into a repeatable workflow with human checkpoints.

1. The plain-language decoder

Term	What it means
Large language model (LLM)	The engine underneath. It predicts and writes language.
Chatbot or assistant	An LLM you converse with. The label says nothing about quality.
Generative AI	Any AI that produces new content: text, images, code.
Agent, agentic	AI that takes a goal and carries out several steps on its own.

2. The ladder: answer, guide, or act

	Chatbot	Copilot	Agent
What it does	Answers when asked	Guides you inside one app	Takes a goal and does several steps
Where your judgment sits	After you read the answer	Between every step	Only where you place a checkpoint
The risk lives in	The answer	The step you accept	The seams between steps

Three families of tools: general assistants (ChatGPT, Microsoft Copilot, Gemini, Claude); tax and accounting platforms built on licensed professional libraries; and AI features embedded in software you already run. Products are named as examples, not endorsements.

What changed in September 2026: Anthropic combined its Cowork task mode and chat into one Claude. Claude now works out what a task needs, from a quick answer to multi-step work. By default it asks before taking an action; you can let it keep working and check in only when something needs a closer look. Pro,

Max and Ultra got it first; Enterprise since Oct. 23, 2026. Team has it now, on by default Dec. 1, 2026, unless an owner keeps it off. No date yet for Free. Check what your plan shows. [8][12]

3. The prompt scaffold

Part	What it does	Your prompt
Role	Tells it who to be	_____
Context	Gives the situation	_____
Specificity	Says exactly what, in what form	_____
Constraints	Sets the limits: cite sources, flag uncertainty, do not invent	_____

Weak: "Write a letter about missing tax documents."

Strong: "Act as a tax preparer at a small Kansas firm. Draft a friendly email to a married couple asking for three documents: [list]. Plain English, numbered, under 150 words. Do not mention amounts."

4. Where it goes wrong, and the check for each

Failure	What it looks like	The check
Confident fabrication	A fluent, invented citation or figure	Open the source and read the passage
Plausible but stale	Right-sounding, based on old law	Verify against current authority
The subtly wrong number	A transposed input that still foots	Tie it back to the source document
Hidden instructions	A document that tells the AI what to do	Treat files as evidence, not orders; limit what the tool can reach

Stanford researchers tested leading AI legal research tools built on professional libraries. They found the tools “each hallucinate between 17% and 33% of the time,” though they did better than a general chatbot (GPT-4). Claude was not tested. [9] Judgment: grounding earns a tool a place in your practice. It does not earn your signature.

5. The professional lines

- IRS guidance, Issue No. 2026-19 (June 24, 2026), Introductory Guidelines for Responsible AI Use in Federal Tax Practice: “ethical obligations of competence, diligence, and confidentiality remain unchanged.” [1]
- Circular 230 §10.22 (diligence as to accuracy). The IRS guidance: “Due diligence requires verifying the accuracy of facts, citations, and calculations produced by AI.” [1][2]
- §10.35 (competence): practitioners “must understand both the law and the technology used in their representation of clients” before the IRS. [1][2]
- §10.36 (procedures to ensure compliance): “Firms must deploy internal policies and procedures for compliance with Circular 230 in the AI space.” [1][2]
- IRS on data: use “only secure, enterprise-approved AI” and “Never upload sensitive data to unsecured sites.” [1]

- SSTS §1.4 (reliance on tools): a member “may reasonably rely on tools,” but “[u]se of a tool does not absolve the member of professional obligations.” §1.3 (data protection): “make reasonable efforts to safeguard taxpayer data.” [5]
- Confidential client information: AICPA ET §1.700.040: bind the provider to confidentiality, or obtain the client's specific consent, before the data moves. [4] Tax return information: IRC §7216 and Treas. Reg. §§301.7216-2 and -3. [3]
- Circular 230 is the rule. The June IRS guidance explains how the IRS applies it to AI; the director of the IRS Office of Professional Responsibility said on Nov. 9, 2026, that more guidance on AI and practitioner fees is expected in the coming months. [13]

Where does the data go?

Plan	What the terms say
Individual: Free, Pro, Max, Ultra [10]	Anthropic's consumer terms (the Aug. 2025 notice names Free, Pro and Max). You choose in Privacy Settings whether chats may be used to improve Claude. If you allow it, data may be kept up to five years; if not, 30 days. Deleted chats are not used for training. [6]
Business: Team, Enterprise (and the API)	Anthropic's Commercial Terms, not the consumer terms. [6] Your firm's contract governs. Read it before client data goes in.

The bright line: client data goes only into a tool your firm has approved under a contract you have read. A privacy setting is not permission to share client data, and a vendor contract is not a §7216 consent: tax return information has its own rules. [3]

What you type can become evidence. In February 2026, in United States v. Heppner, a federal court in New York held that a defendant's chats with a consumer version of Claude were not privileged. The Tax Adviser has examined what this means for the §7525 tax practitioner privilege. [14]

6. The pre-flight checklist: thirty seconds

#	Ask before any AI-assisted work leaves your hands	✔
1	Is any client-confidential data going into an unapproved tool? If so, stop.	
2	Am I competent to use this tool and judge its output?	
3	Has a competent person checked the output against the source?	
4	Did I verify the confident parts: the numbers and the citations?	
5	Do I own this result, regardless of the tool?	

7. A one-page AI-use policy: four decisions

Decision	Your firm's answer
Approved tools	_____
Approved data (client data never leaves these tools)	_____
Red lines (what AI may never do)	_____
Exception approver (one named person)	_____

8. Programming business processes in English

Level	What it is	How long it lasts
Prompt	A one-time request	One conversation
Instruction	Standing rules for how work is done	Every task you attach it to
Skill	A written procedure Claude follows	Saved, reused, improved
Workflow	Skills chained together, with checkpoints	Runs on demand or on a schedule

Anthropic describes skills as organized folders of instructions, scripts, and resources, built around a SKILL.md file, and published the format as an open standard in December 2025. [7]

Template: write one procedure as a skill

Part	Your entry
Name and trigger (when to use it)	_____
Inputs (what it reads)	_____
Steps (in order)	_____
Rules (must / must not)	_____
Exceptions (what to do when it doesn't fit)	_____
Checkpoints (where it stops for a person)	_____
Output (what, in what format, saved where)	_____

Template: place the checkpoints

Checkpoint	Where it sits	Your entry
Intent	At the start: did it understand the job?	_____
Correctness	Right after the riskiest step, usually reading the source	_____
Gate	In front of anything that can't be undone: sending, filing, deleting	_____

Set up a workspace like an engagement folder

Folder	Rule
00-instructions	Standing rules, prompts, the reviewer checklist
01-source-readonly	Source documents. Read only: never changed, moved, or deleted
02-working	Drafts and calculations
03-output	Finished deliverables for review
skills	The written procedures

9. A safe way to begin

- A reversible, low-stakes task you can check completely, such as sorting and renaming files.
- A data task with one clear correctness check, such as pulling figures from documents.
- A drafting task with an intent check, such as an internal memo.
- Only then, something that touches a client, with the gate closed until you say go.

Week	Practice plan
1	Try it on non-client work. Check your plan's privacy setting.
2	Write one procedure as standing rules and a skill.
3	Run it on fictional data. Note every correction you make.
4	Review with a colleague. Decide whether it is ready for a controlled pilot.

References

[1] Internal Revenue Service. (2026, June 24). Introductory Guidelines for Responsible AI Use in Federal Tax Practice (Issue No. 2026-19). https://content.govdelivery.com/accounts/USIRS/bulletins/41d6e70 ; PDF: https://www.irs.gov/pub/opr-taxpros/issue-number-2026-19-introductory-guidelines-for-responsible-ai-use-in-federal-tax-practice.pdf

[2] U.S. Department of the Treasury. Treasury Department Circular No. 230 (Rev. 6-2014), §10.22 Diligence as to accuracy, §10.35 Competence, §10.36 Procedures to ensure compliance. https://www.irs.gov/pub/irs-pdf/pcir230.pdf

[3] IRC §7216 (criminal) and §6713 (civil penalty); Treas. Reg. §§301.7216-2 and 301.7216-3 (consent). https://codes.findlaw.com/cfr/title-26-internal-revenue/cfr-sect-26-301-7216-3/

[4] AICPA Code of Professional Conduct, ET §1.700.001 and §1.700.040, Disclosing Information to a Third-Party Service Provider. Text checked against the Code as updated through July 2026. https://www.aicpa-cima.com/resources/landing/aicpa-ethics

[5] AICPA. Statements on Standards for Tax Services (effective Jan. 1, 2024), §1.3 Data Protection and §1.4 Reliance on Tools. https://www.aicpa-cima.com/resources/download/revised-statements-on-standards-for-tax-services-no-1-4-1-1-2024 ; quoted in Holets, D. J. (2025, Sept. 30), The Tax Adviser.

[6] Anthropic. (2025, Aug. 28). Updates to Consumer Terms and Privacy Policy. https://www.anthropic.com/news/updates-to-our-consumer-terms

[7] Anthropic. (2025, Oct. 16; updated Dec. 18, 2025). Equipping agents for the real world with Agent Skills. https://www.anthropic.com/engineering/equipping-agents-for-the-real-world-with-agent-skills

[8] Anthropic. (2026, Sept. 16; updated Oct. 23). Claude Cowork and chat are now one Claude. https://claude.com/resources/articles/cowork-is-now-claude

[9] Magesh, V., Surani, F., Dahl, M., Suzgun, M., Manning, C. D., & Ho, D. E. (2025). Hallucination-Free? Assessing the Reliability of Leading AI Legal Research Tools. Journal of Empirical Legal Studies, 22(2), 216–242. https://doi.org/10.1111/jels.12413

[10] Anthropic. Claude plans and pricing. https://claude.com/pricing (accessed Nov. 13, 2026).

[11] Anthropic. Get started with Claude Cowork. https://support.claude.com/en/articles/13345190-get-started-with-claude-cowork

[12] Anthropic. Set up and manage the new unified Claude experience for your Team organization. https://support.claude.com/en/articles/18342806-set-up-and-manage-the-new-unified-claude-experience-for-your-team-organization

[13] Waggoner, M. (2026, Nov. 9). IRS official signals additional guidance on AI, practitioner fees. Journal of Accountancy. https://www.journalofaccountancy.com/news/2026/nov/irs-official-signals-additional-guidance-on-ai-practitioner-fees/

[14] Coverstone, M. B. (2026, Oct. 31). AI risks to the Sec. 7525 practitioner privilege. The Tax Adviser. https://www.thetaxadviser.com/issues/2026/oct/ai-risks-to-the-sec-7525-practitioner-privilege/

To keep up: AICPA Artificial Intelligence (AI) Tax Resource Center. https://www.aicpa-cima.com/resources/landing/artificial-intelligence-ai-tax-resource-center

All sources checked Nov. 13, 2026. Framings drawn from Marc Hamilton, LearnVoyage AI series Sessions 1–4 (2026) and The Next Standard. Judgments are labeled as such.

Product features and terms change. Verify current terms for your own plan before use. This handout is educational and is not legal advice.