

The first page lists the most common areas of confusion in Form 13614-C. Please read through this page, and use the following pages for more specifics.

**Generally only taxpayers with large incomes and who own their own home will itemize their deductions, the vast majority of VITA clients use the standard deduction.**

Part I Q1. Your listed name needs to exactly match your Social Security card. If you have a first or last name with multiple words, please look at the example names in the detailed guide.

Part I Q1. (cont.) We may need to contact you later so please include your telephone number and optionally your email address (on page 3 Part VII Q4.).

Part I Q11. Please answer yes if you were a victim of identity theft **only** if someone falsely filed your taxes last year and not for any other situations.

Part III Q5. Refund of state and local income taxes is only a concern if you itemized your deductions last year.

Part III Q7. If you did any work outside a salaried job, you will need to report all self-employment income.

Part IV Q3. Educational expenses include tuition but also certain books, supplies, and equipment. You must bring your 1098-T forms to the VITA site to finish your taxes.

Part IV Q5. Medical expenses are only relevant for taxes if they are greater than 10% of your income **and** you itemize your deductions.

Part IV Q7. Personal property taxes on your home or car are only relevant if you itemize your deductions.

Part IV Q8. Charitable contributions are only relevant if you itemize your deductions and have receipts.

Part VI Each year, the penalties for having no health care coverage increase. If your whole household did not have full year coverage, please bring all supporting documentation including any offers of health care from any of your employers.

Part VII Q1. The Presidential Election Campaign fund helps pay for campaigns but does not affect your tax due or refund owed.

Part VIII Q2. We strongly encourage you to direct deposit any refund in your banking account as the refund will occur typically in about a week vs. a month for a check.

## Introduction

At the VITA site, you will need to bring all of your tax forms that you received from your employer, pension funds, banks, or any other sources. If you are self employed, please also bring your detailed records for your earnings and expenses. We also highly recommend that you bring along last years tax forms, as this will assist the volunteer tax preparer in completing this years for

For yourself, your spouse and any dependents, you will also need to bring either a social security card or ITIN card. The VITA sites can also assist you with applying for an ITIN number if necessary. The application process for a new ITIN number for yourself or any dependent can take from six to 10 weeks. During your visit, you will also need to bring a picture ID (typically a driver's license) issued from a government agency for each adult. In most cases both spouses should be present when having your taxes completed. If one spouse cannot be present, the attending spouse will have to take the documents home to have them signed and return the VITA site at a later date or time.

You are responsible for filling out the first three pages with correct and accurate information. The document is in eight sections, and you will fill out sections one (I) through seven (VII). Two areas are greyed out and are to be filled out by your certified volunteer tax preparer once you are at your VITA site, please leave these areas blank.

### **Part I Q1. Name** / (2. *Your Spouse's Name*)

Question 1 (2 for a spouse) is your first name, middle initial (M.I.) and Last name. These should correspond exactly to your social security card and the last years tax forms (if pertinent). The number one cause of rejects of taxes by the I.R.S. is the incorrect listing of names.

A first name is the given name or personal name for an individual. Fill in your first name in this box; your first name in some cases may have more than one word.

The M.I. field stands for middle initial; include the first letter of your middle name if applicable. Historically in the United States middle names were second first names. For example a mother might honor the child's grandmother by giving using the grandmother's name as the child's middle name. In more recent times middle names can also be the person's or spouse's maiden name. But for tax purposes, only the middle initial is required if used in legal documents.

The last name is the family name or surname. Across the world, many cultures have multiple words for the last name, or family name. Fill in one word or multiple words in the last name box on the form. Do not include any suffixes such as Senior or III. Here are some representative example names. Both first and last names can have multiple words.

Full Name	First Name	M.I.	Last Name
Nombre Entero	Nombre	Inicial	Apellido
John Mark Brown	John	M	Brown
Walter David Di Angelo III	Walter	D	Di Angelo
Thomas Lea-Smith	Thomas		Lea-Smith
Abdullah Allar-Sid	Abdullah		Allar-Sid
Jose Alvarado Nogales	Jose		Alvarado Nogales
Juan de La Rosa Y Obregon	Juan		de la Rosa Y Obregon
Pedro Paz-Ayala	Pedro		Paz-Ayala
Otto Von Wodtke	Otto		Von Wodtke
John Big Eagle	John		Big Eagle
Mary Her Many Horses	Mary		Her Many Horses
Ted Smith Gonzales	Ted	S	Gonzales
Maria Acevedo Smith	Maria	A	Smith
Robert Garcia Garza Hernandez	Robert	G	Garza Hernandez
Binh To La	Binh	T	La
Kim Van Nguyen	Kim	V	Nguyen
Nhat Thi Pham	Nhat	T	Pham
Jin Zhang Qui	Jin Zhang		Qui
Yen Yin Chiu	Yen Yin		Chiu

**Part I Q1 (Continued) Telephone Number / (Spouse's Telephone Number)**

Please include a telephone number including area code where the volunteer tax preparer can reach you. While preparing your tax returns, we may have an unanswered question, or you may need to return with additional information requiring us to call you at a later date. The second telephone number field is for your spouse, if applicable.

**Part I Q1 (Continued) Are you a U.S. Citizen? / (Is Your Spouse a U.S. Citizen?)**

Please check the Yes Box if you are a U.S. Citizen. The No Box includes many different situations. You may be a resident alien with a green card and the right to work in the U.S. You may also have a social security card but do not have the right to work. You

may be in the U.S. as a student with a F, J, M or Q visa. You might reside in the U.S. and your spouse lives in a foreign country. If you have an ITIN or wish to apply for an ITIN, please check the No Box.

### **Part I Q2. Spouse's Name**

Questions 1 and 2 are duplicates for a spouse. If you were legally married on Dec 31, please provide the same information for your spouse as for yourself for questions 2, 7, 8 and 9. More details on your official marital status will be discussed in Part II.

### **Part I Q3. Mailing Address**

Please list your mailing address in the five boxes for #3. The first section of mailing address is simply your house or building number and the name of the street. If you live in an apartment or condo, the number is in the second box. List the city in the third box followed by your state of residence in the fourth box. The last box is your zip code.

Most but not all VITA sites can only assist with federal tax returns and state tax returns where the taxpayer resided for the entire year in the same state as the VITA site. For example, if you lived in California for the entire tax year, any VITA site can prepare tax returns for you in California.

### **Part I Q4. Your Date of Birth / (7. Spouse's Date of Birth**

Please list your date of birth. For example August 28, 1949 or 8/28/1949.

### **Part I Q5. Your Job Title / (8. Spouse's Job Title)**

Please fill in your job title such as teacher, cashier, gardener, secretary or janitor.

### **Part I Q6. Last Year Were You (Full-time Student, Disabled or Blind)? (9. Spouse Disabled, Student or Blind)?**

Question 6 has three parts each of which requires a check in a Yes or No Box for yourself and your spouse, if applicable.

#### **Part I Q6a. Full-time student?**

A full-time student is defined as enrolled and attending a school for the number of hours or classes that the school considers full time. A student must have attended school for at least part of five calendar months during the year. Check the Yes box if you were a full-time student, otherwise check the No box.

### **Part I Q6b. Totally and permanently disabled?**

You are legally disabled if you are under age 65 and retired (under your company's mandatory retirement age) on permanent and total disability and receiving taxable disability income. You are not able to engage in substantial, gainful activity that can earn income. Check the Yes box if you were totally and permanently disabled last year, otherwise check the No box.

### **Part I Q6c. Legally blind?**

If you do not itemize your deductions and were legally blind on Dec 31, you qualify for a higher standard deduction. If you are not completely blind, you must have a certified statement from an eye doctor that you cannot see better than 20/200 in the better eye with contact lenses or glasses or your field of vision is 20 degrees or less. Check the Yes box if you were legally blind last year, otherwise check the No box.

### **Part I Q10. Can Anyone Claim You or Your Spouse on Their Tax Return?**

Question 10 has three boxes: Yes, No and Unsure. Each person has a personal exemption but it applies to only **one** taxpayer. An example is a young student who earned some money during the tax year, but whose parents provided half of their support. The parents can claim the student as a dependent and also get his personal exemption. Because the student did work during the tax year, he is filing his taxes but cannot does not have the right to his personal exemption, his parents do.

In some cases aging parents who receive the majority of support from their children can be claimed as a dependent on their child's tax forms.

In some cases if you have a child who needs to fill out taxes and you can claim them as a dependent you will need to know their income to calculate the complete amount for the Affordable Health Care Act.

The volunteer tax preparer will help clarify whether or not someone else can claim you as a dependent if you are unsure.

### **Part I Q11. Were You a Victim of Identity Theft or Did You Adopt a Child?**

Question 11 has part a and b with simple Yes and No Boxes

#### **Part I Q11a. Been a Victim of Identity Theft?**

If last year someone falsely filed your taxes and assume your identity, please check the Yes Box. To file your taxes this year, you will need the Identity Protection PIN (IP) provided by the IRS and bring it to your VITA site.

If you were a victim of identity theft for other financial matters such as your bank account or credit cards, please check the No Box

**Part I Q11b. Last Year Did You Adopt a Child?**

Last year did you adopt an individual under the age of 18 or a person who physically or mentally incapable of self care? If so, please check the Yes Box. Do not check the Yes Box if you adopted the child of your spouse.

If you checked the Yes Box, please bring receipts of reasonable and necessary adoption fees, court costs and attorney fees and traveling expenses related to the adoption.

**Part II Q1. Were You Single / Married / Divorced / Legally Separated or Widowed?**

On Dec 31 of last year what was your marital status? You can choose between the following five selections

**Single**

You are single if you were un-married on Dec 31 of last year and do not fit any of the other four categories below. Single for federal law purposes includes domestic partnerships, civil unions, or other formal relationships under state not federal law.

**Married**

You are considered married if on the last day of December, you and your spouse met any of the following tests:

1. You are married and living together as a married couple
2. You are living together in a common law marriage recognized in the state where you now live or in the state where the common law marriage began. (In 2015 only eight states have common law marriage: Colorado, Iowa, Kansas, Montana, New Hampshire, South Carolina and Texas)
3. You are married and living apart, but not legally separated under a decree of divorce or separate maintenance agreement.
4. You are separated under an interlocutory (not final) decree of divorce.

If you checked the Married Box please also answer the following two questions.

- a. If Yes, Did you get married in 2015?  Yes  No
- b. Did you live with your spouse during any part of the last six months of 2015?  Yes  No

The first question is did you get married in 2015; select Yes or No. If either you or your new spouse bought health care coverage through the marketplace and received a

premium tax coverage prior to marriage, the VITA program cannot help you to use the Alternative Calculation in Year of Marriage as this is out of scope. For some newly married couples, you may wish to use a professional tax preparer.

The second question is did you live with your spouse during any part of the last six months of 2015? Select Yes or No. In some cases, this question may determine if you qualify for the Head of Household Status.

### **Divorced**

If you were divorced on Dec 31 of last year, please check the Divorced Box and list the date of your final decree

Date of final decree

### **Legally Separated**

You are legally separated on Dec 31 if you were not yet divorced but had a separate maintenance agreement. If so, please check the Legally Separated Box and provide the date of your agreement

Date of separate maintenance agreement

### **Widowed**

If you are a widow or widower, you may qualify as a widower for head of household status. Please check this box if you did not remarry by the end of December last year, and your spouse died during the last three calendar years. Please also list the year of your spouse's death in the form.

Year of spouse's death

### **Part II Q2. Lists the Names of Any Potential Dependents**

The second question in part II asks you to list the names below of everyone who lived with you during the last year other than your spouse and anyone you supported but did not live with you this last year.

2. List the names below of:  
 • everyone who lived with you last year (other than your spouse)  
 • anyone you supported but did not live with you last year

If additional space is needed check here  and list on page 3

Name (first, last) Do not enter your name or spouse's name below	Date of Birth (mm/dd/yy)	Relationship to you (for example: son, daughter, parent, none, etc)	Number of months lived in your home last year	US Citizen (yes/no)	Resident of US, Canada, or Mexico last year (yes/no)	Single or Married as of 12/31/15 (S/M)	Full-time Student last year (yes/no)	Totally and Permanently Disabled (yes/no)	To be completed by a Certified Volunteer Preparer				
									Is this person a qualifying child/relative of any other person? (yes/no)	Did this person provide more than 50% of his/her own support? (yes/no)	Did this person have less than \$4,000 of income? (yes/no)	Did the taxpayer(s) provide more than 50% of support for this person? (yes/no/NA)	Did the taxpayer(s) pay more than half the cost of maintaining a home for this person? (yes/no)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)					
<b>DO NOT FILL IN</b>													

The form has enough space for four individuals. If you have more than four potential dependents, check the box to the far right and list them on page 3 in the comment section. You will list each potential dependent and answer the eight questions for each. Do not answer the last five questions that are in grey. The Certified Volunteer Tax Preparer will fill in those boxes when you meet with them.

This question is helping determine any possible dependents such as children, disabled relatives, or elderly parents that you provide support. You do not need to list here any roommates where you equally share living expenses. For each person provide the following:

**Part II Q2a. Name (first, last) Do not enter your name or your spouse's name below**

In this section provide the person's name as given on their social security card. For each dependent, you will need to bring their social security card or ITIN card to the VITA site, or last year's tax forms with them listed as your dependent. Some VITA sites can also assist in obtaining ITIN cards for dependents.

**Part II Q2b. Date of Birth (mm/dd/yy)**

Please list their date of birth in numerical format. For example 05/23/2008 for May 23, 2008.

**Part II Q2c. Relationship to you (for example: son, daughter, brother, parent, none, etc.)**

List the relationship you have with this person. A child or grandchild may qualify you for head of household status if you are not married. In some cases an elderly parent may be a qualifying person. A non-relative such as a companion or friend is not a qualifying person for head of household status.

**Part II Q2d. Number of months lived in your home last year**

In some cases, a dependent needs to live with you more than half the year to qualify for an exemption. Please list the number of months the person lived in your home.

**Part II Q2e. US Citizen (yes/no)**

Please write yes or no whether or not the person listed is a US citizen.

**Part II Q2f. Resident of US, Canada or Mexico last year (yes/no)**

Please write yes or no whether or not the person listed is a resident of the US, Canada or Mexico. You cannot claim a person as a dependent unless that person is a U.S. citizen, U.S. resident alien, U.S. national, or a resident of Canada or Mexico.

**Part II Q2g. Single or Married as of 12/31 of Last Year? (S/M)**

If the person was married at the end last year, write M; write S for single. If the person was married, to claim them as a dependent, they need to have very low income and tax liability. You will need to bring their tax information to the VITA site in order to complete your return.

**Part II Q2h. Full-time Student last year (yes/no)?**

Answer yes only if the person was enrolled and attending a school for the number of hours or classes that the school considers full time. A student must have attended school full-time for at least part of five calendar months during the year.

**Part II Q2i. Totally and Permanently Disabled (yes/no)?**

Check yes only if the person is permanently and totally disabled. Disabled means that he or she cannot engage in any substantial gainful activity because of a physical or mental condition, and a doctor determines the condition has lasted for at least a year or can lead to death.

**Do not fill out the last five boxes, they will be filled in by your Volunteer Tax Preparer.**

**Part III - Income — Last Year, Did You (or Your Spouse) Receive**

Part III is a series of questions about household income.

Yes	No	Unsure	Part III
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. (B)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. (A)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. (B)

For each of the fifteen questions, please check either Yes, No or Unsure. If you are unsure, the Volunteer Tax Preparer will help determine what type of income you did receive.

The letter before the question (A, B, M or HSA) specifies the qualifications necessary for a Volunteer Tax Preparer. All volunteers can help with clients with Yes answers that are specified as B (for Basic). All VITA sites also have sufficient numbers of volunteers that can help with Yes answers that are specified as A (for Advanced). If you marked yes for question 14 or with letter M (Military), you may need to find a specific VITA site than can help you with rental property income if you are or have been in the military.

### **Part III Q1. (B) Wages or Salary? (Form W-2)**

If you are an employee, you should receive a Form W-2 from your employer showing the pay you received for your services. Please fill in the number of jobs you had last year, and bring your W-2 forms with you to the VITA site. Please check the Yes box if you had any wages or salary.

If yes, how many jobs did you have last year?

### **Part III Q2. (A) Tip Income?**

Tip income is subject to federal income tax. You must include in gross income all tips you receive directly, charged tips paid to you by your employer, and your share of any tips you receive under a tip-splitting or tip-pooling arrangement.

You should keep a daily tip record so that you can report your tips accurately to your employer and on your tax return. You can keep the record in a diary, in an electronic file, or keep copies of documents that show your tips. Please check the Yes Box if you received tip income.

### **Part III Q3. (B) Scholarships? (Forms W-2, 1098-T)**

Did you or a member of your family receive any scholarships or grants? The money used for tuition is tax-free but payments towards room and board or money given for teaching assistance is taxable.

Each student should receive Form 1098-T from their educational institution. If a member of your household received a scholarship, please check the Yes box and bring any 1098-Ts and corresponding W-2s to the VITA site.

### **Part III Q4. (B) Interest/Dividends from: checking/savings accounts, bonds, CDs, brokerage? (Forms 1099-INT, 1099-DIV)**

Did you during the last year receive any interest or dividends from investments? If you have a bank checking or savings account, bonds, certificates of deposit (CDs) or a brokerage account, the financial institution will mail you a 1099-INT statement for interest earnings of \$10 or more.

If you have any of these accounts but earned less than \$10 of interest during the year, you may not received a printed statement from the institution but are still required to report the amount on your taxes for any amounts above 49 cents (due to IRS rounding, 49 cents would round down to 0 and is not reportable). You can take the interest amount from your year-end statement.

Any dividends earned on stock holdings will be on a 1099-DIV statement.

Please check the Yes box if you received any interest or dividends and bring your 1099 forms to the VITA site.

**Part III Q5. (B) Refund of state/local income taxes? (Form 1099-G)**

If you received a refund of your state or local taxes during the last year, the government will have sent you a 1099-G listing the amount. Only if you itemized deductions and did not take the standard deduction in the prior year, will you need to pay taxes on this refund.

Please check the Yes Box and bring the form with you to the VITA site along with a copy of your last year's tax forms.

**Part III Q6. (B) Alimony income or separate maintenance payments?**

Alimony is a payment to a former spouse under a legal divorce or separation instrument. It does not include voluntary payments that are not made under a divorce or separation instrument or child support payments.

If you received alimony during the prior year, please check the Yes box. Also bring to the VITA site a record of the payments received.

**Part III Q7. (A) Self-Employment income? (Form 1099-MISC, Cash)**

Did you work for yourself during the year whether that was full or part time employment? Please check the Yes Box and bring along any 1099-MISC forms you may have received or detailed record of your income and expenses.

**Part III Q8. (A) Cash/check payments for any work performed not reported on Forms W-2 or 1099?**

You must report all your earnings during the year even if you did not receive a form from your employer(s). If you perform household work in your employer's home for less than \$1,900 in cash wages during the calendar year, they are not required to give you a form.

Please check the Yes box if you performed any work outside of those listed on your W-2 or 1099 forms and bring along your records.

**Part III Q9. (A) Income (or loss) from the sale of Stocks, Bonds, or Real Estate? (including your home) (Forms 1099-S, 1099-B)**

During the last year did you sell any stocks or bonds? If so you should have received from your financial institution a 1099-B form. If the form has an entries in boxes 8

through 13, you will need to use the services of a professional tax preparer as these are out of scope for VITA.

During the last year did you sell any real estate? In a few cases, you may need to report the income from selling your home. For certain real estate transactions you will receive a 1099-S. If you sold real estate other than your home, you will need to use the services of a paid tax preparer.

If you received either a 1099-S or a 1099-B, please check the Yes box and bring the forms with you to the VITA site.

**Part III Q10. (B) Disability income? (such as payments from insurance, or workers compensation) (Forms 1099-R, W-2)**

Did you receive any disability income in the last year? If so, please check the Yes Box. If you are below retirement age, the income will be listed on a W-2 form, otherwise on a 1099-R form. Please bring the form along with you to the VITA site.

**Part III Q11. (A) Payments from Pensions, Annuities, and/or IRA? (Form 1099-R)**

Did you receive any payments from a pension, annuity or an IRA in the last year? If so, please check the Yes box and bring along any 1099-R forms.

**Part III Q12. (B) Unemployment compensation? (Form 1099-G)**

You must pay taxes on any unemployment compensation. If you received unemployment during the last year, the government will have sent you a 1099-G listing the amount. Please check the Yes Box and bring the form with you to the VITA site.

**Part III Q13. (B) Social Security or Railroad Retirement Benefits? (Forms SSA-1099, RRB-1099)**

Did you receive any social security payments in the last year? If so, please check the Yes box and bring your SSA-1099 form to the VITA site.

Did you receive any railroad retirement benefits in the last year? If so, please check the Yes box and bring your RRB-1099 form to the VITA site.

**Part III Q14. (M) Income (or loss) from Rental Property?**

Did you receive income or loss from rental property? If so check the Yes box and bring along any pertinent records.

The VITA program has a special certification for military personnel that covers rental property income. Some VITA sites may not be able to help you with rental property income, and you may need to use a professional tax preparer.

**Part III Q15. (B) Other income? (gambling, lottery, prizes, awards, jury duty, Sch K-1, royalties, foreign income, etc.)**

etc.) Specify

You may have received additional income from several other sources. Please check the Yes box if any of the following apply to you and specify

the type in the blank space to the far right.

**Gambling**

If you made any gambling winnings in the last year, please check the Yes Box, and write the word “Gambling” in the Specify box. You may have received Form W-2G, Certain Gambling Winnings, showing the amount of your winnings and any federal tax withheld.

**Lottery**

Winnings from lotteries and raffles are gambling winnings. Please check the Yes box and write the word “Lottery” in the Specify Box.

**Prizes**

If you received cash, bonds, cars, houses or other non-cash prizes please check the Yes Box and write the word “Prizes” in the Specify box.

**Awards**

If you received a bonus or award (cash, goods, services) from your employer, please check the Yes Box and write the word “Award” in the Specify Box.

**Jury Duty**

If you received jury duty pay during the year, please check the Yes Box and write the words “Jury Duty” in the Specify Box.

**Schedule K-1**

If you received a K-1 from any source in the year, check the Yes Box and write the words “K-1” in the Specify Box. You will need to use a professional tax preparer.

**Royalties**

Royalties include money from copyrights, patents and oil, gas, and mineral properties among other sources. Check Yes if you received royalties from any source, and write the word “Royalties” in the Specify Box.

**Foreign Income**

If you received any income from outside the United States, please check the Yes Box and write “Foreign Income” in the Specify Box. Foreign income includes wages and tips as well as any unearned income such as interest, dividends, and capital gains.

## Part IV - Expenses - Last Year Did You (or Your Spouse) Pay

Part IV is a series of questions about expenses during the year that may be tax deductible.

### Part IV Q1. (B) Alimony? If yes, do you have the recipients SSN?

Alimony is a payment to or for a spouse or former spouse under a legal divorce or separation instrument. Alimony does not include voluntary payments that are not made under a legal instrument, and do not include child support payments. If you paid in the last year alimony, please check the Yes box, and answer the question “Do you have the recipients SSN”?

If yes, do you have the recipient's SSN?  Yes  No SSN is the abbreviation for Social Security Number.

Please check Yes if you know their Social Security Number or individual taxpayer identification number (ITIN), otherwise check No. If you do not provide your spouse's or former spouse's SSN or ITIN, you may have to pay a \$50 penalty and your deduction for alimony payments may be disallowed.

### Part IV Q2. Contributions to a retirement account?

In some cases below a certain income level, you can receive a credit for any contributions you made to a retirement account. Please check the Yes Box if you contributed to a retirement account in the last year.

For the first three blanks, fill in Yes/No if you had the corresponding type of retirement account: IRA, 401K or Roth IRA. If you had another type of retirement account other than these, write the word Yes in the last blank, otherwise write No.

Please bring to the VITA site along with any W-2s any other financial statements that show these contributions if made independently from your workplace.

IRA (A)  401K (B)  Roth IRA (B)  Other

### Part IV Q3. (B) Post secondary educational expenses for yourself, spouse or dependents? (Form 1098-T)

There are two different credits for students: the American opportunity credit and Lifetime learning credit with slightly different definitions of qualified expenses.

Generally, qualified education expenses are amounts paid in last year for tuition and fees required for the student's enrollment or attendance at an eligible educational institution. For course-related books, supplies, and equipment, only certain expenses

qualify. Qualified expenses do not include room and board, insurance, medical expenses, transportation or other personal living expenses.

Each student should receive Form 1098-T from their educational institution. Please check the Yes box and bring along to the VITA site any 1098-Ts and corresponding receipts.

**Part IV Q4. (B) Unreimbursed employee business expenses? (such as uniforms or mileage)**

Last year did you incur any expenses related to your job that your employer did not pay for? You may include these expenses in your taxes if you itemize your deductions. Qualified expenses generally include business travel away from home, meals, uniforms, supplies or tools. If you had unreimbursed expenses last year, please check the Yes Box and bring all of you receipts and records.

**Part IV Q5. (B) Medical expenses? (including health insurance premiums)**

Did you have significant unreimbursed medical expenses that are greater than 10% of your income? For example, if your income was \$50,000, the first \$5,000 of medical expenses ( $\$50,000 \times 0.10$ ) do not qualify as a deduction.

These medical expenses are tax deductible only if you itemize your deductions. For most VITA clients the standard deduction is larger than their itemized deduction.

Please check the Yes Box if you had large medical expenses, and bring with you to the VITA site all your medical receipts.

**Part IV Q6. (B) Home mortgage interest? (Form 1098)**

Home mortgage interest is any interest you pay on a loan secured by your home (main home or a second home). The loan may be a mortgage to buy your home, a second mortgage, a line of credit, or a home equity loan. With home mortgage interest, you will likely itemize your deductions instead of taking the standard deduction.

If you paid any home mortgage interest, check the Yes box and bring along Form 1098 from your lender.

**Part IV Q7. (B) Real estate taxes for your home or personal property taxes for your vehicle? (Form 1098)**

Many state and local governments tax your home and your car. These taxes are deductible for federal tax purposes if you itemize your deductions.

Many homeowners pay real estate taxes along with their mortgage, and your lender will include this in Form 1098. If you pay your real estate taxes independently, you will need to bring your receipts to the VITA site.

State and local vehicle taxes are also deductible on your federal taxes if you itemize your deductions. But if you do not own a home or have significant medical expenses, you will likely take the standard deduction and cannot deduct any vehicle taxes. Vehicle taxes are often included in your annual vehicle registration, please bring these receipts along with you to the VITA site.

If there is a possibility to itemize your deductions, please check the Yes or Unsure box and bring along all your appropriate receipts and forms.

#### **Part IV Q8. (B) Charitable contributions?**

In the last year did you give money or property to a non-profit, religious organization or other qualified charity in the United States? You can only take a deduction for clothing or household items in good used condition or better.

Charitable contributions are only tax deductible if you itemize your deductions. For most VITA clients the standard deduction is larger than their itemized deduction unless you own your own home or have very large medical expenses.

Please check Yes if you have charitable contributions and itemize your deductions. You can check Unsure if you think you may wish to itemize this year. You will need receipts for any property or monies you donated.

#### **Part IV Q9. (B) Child or dependent care expenses such as daycare?**

During the tax year did you pay for daycare expenses for a child or other dependent in order to work or while actively looking for work? Was the person under care a child 12 years of age or younger at the end of December, or a dependent person physically or mentally incapable of self care?

If so, check the Yes box and bring a receipt from the provider. The receipt should include the name, address and Taxpayer Identification Number (TIN) of the person who provided the care. The taxpayer ID number is either a Social Security number (SSN) or an Employer Identification Number (EIN).

#### **Part IV Q10. (B) For supplies used as an eligible educator such as a teacher, teacher's aid, counselor, etc?**

If you are an eligible educator, you can deduct up to \$250 of any unreimbursed expenses. Qualified expenses are amounts you paid or incurred for books, supplies, computer equipment (including related software and services), other equipment, and supplementary materials that you use in the classroom. For courses in health and

physical education, expenses for supplies are qualified expenses only if related to athletics. If you have eligible expenses, please check the Yes box and bring your receipts to the VITA site.

**Part IV Q11. (A) Expenses related to self-employment income or any other income you received?**

Self-employed taxpayers can deduct the costs of running their business. Examples of expenses include advertising, transportation, insurance, interest on debt, legal and professional fees, office fees, repairs, maintenance, 50% of business meals, and utilities.

If you were self-employed during last year, did you incur any expenses in relation to your business? If so check the Yes box and bring to the VITA site your detailed receipts.

**Part IV Q12. (B) Student loan interest? (Form 1098-E)**

For some taxpayers, you can receive a tax deduction up to \$2,500 for any student loan interest you paid for yourself, your spouse or any dependents. The educational institution is required to mail you a Form 1098-E if you paid at least \$600 last year.

If you paid student loan interest to a member of your household, please check the Yes box and bring along your receipts.

**Part V - Life Events - Last Year Did You (or Your Spouse)**

**Part V Q1. (HSA) Have a Health Savings Account? (Forms 5498-SA, 1099-SA, W-2 with code W in box 12)**

An HSA is the newest of all tax-favored medical savings plans that you set up with a qualified trustee such as a bank or insurance company. Distributions from an HSA are nontaxable if the funds are used for qualified medical expenses.

A Flexible Spending Arrangement (FSA) allows an employee to be reimbursed for medical expenses and is not a HSA. Older programs such as Archer Medical Savings Account, Medicare Advantage MSA, or a Health Reimbursement Arrangement are out of scope for the VITA program and you will need to consult a professional tax preparer.

If you have a HSA, please check the Yes Box and bring with you to the VITA site along with your W-2 form and form 5498-SA that reports your contributions, and form 1099-SA that reports your distributions. Only select VITA sites have volunteers with HSA certification.

**Part V Q2. (A) Have debt from a mortgage or credit card cancelled/forgiven by a commercial lender? (Forms 1099-C, 1099-A)**

Generally, if a debt for which a taxpayer is personally liable is canceled or forgiven by a lender, the taxpayer must include the canceled amount as income. Cancellation of indebtedness can involve auto loans, credit card debt, medical care, professional services, installment purchases of furniture or other personal property, mortgages, and home equity loans.

Check the Yes box if you had any debt canceled in the last year. For credit card debit, you will have received a 1099-C from your lender. For a house abandonment, you will have received a form 1099-A. For a home mortgage cancelation, you will have received both forms. Please bring the forms with you to the VITA site.

**Part V Q3. (A) Buy, sell or have a foreclosure of your home? (Form 1099-A)**

Did you buy, sell or foreclose your home during the last year? Each of these situations has different tax implications.

If you bought a home during the year, you may begin to itemize your deductions during this year including mortgage interest, property tax and any qualified points that you paid to obtain a new mortgage.

In a few cases you are required to pay taxes when you sell your home.

A home foreclosure is treated as a home sale from which you may realize gain or loss. This is true even if you voluntarily return the property to the lender. The lender will have sent you Form 1099-A.

If any of these situations apply to your household, please check the Yes box and bring along to the VITA site all your pertinent documents.

**Part V Q4. (B) Have Earned Income Credit (EIC) disallowed in a prior year?**

If yes, for which tax year?

If your earned income credit (EIC) for any year after 1996 was denied (disallowed) or reduced by the IRS, you may need to complete an additional form to claim the credit.

Please check the Yes box if the IRS denied or disallowed your credit and also fill in the year when this occurred.

**Part V Q5. (A) Purchase and install energy-efficient home items? (such as windows, furnace, insulation, etc.)**

Tax credits are available for homeowners who installed items in their home to improve energy efficiency. These items include insulation, exterior windows and skylights,

exterior doors, and certain roofing materials. Depending upon the energy efficiency ratings of certain residential energy property costs, tax credits are also available for home heating and cooling systems.

Credits are also available for home power generation using solar or wind. A federal tax credit is also available for some electric cars. Please check the Yes Box if you made your home more energy efficient or bought an electric car during the last year.

**Part V Q6. (B) Live in an area that was affected by a natural disaster?**

Did you live in an area that was proclaimed by the president last year as a “federally declared disaster area”?

The government provides some tax relief for disaster victims including waving some late payment penalties for estimated tax payments. You may also be able to obtain a faster refund by claiming uninsured losses related to the disaster on the tax return for the previous year, usually by filing an amended return but you will need to consult with a professional tax preparer.

If yes, where?

If you were in a disaster area, please list check the Yes box and list the location in the blank field.

**Part V Q7. (A) Receive the First Time Homebuyers Credit in 2008?**

Did you receive the First Time Homebuyers Credit in 2008? If so your taxes this year will include paying back that credit interest free. Please check the Yes box and bring along your 2010, 2011, 2012, 2013 and 2014 tax returns to the VITA site.

**Part V Q8. (B) Make estimated tax payments or apply last year’s refund to this year’s tax?**

You may have to pay a penalty to the IRS if you owe at least \$1,000 in tax and have not paid during the tax year either 90% of the amount shown on the tax return, or 100% of the tax on the prior year’s return — whichever amount is smaller. Most self employed taxpayers and those with a high percentage of non-earned income elect to pay estimated taxes during the year to avoid any interest penalties.

If so how much?

If you paid any estimated tax payments during the year or applied last year’s refund to this year’s tax, please check the Yes box and list the amount in the blank field.

**Part V Q9. (A) File a federal return last year containing a “capital loss carryover” on Form 1040 Schedule D?**

Any losses on stocks in a given year can offset capital gains. In any year, you can only have \$3,000 of net losses declared on your taxes. Additional losses can however be carried over to subsequent years to offset future gains. On your prior year return did you have a capital loss carryover on Form 1040 Schedule D? If so, please check the Yes box.

**Part VI - Health Care Coverage - Last year, did you, your spouse, or dependent(s)**

**Part VI Q1. (B) Have health care coverage?**

Did you have any health care coverage for the last year? If so, please check the Yes box.

**Part VI Q2. (B) Receive one or more of these forms? (Check the box)**

Beginning in the 2015 tax year, an employer (or its insurance company) that provides minimum health coverage to an individual is required to send the IRS and the individual either form 1095-B or 1095-C showing details about the coverage.

If you received either form 1095-B or 1095-C, please check the boxes and bring the forms to the VITA site.

**Part VI Q3. (A) Have coverage through the Marketplace (Exchange)? [Provide Form 1095-A]**

If you or your family had coverage through the Marketplace, the Marketplace will send you information about the coverage on Form 1095-A. Please check the Yes box if this applies to any member of your household and bring the forms to the VITA site.

**Part VI Q3a. (A) *If Yes, Receive an advanced payment from the Marketplace to help pay your monthly health care payment?***

Did your purchase of health insurance through the marketplace including assistance with your monthly health care payment? If so, please check the Yes Box for 3a.

**Part VI Q3b. (A) *If yes, Is everyone listed on your Form 1095-A being claimed on this tax return?***

The list of individuals on your Form 1095-A should match your tax return. You will need to contact the Marketplace for any individual who no longer qualifies as your dependent, so the taxpayer who can claim the exemption will receive a Form 1095-A. If all the people on the Form 1095-A are your dependents, please check the Yes box, otherwise check No.

## **Part VI Q4. (B) Have an exemption granted by the Marketplace?**

A variety of situations exist to allow you to be exempt from health care coverage requirements. Exemptions can occur while filing your taxes including being uninsured for no more than two consecutive months, being incarcerated, living abroad, being a member of a federal recognized tribe with health care, health care sharing ministry or recognized religious sect with religious objections to insurance.

Some exemptions must be granted only from the marketplace and not while filing a tax return. These exemptions are for hardship situations and include being homeless, facing eviction or foreclosure, receiving a shut-off notice from a utility company, experiencing domestic violence, experiencing the death of a close family member, having substantial property damage due to a natural disaster, filing bankruptcy, having medical expenses you could not pay for 24 months, unexpected expenses carrying for an ill or aged family member, and a few insurance related hardship cases.

If you received an exemption from the Marketplace, you will have received a notice with your unique Exemption Certificate Number (ECN). Please check the Yes box and bring this notice and your ECN with you to the VITA site.

## **Part VII - Additional Information and Questions Related to the Preparation of Your Return**

Part VII is a series of five questions related to the preparation of your return. Questions 4 and 5 are optional questions that can help some VITA sites apply for grant money and are only used for statistical purposes. You can select the box "Prefer not to answer" if you choose.

### **Part VII Q1. Presidential Election Campaign Fund**

This fund helps pay for Presidential election campaigns, and reduces candidates dependence on large contributions from individuals and groups. The fund also helps pay for pediatric medical research. If you choose to support the Presidential Election Campaign Fund your tax or refund will not change.

If you want \$3 to go to this fund, check the You box. If you are filing a joint return, your spouse can also have \$3 go to the fund by checking the Spouse box.

### **Part VII Q2. If you are due a refund, would you like:**

#### **Part VII Q2a. *Direct deposit***

You can have your refund automatically placed in your bank account. You will receive your refund faster with a direct deposit than having a check mailed to your home. If you would like to do this, please select the Yes box and bring a copy of your check to the VITA site, otherwise select the No box

**Part VII Q2b. To purchase U.S. Savings Bonds**

You can choose to have all or part of your refund used to purchase US I Bonds in denominations of \$50, \$100, \$200, \$500, and \$1,000. If you would like to do so, please check the Yes box, otherwise check the No box.

**Part VII Q2c. To split your refund between different accounts**

A split refund lets you divide your refund, in any proportion you want, and direct deposit funds in up to three different accounts with U.S. financial institutions. If you would like to split your refund, please check the Yes box, otherwise select No.

**Part VII Q3. If you have a balance due, would you like to make a payment directly from your bank account?**

You can have your balance due automatically deducted from your bank account on a date today or in the future. If you would like to do this, please select the Yes box and bring a copy of your check to the VITA site, otherwise select the No box.

**Part VII Q4. Provide an email address (optional) (this email address will not be used for contacts from the Internal Revenue Service.**

While preparing your taxes, the VITA volunteers may need to contact you; the IRS never contacts taxpayers by email.

**Part VII Q5. Other than English, what language is spoken in your home?**

Do you speak any language(s) other than English at home? If so, please fill in the language(s) in the blank field. You can also check the box if you prefer not to answer

**Part VII Q6. Are you or a member of your household considered disabled?**

Is someone in your household disabled? Please answer yes or no by checking the appropriate box, or you may elect the Prefer not to answer option.

**Part VII Q7. Are you or your spouse a Veteran from the Armed Forces?**

Is someone in your household a veteran? Please answer yes or no by checking the appropriate box, or you may elect the Prefer not to answer option.

**Additional Comments**

Please use the following lines to write any additional comments for the volunteer tax preparer about anything else you would like to mention about your taxes. These lines are also available to list additional dependents that you did not have room for in Part II question 2.