# FROM W-4 TO 1040A

Revised November, 2000

**Note:** This lesson is designed to be taught over a three-to-five-day period. It is presented in three parts.

## PURPOSE

This lesson is to help students understand that: (1) they must pay tax, when their income goes over a certain amount; (2) they are responsible for paying income taxes through withholding as they earn income; (3) they voluntarily report their income to the government by filing a tax return; and (4) there are specific forms to help taxpayers in different situations do this. This three-part lesson will acquaint students with the basic tax forms they are likely to encounter.

#### OBJECTIVES

After participating in the suggested activities, students will be able to:

- discuss the use and importance of Forms W-4, W-2, 1040EZ, and 1040A
- determine, when given enough information, whether an individual must file a return
- identify the return form that is most appropriate for certain taxpayers
- define and use relevant concepts and terms in order to fill out Forms
   W-4, 1040EZ, and 1040A correctly.

## MATERIALS

- Student Handout 3.1, Glossary of Key Terms
- Student Handout 3.2, Form W-4 (pages 1 & 2)
- Student Handout 3.3, Are You Exempt from Withholding?
- Student Handout 3.4, The Dependency Tests
- Student Handout 3.5, Examples
- Student Handout 3.6, Case Studies
- Student Handout 3.7, Form W-2 and Form 1099-INT
- Student Handout 3.8, Should You File a Tax Return?
- Student Handout 3.9, Which Tax Return Form Should You Use?
- Student Handout 3.10, Form 1040EZ (used in Lesson 2)
- Student Handout 3.11, Tax Table (pages 1 and 2)
- Student Handout 3.12, Form 1040EZ Step-by-Step
- Student Handout 3.13, Form 1040A (pages 1 and 2)
- Student Handout 3.14, Schedule 1
- Student Handout 3.15, Standard Deduction Worksheet for Dependents (From Form 1040A Instructions)
- Student Handout 3.16, Form 1040A Step-by-Step (2 pages)
- Student Handout 3.17, The Tax Maze
- Student Handout 3.18, Lesson Summary (2 pages)
- Student Handout 3.19, Answers The Tax Maze

To get the most up-to-date tax products and information, visit our world wide website at www.irs.gov

## UNDERSTANDING Tax Forms

## **KEY TERMS**

## Ability to Pay

A concept of tax fairness that people with different amounts of wealth or different amounts of income should pay tax at different rates. Wealth includes assets and property, such as houses, cars, stocks, bonds, and savings accounts. Income includes wages, interest, and dividends.

## **Adjusted Gross Income**

Total income reduced by certain amounts, such as contributions made to a traditional IRA or for student loan interest.

## Credits

A direct reduction of tax owed. Credits are allowed for such purposes as child care expenses, higher education costs, qualifying children, and earned income of low-income taxpayers.

## **Dependent**

A person who relies on someone else for support. A taxpayer may claim an exemption for a dependent if certain conditions (dependency tests) are met. Taxpayers cannot claim themselves or their spouses as dependents.

## **Dividends**

A corporation's distributions to its shareholders from its earnings and profits.

## **Earned Income**

Includes wages, salaries, tips, net earnings from selfemployment, and other income received for personal services.

## **Earned Income Credit**

A credit that can be paid to low-income workers, even if no income tax was withheld from the worker's pay. To receive the credit, a qualified taxpayer must file a tax return.

## IRS e-file

IRS e-file uses automation to replace most of the manual steps used to process paper returns. The information on a tax return is transmitted electronically to an IRS computer where it is automatically checked and processed. Refunds can go into the taxpayer's savings or checking account by Direct Deposit. Electronic filing is faster and more accurate.

## Exempt (from Withholding)

Free from withholding of federal income tax. Must meet certain income, tax liability, and dependency criteria. Does not exempt a person from other kinds of tax withholding, such as social security tax.

## **Exemption (Personal or Dependency)**

Amount that taxpayers can claim for themselves, their spouses, and eligible dependents. The total is subtracted from adjusted gross income before tax is figured on the remaining income (taxable income).

## Federal/State e-file

Program, sponsored by IRS in partnership with participating states that allows taxpayers to file federal and state income tax returns electronically at the same time.

#### **Gross Income**

Money, goods, and property a person received that must generally be reported on a tax return and may be included in taxable income.

## **Interest Income**

Income a person receives from certain financial accounts or from lending money to someone else.

## **Standard Deduction**

An amount provided by law and based on filing status, age, blindness, and dependency that taxpayers may deduct from their adjusted gross income before tax is determined.

## Tax Withholding

Money that an employer holds back from an employee's pay to pay part or all of the employee's taxes.

## **Taxable Income**

The income on which tax is figured.

## TeleFile

Filing returns over touch-tone phone. The taxpayer must receive a Tele-File package by mail and qualify to use Form 1040EZ.

## 1040PC

A condensed paper tax return prepared on a personal computer using IRS-accepted tax preparation software, plain paper, and a printer. The return is mailed. Refunds go into the taxpayer's savings or checking account by Direct Deposit.

## **Unearned Income**

Income other than payt for work performed. Interest and dividends from savings or investments are common types of unearned income.

## Withholding Allowance

Claimed by an employee on Form W-4. An employer uses the number of allowances claimed, together with income earned and marital status, to determine how much income tax to withhold from wages.

5 minutes



Opening the Lesson: Voluntary Compliance, Pay-As-You-Go, and Tax Withholding



Distribute copies of Student Handout 3.1, "Glossary of Key Terms"

The following discussion is designed to clarify three main concepts that lie behind the use of the forms discussed in this lesson. Other lessons touch on these concepts, but it is important for students to understand them here.



Permit a minute or so of debate of the question. Then elicit, if possible, or explain the concept of "voluntary compliance."

Ask, "Do you have to file a tax return and pay taxes?"

The U.S. income tax system is built on the idea of "voluntary compliance." This means that it is left to the taxpayer to keep the necessary records, file a return on time, pay any required taxes, and meet other requirements of the tax law. The system is built on trust in citizens to know their responsibilities and to do what needs to be done. Taxpayers voluntarily follow the steps the tax system lays out. Not doing so can result in penalties.

Elicit, if possible, or explain the concept of "pay-as-you-go" or "tax withholding." Ask, "How do most taxpayers pay their income taxes?"

Most people's income comes from salary or wages earned in a job. In the "pay-as-you-go" method of tax payment, a taxpayer must pay the tax as income is earned or received during the year. For example, an employer withholds tax based on wages paid and information the employee provides on Form W-4. This process is called "tax withholding."

Elicit or explain the advantage for taxpayers of not being "hit" with a sudden tax bill and the Government's need for uninterrupted revenues.

Ask, "What is the advantage of withholding for taxpayers? For the Government?"

Without tax withholding many people would find it difficult to save enough money to pay their income taxes all at once. Government services might be disrupted and undependable if they were not funded on a continuous basis.

30 minutes





Developing the Lesson

Activity 1—Filling Out a Form W-4

Distribute copies of Student Handout 3.2, "Form W-4" or use an overhead projector to display it. If you haven't previously distributed Student Handout 3.1, "Glossary of Key Terms," do so now.

They should notice that on the front there are directions and two parts and on the back two parts and a table.

Have the students look over the form.

Ask whether any of the students have filled out a Form W-4. Ask one of them who responded positively, "What did you do with it after you filled it out?"

The bottom part of the first page is cut off and given to the employer (or the personnel officer, etc.), as directed on the form.

Form W-4 used in this lesson is for 2000. Form W-4 for 2001 should be available starting in late November 2000.

# Ask, "Why does an employer need this form from each employee?"

The form helps the employer figure how much to withhold from the employee's paycheck.

## Ask, "What is the rest of the form used for?"

The other parts are instructions and worksheets. The worksheets help you figure out how to fill in the bottom part of the form you give to your employer.

Tell the students that the Form W-4 is used by all employees, including some whose tax situations are very complex. Most taxpayers will not need to use all parts of each worksheet.

Oversee the students as they fill out the distributed copies of the W-4 forms, or demonstrate how to fill one out if you are projecting it on an overhead, using the following steps.

Have the students fill in lines 1 and 2.

Ask, "What could happen if you write your social security number incorrectly, use a name other than the name on your Social Security card, or make a mistake on your address?"

Errors and inaccuracies might delay or prevent a tax refund and you may not receive proper credit for social security taxes you paid.

# Ask, "If you don't have a Social Security Number (SSN), where can you get one?"

You apply for one by filing Form SS-5 with the Social Security Administration (SSA) office (check the local phone book) for the address.

Have the students look at line 7.

## Ask, "Who can explain the phrase, 'exempt from withholding'?"

People who are "exempt from withholding" don't need to have federal income tax taken out of their paychecks, usually because they earned very little income.

Encourage discussion.

Ask, "How do you know whether you are 'exempt from withholding'?"



Distribute copies of Student Handout 3.3, "Are You Exempt from Withholding?" Have a volunteer read the two bulleted sentences following line 7 on Form W-4. Have the class look at the diagram on Student Handout 3.3 and compare the rules for dependents and other people.

Distribute Student Handout 3.4, "The Dependency Tests."

Ask, "Who can be claimed as a dependent?"

Students are likely to respond that dependents are usually underage children.



Have the students look at "Test 1: Relationship or Member of Household Test" on the handout. Ask, "How many of these dependents described are not underage or not the taxpayer's child?"

Students should conclude that many relatives and even non-relatives can be dependents.

Quickly review the other tests for dependency status: joint return; citizenship or resident; gross income (including student status); support. You may want to pause over Test 2, gross income, and discuss the dependency status of students.

A student dependent is the taxpayer's child who is under age 19 at the end of the tax year or under age 24 and a full-time student for some part of each of five months during the calendar year. The student must meet the other dependency tests except the gross income test.

Return to Student Handout 3.3 and line 7 of Form W-4.

Ask, "Suppose your parents plan to claim you as a dependent. Can you claim an exemption from withholding?"

If all the conditions on Student Handout 3.3 are met, the employee can write "EXEMPT" in box 7 and sign and date Form W-4. Most employees will need to fill out the other lines.

Have the students look at line 5 of the Form W-4.

Ask a volunteer to read the definition of "withholding allowance" from Student Handout 3.1, "Glossary of Key Terms."

Point out that they will use withholding allowances to complete the Personal Allowances Worksheet in the upper part of the front of Form W-4.

Run through lines A through H quickly.

Ask students to fill out the worksheet as it applies to their own situation.

Some may have to review the definition of "dependent."

IOBIT HANDOLT 3.5

Explain that for some students the correct answer on line H will be zero.

Have the students enter the number from line H of the worksheet in box 5 of the certificate part of the Form W-4 unless they qualify for exemption from withholding.

Distribute Student Handout 3.5, Example 1 and Example 2. Have the student look at Example 1.

Ask, Why does Jay qualify as exempt from withholding?

Note that Jay does not need to complete any of the lines on the Personal Allowance Worksheet. Also note that his income will not exceed \$700.

Emphasize that an exemption claimed on Form W-4 is the federal income tax withholding only. Jay will still have withholding for social security tax and possibly other things.

Have the student look at Example 2.

Explain that employers have tables that tell them how much to withhold for married and single employees, and for employees with different salaries and withholding allowances. Taxes may be higher on the same income amount for a single person than for a married couple filing a joint return.

Call attention to line 6 ("Additional amount, if any, you want withheld from each paycheck.")

Ask, "Why would anyone want to have extra deductions made from a paycheck?"

Some people may have income from other sources, such as interest or dividends. If more tax is withheld, more of their tax liability will be paid "as they go," and they will not have to come up with a large lump-sum payment or possibly pay estimated taxes or underpayment penalties.

Point out that now Denise has a job. Jeffrey may want to file a new Form W-4 with his employers to change his withholding. Ask, "What are the three ways Denise can have extra tax withheld?"

On line 3 she can check the box for "Married, but withholding at higher Single rate." Her employer will withhold more tax than if she checks the box "Married." This method works only for married people.

Emphasize that tax withheld may not be equal to the total tax owed.

Be sure students understand the difference between claiming:

- Zero withholding allowances: More tax will be withheld; and
- Exemption from withholding: No federal income tax will be withheld.

In the Personal Allowances Worksheet, and on line 5 of Form W-4, Denise can enter fewer allowances than she is entitled to take, down to zero. Each allowance a taxpayer claims authorizes the employer to withhold less tax. Both single and married people can use this method. (There are penalties if a taxpayer claims too many allowances for his or her situation.) On Line 6, as shown, Denise can ask to have extra money withheld from each paycheck. Both single and married people can use this method.

Points out the worksheets on page 2 of Form W-4 and the second bullet under line H of the Personal Allowance Worksheet.

Ask, "Can anyone tell why Denise used the Personal Allowances Worksheet and not the Two-Earned/Two Job Worksheet on the back of Form W-4?"

The Browns' combined income for the year does not exceed \$60,000. Emphasize that tax withheld may not be equal to the total tax owed.

Some people may have more withheld than they owe. They will get a refund when they file their returns. Other people may owe more tax than the amount withheld from their wages. They will have to send a payment with their return. Some may be subject to a penalty for underpayment of their taxes.

If time permits, distribute Student Handout 3.6, Case Studies, and two fresh copies of Student Handout 3.2, Form W-4 to each student. Have the students work on Case Study A.

Hint for the students: The instructions at the front and top of Form W-4, "Two Earners/Two Jobs" will help.

Ask, "Can you see why David does not need the Two-Earner/Two Job Worksheet?"

His combined earnings do not exceed \$34,000. See the second bullet under line H on the Personal Allowances Worksheet.

Ask, "How many allowances would David be entitled to claim on line 5 of Form W-4 if he had only the job with Employer A during the year?"

Two: one each from lines A and B of the Personal Allowances Worksheet. David would reflect the total on line H.



Activity 2: Form W-2 and Form 1099-INT (5 minutes)



Distribute copies of Student Handout 3.7, "Form W-2 and Form 1099-INT"

Explain to the students that by law employers must give their employees a copy of Form W-2 by January 31 of each year. Employees with more than one employer should get one from each employer.

## Point out the following boxes on Form W-2:

**Box c:** Name and address of the employer

**Box e:** Name and address of the employee

**Box d:** Employee's Social Security Number

**Box 1:** The employee's actual pay for the year from this employer

**Box 2:** The amount of federal income tax withheld.

Tell students that taxpayers must attach Copy B of Form W-2 to their federal income tax return. It is in their interest to double-check the information on their Form W-2 and to report any problems or mistakes to their employers right away.

Go back to Student Handout 3.1, Glossary of Key Terms. Have a student read the definition of "unearned income."

Point out Form 1099-INT on Student Handout 3.7 to the students. A bank or other financial institution sends this form to taxpayers who have "unearned income" to show how much interest income was earned. A copy is also sent to the IRS. Taxpayers must include unearned income in the total income they report on their return.

1 class period:



Optional



If any class time remains, you may have the students begin working on the first of the Case Studies (Student Handout 3.6) used in the *Extending* the Lesson section.





## Filing a Return and Form 1040EZ

## 1. Deciding Whether To File

In this lesson students learn to complete a paper return. Returns can also be filed electronically by computer (through e-file) or by TeleFile. (See Student Handout 3.1 - Glossary of Key Terms.)

Ask, "What does, 'file a tax return' mean?"

To file a tax return means to mail or electronically transmit to an IRS Service Center the taxpayer's information in a specified format, about income and tax liability.

# Ask, "Does everyone need to file a tax return?"

No, some people do not need to file a return. However, if they had federal income tax withheld from their paychecks, they should file a return to get their refund. They may also need to file if they qualify for the earned income credit or additional child tax credit.



Distribute copies of Student Handout 3.8, "Should You File a Tax Return?"

Have students work through the series of questions and answers to decide whether they, or someone in a hypothetical situation, should file a return. To make sure students understand filing requirements, ask for a show of hands in response to such questions as, "How many of you are claimed as a dependent on the return of your parents or someone else?" Students may need to review the definition of dependent by looking at Student Handouts 3.1, "Glossary of Key Terms," and 3.4, "The Dependency Tests."

Students claimed as dependents by someone else should look at question 1 on the upper half of Handout 3.8 and study the diagram underneath it.

# "How many of you are not claimed as a dependent?"

Students who are not claimed as someone's dependent should look at question 2 and the diagram on the lower half of Handout 3.8.

## "How many of you are married?"

Students who are married should look at the question in the left-hand box of the appropriate diagram.

## "How many of you are not married?"

Students who are not married should look at the question in the right-hand box of the appropriate diagram.

## 2. Deciding Which Form To File

Ask, "Suppose you've decided that you need to file a tax return. What form do you use?"

Everyone who files a tax return uses some version of Form 1040. Besides the standard Form 1040, there are two easier versions, 1040A and 1040EZ. These are for people whose tax situations are relatively simple.

STUDENT HANDOUT 3.9

Distribute copies of Student Handout 3.9, "Which Tax Return Form Should You Use?"

Have the students look again at Student Handout 3.1, "Glossary of Key Terms." Call their attention to the definition of "Exemption (Personal or Dependency)" and make sure they understand the distinctions among this term, Exempt (from Withholding), and Withholding Allowance discussed earlier in Lesson 3.

Exemption, as it is used on tax returns, is a set amount for each taxpayer and each eligible dependent that is subtracted from adjusted gross income to reduce the amount on which tax is figured.

Ask students, "Which form are most high school students likely to use?"

Unless they are married and have dependents or have considerable amounts of unearned income, most high school students will use Form 1040EZ.

Ask, "Which form would the chief executive of a large real estate corporation be most likely to use?"

Anyone with income from rent, sale of stocks or mutual funds, self employment, or similar sources of income would need to use Form 1040. Form 1040 must also be used if taxable income is \$50,000 or more.

## 3. Filling Out Form 1040EZ

Have the students fill out Form 1040EZ using either Student Handout 3.12 or the instructions on the back of Form 1040EZ. If they use both simultaneously, they may become confused. They will also need to use Student Handout 3.11 - "Tax Table" for line 10.

In the "Income" section of the form, students will need to decide whether they can be claimed as a dependent by someone. Have them review Student Handout 3.4, "The Dependency Tests" if they are in doubt. Students must check "yes" on line 5 if someone can claim them as a dependent, whether or not that person actually does.



Distribute copies of Student Handout 3.10 - forms 1040EZ; Student Handout 3.11, "Tax Table"; and 3.12 Forms 1040EZ Step-by-Step.

You may want to display Form 1040EZ using an overhead projector. If you prefer that the students fill out the forms for some fictitious rather than themselves, see alternative activity, below.

Hint for students using Student Handout 3.12 to keep from losing their place they should check off each step as they complete it.

If they can be claimed as a dependent, they will probably use the worksheet on the back of 1040EZ. They will probably want to know the meaning of \$700 printed on line B. (If they use Handout 3.12, they will be able to fill out Form 1040EZ without using the worksheet, but they won't understand where the figures come from.)

\$700 is the minimum standard deduction for a dependent. At line D, the 2000 maximum standard deduction is \$4,400 for single people and \$7,350 for married people filing a joint return. The worksheet shows that all dependents may deduct at least \$700 and no more than \$4,400, depending on how much they earned. Those who can be claimed as dependents of others cannot take an exemption for themselves because that exemption can be or is claimed by the other person.

Alternative or additional activity:



Distribute Student Handout 3.6, "Case Studies."

Have students fill out Form 1040EZ for Joseph Red, Case Study B.

l class period:



Ask students to look again at Student Handout 3.9, "Which Tax Return Form Should You Use?"

## 1040A and Beyond

Ask the students to look at the situations that make Form 1040A rather than Form 1040EZ the better choice for certain taxpayers.

Form 1040A should be used instead of Form 1040EZ if the taxpayer claims any dependents, has more than \$400 of interest and/or income from dividends, annuities, or certain other sources, and/or is entitled to certain income adjustments and credits. For situation beyond the scope of Form 1040A, taxpayers should use Form 1040.



Distribute copies of Student Handout 3.13, "Form 1040A," Student Handout 3.14, "Schedule 1. And Student Handout 3.15 Standard Deduction Worksheet for Dependents (Form 1040A Instructions). Have the students look over Form 1040A. Call their attention to lines 7 through 15 in the section, "Income." Have the students look at line 8a, "Taxable interest." Point out that to fill out some of these lines, you have to fill out other forms or worksheets first. If your interest income is more than \$400, for example, you have to complete and attach Schedule 1, Part I.

On Form 1040A, there is space to report income from a variety of sources, including line 8b, "Tax-exempt interest"; line 9, "Ordinary dividends"; and line 11b, "Total IRA distributions." The worksheet for dependents allows for more situations than the equivalent worksheet on page 2 of Form 1040EZ.

You may want to provide a copy of the 1040A instructions for students to examine. You can get it at your local IRS office or certain public libraries by calling 1-800-TAX-FORM, or by visiting the IRS website at www.irs.gov.

Line 9 may require completion of Schedule 1, Part II. Lines 11b, 12b, 16 and 17 of Form 1040A refer taxpayers to the instructions. Tax Tables used to complete Forms 1040EZ and 1040A are in the instructions.

Point out that there are several places on Form 1040A where specific schedules are required for taxpayers to get special credits.

Students who might need more information about the credit for child and dependent care expenses or the earned income credit should be directed to the instructions and the appropriate schedules and worksheets.

Line 27 provides for credits for child and dependent care expenses with completion of Schedule 2. Line 28 asks for Schedule 3 to figure the credit for elderly or disabled people. Line 30 is used to claim the child tax credit. Line 29 asks for Form 8863 to claim the education credits. Accurate completion of any of these could lower the taxes owed.



Distribute copies of Student Handout 3.16, "Form 1040A Step by Step," and Student Handout 3.11, "Tax Table," or use a projector to show them to the class. Have the students use Handout 3.16 to fill out Form 1040A, either individually or as a class. In the latter case, you may want to demonstrate how to complete the form accurately by filling out the form you have projected or by talking through the steps aloud.

You may wish to have students use Student Handout 3.6, "Case Studies." Students can use the information in Case Study D to practice filling out Form 1040A instead of using information about

themselves.

Students should check each item on Handout 3.16 as they complete each step of the process of filling out Form 1040A.



## Concluding the Lesson



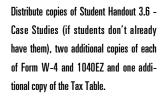


Distribute copies of Student Handout 3.17, "The Tax Maze." Have students use any remaining class time to work the puzzle, or encourage them to take it home and try it.

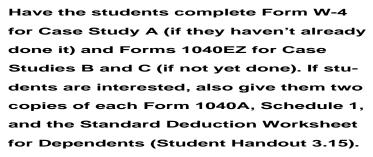
Distribute copies of Student Handout 3.18, "Lesson Summary," and Student Handout 3.19, "Answers – The Tax Maze." Make sure that any students who were absent from the lesson receive all the handouts.

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## Extending the Lesson



(homework assignment)





STUDENT HANDOUT 3.15

# EMPLOYER A

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	Form W-4 (2000)
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<b>₽</b> {	For accuracy, and regimental and consists and a live an	ent regionalment statisment on page 2. • If you are single, have many then one job and your combined seminos from all jobs seased \$34,000, OR If you	tambined nembra	from all jobs excessed \$3	,000, OR If you
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-	Total to the standard of the s	wing from the H above Off from	the ecodoscile w	darkent on page 23 B	- -
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TOTOLE THE PROPERTY OF THE PRO	Income Attach Town(s) We have We have the not standy any payment	Note, You ment thisk Yes or No.	Payments and tax	Refund  Base it directly deposited for page 20 and fill in 11b, 11b, and 11d,	Amount you owe library at the complex of the comple

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ent to the thirty of the thirt	<ul> <li>Your filing status is single or innusery 1, 2001, and not blind at the end of 2000.</li> <li>You do not claim any dependents.</li> <li>You then of the single or innusery 1, 2001, and not blind at the end of 2000.</li> <li>You do not claim a student learn interest datoction (see page 8) or an education credit.</li> <li>You had only vages, salaries, tips, texable subclarship or fellowship grants, unemployment compensation, qualified state thirst pregame architect, and have framment from dividence, and your caught interest was not ever \$400. But if you same tips, including allocated tips, that were planning to use From 1040EZ for a child who received Alasha Permanent Fund dividend, see page 12. If you were planning to use From 1040EZ for a child who received Alasha Permanent Fund dividends, see page 14.</li> <li>You that not receive may alwance entraid imoone credit payments.</li> <li>You that not receive may alwance termed imoone credit payments.</li> <li>You de not see about your filling action, see page 11. If you here question about dependents, nee Taile Tay to here question about dependents, nee Taile Tay to here green 15.</li> </ul>	the under 65 on the end of 2000. It was \$50,000. It was credit. Uncertailty and divideola, the flower from the received Alaska or received Alaska or received Alaska see page 65.
Filtre in your return your return ret	Rutes your (and your spouse's if married) social security number on the front. Because this form is read by a machine, please print your numbers itselfse the boxes like this:    A   A   A   B   A   A   A   A   A	use this form is use dallar eigne. each as on tiff you received a was withheld W-2 from from
Worksheet for doponates and doponates and doponates and	Use this workshoot to figure the amount to enter on the 5 if someone can olds agree if instrictly as a degendent, even if that present chooses not to do so To someone can claim you as a degendent, when if that present stacks (see page 6).  A. Amount, if any, from line I on front.  E. Minimum standard deduction.  C. Enter the larger of the A or that B bare.  D. Meanimum standard deduction. If single, cut-r 4,600,00; if  E. Enter the smaller of time C or line B bare.  F. Examption amount.  F. Examption amount.  F. Examption amount.  F. Examption amount.  F. Harrid and surface of the claimed as a degendant, enter B.  —only one of you can be claimed as a degendant, enter 2,800,00.  G. Add lines B and F. Enter the total bare and on line if on the front edge-sulem, enter 7,800,00.  G. Add lines B and F. Enter the total bare and on line if on the front degendent, enter 7,800,00.  F. Single, enter 7,800,00. This is the total of your standard deduction (4,490,00) examption (2,800,00).	m year (or year fined out if  2.500.00  B. 4.400.00  E. 2.500.00  E. 2.500.00  F. 0.00  G. 2.500.00  F. 0.00
Maling return	Mail your return by April 16, 2001. Use the envelope that came with your booklet. If you do not have that envelope, see page 32 far the address to use.	idet. If you do not
Petd	Holes possible of perjusy, I desires that I have semakent this voters, and to the host of my knowledge and before it is tone, correct, and convenience and estress of moves provided for the desirable in the perjusy of moves provided for the forest part. The desirable is based on all information of which I know the many of the perjusy of moves of moves perfuse the forest part. The desirable is based on all information of which I know the many that the perjusy is the moves of the perjusy of the perj	lot, is in one, correct, and demosition of which I have
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Son page 21.	First new (or your )	
		Porm 1040EZ (2000)

1040EZ	Income Tax Return for Single and Joint Filers With No Dependents 2000 OMB No. 1545-0675
	Your first name and initial Last name Your social security number
Use	Susan A. Black If a joint return, spouse's first name and initial Last name 987 00 2086
the	
IRS	Home address (number and street). If you have a P.O. box, see page 12. Apt. no. Spouse's social security number
label here	601 Turnbolt Street City, town or post office, state, and ZIP code. If you have a foreign address, see page 12.
liere	D.I. MI Wasan
Presidential Campaign (p. 12)	Note. Checking "Yes" will not change your tax or reduce your refund.  Do you, or spouse if a joint return, want \$3 to go to this fund?
Income	Dollars Cen  1 Total wages, salaries, and tips. This
Attach Form(s)	should be shown in box 1 of your W-2 form(s). Attach your W-2 form(s).
W-2 here. Enclose, but do not attach,	2 Taxable interest. If the total is over \$400, you cannot use Form 1040EZ. 2
any payment.	3 Unemployment compensation, qualified state tuition program earnings, and Alaska Permanent Fund dividends (see page 14).
	4 Add lines 1, 2, and 3. This is your adjusted gross
Note. You must check	income.  5 Can your parents (or someone else) claim you on their return?  Yes. Enter amount No. If single, enter 7.200.00.
Yes or No.	from worksheet on back.  If married, enter 12,950.00. See back for explanation.
	6 Subtract line 5 from line 4. If line 5 is larger than line 4, enter 0. This is your taxable income.
Payments and tax	7 Enter your Federal income tax withheld from box 2 of your W-2 form(s).
	8a Earned income credit (EIC). See page 15. b Nontaxable earned income: enter type and amount below.  Type \$ 8a
	9 Add lines 7 and 8a. These are your total payments. 9
	10 Tax. Use the amount on line 6 above to find your tax in the tax table on pages 24–28 of the booklet. Then, enter the tax from the table on this line.
Refund	11a If line 9 is larger than line 10, subtract line 10 from line 9. This is your refund.
Have it directly	b Routing number
deposited! See ' page 20 and	▶ c Type: d Account
fill in 11b, 11c, and 11d.	Checking Savings number
	<u> </u>
Amount you owe	12 If line 10 is larger than line 9, subtract line 9 from line 10. This is the amount you owe. See page 21 for details on how to pay.
I have read this ret return is true, corr	cura. Under penalties of perjury, I declare that to the best of my knowledge and belief, the
Sign here	Your signature Spouse's signature if joint return. See page 11.
Keep copy for your records.	Date Your occupation Date Spouse's occupation Only Only 6 7 8 9
May the IDS die	scuss this return with the preparer shown on back (see page XX)?

# CASE STUDY D

 					CAMB No. 1840-0005
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	Home address purchase and means; if you have a PAC box, now page 30.	I P.O. boy not page 30.		Apt no.	▲ Important ▲
or type	Style 1 Child Street  Or, hours point on the state of the	yan hana a kaniga adalam, ana p			You must enter your BEN(s) above.
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Ohnok only one box.		ofth qualifying person it, enter this child's m	n). (See page 2 amehera. ►	1.) If the qualify	ng person is a child
	6 Caulifying widow(sr) x	vith dependent child	) earn aborne	. Peel	). (See page 22.)
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		(5) Dependent's social security number	6.5	re (4) VII qualitying only for child	
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departents, may program					- and not like and you has to discuss or
					A state of
	d Total number of exemptions daimed	ors claimed.			0
moome	7 Wages, estative, tips, etc. Attach Form(s) W-2	∵Attach Form(a) W-2	2	7	320000
Form(s) W-2		Principal II marke	T	2	000
i z	b Tex-case of Interest Do not include on line Bu.  O Criticary differents. Aftech Schedule 1 if required.	tinciude on line Be. Schedule 1 if require	8		
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	1_		12b Texable amount		
introces, but on not attach, eny payment.	and amultities. 12s (see page 20).  13 Unemployment compension, qualified state titlion program earnings and Absis. Permanent Fand dividents.	ation, qualified state und dividends.	(see page 26). tultion program earn	re 26). 12b n earnings, 13	
	14e Sodel security benefits. 14e		14b Taxable amount (see page 28).	''	
	15 Add lines 7 through 14b (fer right column). This is your total income.	er right column). This	is your total line	Xome. ▼ 15	4 1 00 00
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groed	Student forn interest declaration (see page 30).     Add lines (6 and 17. These are your total adjustments.)	iofon (see page 30). ee are your total ad	17 Letmonto.	19	

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# CASE STUDY D

Schedule 1 Form 1040A)	Department of the Transport Internal Fernal Bendon Internet, and Ordinary Dividends for Form 1040A Filests	OMB No. 1245-0085
Eric H. Grey	i (báth Grey	Town social mounts manual 059 000; 3212
	Note, if you received a Form 1099-NT, Form 1099-CID, or autastitute statement from a brokerage firm, enter the firm's name and the total interest shown on that form.	datement from a m on that form.
(See page 60 and the Instructions for Form	1 List rame of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see page 80 and last this interest first. Also, show that buyer's social security number and address.	Amount
1040A, line Be.)	Bryan National Bank	1 900 00
	2 Add the amounts on the 1.	0000
	3 Excludable interest on series EE and I U.R. servings bonds lesued after 1889 from Son R. Illes 14 Vol. and which Earn Son Son Son Son Son Son Son Son Son So	
	4 Submed line 3 from line 2. Enter the result here and on Form 1040A, line 8s.	00006
E Ted	Note. If you received a Form 1095-DW or autoditure extrament from a brokerage firm, enter the first name and the ordinary dividends shown on that form.	brokerage firm, enter
Crothery dividends	6 List name of payer, include only ordinary dividends. If you meahed any outbling gain distributions, see the instructions for Form 1049A. Inc. 10.	To an
of the co		9
for Form 1040A, The Q)		
	$I \cup I$	
	5 Add the amounts on the C. Enter the trait nere and on Form 104ths, the 9.	9
Photowork	For Paperwork Reduction Act Notice, see Form 1948A Instructions. Gal. No. 120781	Schools 1 Form 1040A) 2006

	QI I	dard Deduction Worksheet for Dependents—Line 22	Keep	for Your Records
Use	e thi	s worksheet only if someone can claim you (or your spouse if married filing jointly) as a dependent.		
1.	Add	\$250 to the amount from Form 1040A, line 7. Enter the total		1. 3450,00
2.	Mir	imum standard deduction		2700.00_
3.	Ente	or the larger of line 1 or line 2		3, 3450.00
4.	Ente	er the amount shown below for your filing status.		
	•	Single—\$4,400		
	•	Married filing separately—\$3,675		4. 4400.00
	•	Married filing jointly or qualifying widow(er)—\$7,350  Head of household—\$6,450		
	•	Head of household—\$6,450		
5.	Sta	dard deduction.		
	a.	Enter the smaller of line 3 or line 4. If under 65 and not blind, stop here and enter this amount Form 1040A, line 22. Otherwise, go to line 5b.		5a. 3450.00
	b.	If 65 or older or blind, multiply the number on Form 1040A, line 21a, by: $\$1,100$ if single or head of housel $\$850$ if married filing jointly or separately, or qualifying widow(er)		5b
	c.	Add lines 5a and 5b. Enter the total here and on Form 1040A, line 22		5c

# CASE STUDY E

ı	room totals (2003)	20 777 00	- 040 - 040 - 040
_	1		1
<b>D</b> COM <b>e</b>	21g Check [   You wave 85 or older     Billnd   Enter number of		
	ff:   Brouse was 65 or older		
	b if you are membed tilling secondary and your socials thanks		
	deductions, see page 32 and check here		
	22 Enter the etanderd declaration for your filling status. But see pasy		2
	you checked any box on line 21st or 21b or if someone can claim you	no	Merry Park
	as a dependent.	-	or type.
	Single—#4,400 - Married filing jointly or Cualifying widow(er)—\$7,000		
		4 6	
	24. Martinto CO 2010 by the trial purples of exemptions planned on the Ad	20/90	See page 2
			  -
		00 273 36 3	<b>D</b>
			81281148
	27 Cools for right and denominant care excesses		
Credita,	Attach Schedule 2.		
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сущещия	Schedule 3.		5
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	Child the smalls from none 35		Exemptions
	Adventure and the Attack Form Order	1	
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	SK ADD ENER Z/ DITOXON 31. INSHE ATS YOU' TOTAL CHICAGO.		
		33 84 OO	
		34	t to the second
	35 Add lines 33 and 34. This is your total last.	00 148 38 4	•
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1	applied from 1999 return.		
E	l		
Í.	Nontexable samed income:		
Ì	39 Additional chilid tax credit. Attach Form 8812. 89		
	Add lines 36, 37, 38s, and 39. These are your to	12 00	hoome
7	ı		
		5	
	42s Amount of line 41 you want refunded to you.	42a	
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Sec page 47	number	Bevings	
	P d Account T T T T T T T T T T T T T T T T T T T		485
	2		Hyperdia rest
	2001 eetimeted tex.		
Amount	44 If line 35 is more than line 40, eubtract line 40 from line 35. This is the		
EMO POA		44 72 00	not thing, by
	46 Estimated tax penalty (see page 48). 45		polyment
Stan	Under persiden of parjus, I declare that I have examined the must accompanying advected	and statements, and to the boal of any	
1	Ancorrange and called the control of	cared dumig the tax year. Decaring an	
ĺ	#	Deylane phone number	
8 page 20.	J 162 M. W. M. H. 12-2001 Clerk	-	
È	Spound's signature. It is joint return, both must sign. Date Spound's companies.	May the Pill decise the ration with the property	
1000			Actividad
	Pagement A	Property SSN or PTM	georg
STATE OF STA		editoropoed	- Loone
	Partition and American		
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Cartelen, LA			LP/Q boy, not page 30.		Apt. no.	E de	ortant	₹
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	Presidential Bredles Cemping (See page 21.)	Note, Cheodog "Yes" will not obsert Do you, or your apouse if Wing it is	inge your tax or moluce you out inclum, want \$2 to go t	ir ngiland. O this fund?	<b>*</b>			. Ō
本	Filling status	M 🗆	um (even if only one h e return. Enter epouse	ad Income) 'e social secu	fty number			
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10   Capital gain distributions (See page 26);   140	<u>.</u>	Dependents:	(# Dependent's endal	usk definicities volument volu				
d Total number of exemptors claimed.  7. Wagger, saturies, this chi. Attach Formis) W-2.  7. Wagger, saturies, this ch. Attach Formis) W-2.  7. Wagger, saturies, this ch. Attach Formis) W-2.  7. Wagger, saturies, this ch. Attach Formis) W-2.  7. Wagger, saturies, this chi. Attach Schedule 1 if required.  8. Distribution to not include on line 6th.  10. Caphing gain distributions (see page 26).  11. Total poweries and state build be page 26).  12. Total poweries and arruthes.  12. Total poweries and arruthes.  13. Unemployment compensation, qualified state tution program earlings.  13. Unemployment compensation, qualified state tution program earlings.  14. Social exemities.  15. Add lines 7 through 14b (fer right column). This is your total shockers.  16. Total conduction (see page 30).  17. Student kern interest declaration (see page 30).  18. Add lines 16 and 17. These are your total adjustments.  19. Add lines 16 and 17. These are your total adjustments.	dependents,						and and	
The control of the	<b>)</b>							
d Total number of exemptors claimed.  7 Wagne, salarines, 40s, etc., Attach Form(s) W-2.  7 Wagner, salarines, 40s, etc., Attach Form(s) W-2.  9 December interest. Attach Schedule 1 if required.  10 Capital gain distributions (see page 28).  11 Total pownerine.  12 Total pownerine.  13 Unemployment compensation, qualified state utilion program earlings.  14 Stock Schedules (see page 28).  15 Unemployment compensation, qualified state utilion program earlings.  14 Social Schedules (see page 28).  15 Add lines 7 through 14b (ter right column) This is your total thocans.  16 Add lines 7 through 14b (ter right column) This is your total thocans.  16 Add lines 6 and 17. These are your total adjustments.  16 Add lines (6 and 17. These are your total adjustments.  18 Add lines (6 and 17. These are your total adjustments.								
7 Wagges, extentes, tips, etcAttach Formis) W.2.  6 Taxable Interest. Attach Schedule 1 if required.  9 Definery dividents. Attach Schedule 1 if required.  10 Capital gain distributions (see page 26).  11a Total Foreigner.  12a Total Foreigner.  12b Total pereigner.  13 Unemplex and Alaska Permanent Fund dividents.  14a Social excurity.  14b Social excurity.  15 Add lines 7 through 14b (for right column). This is your total income.  16 Add lines 7 through 14b (for right column). This is your total income.  16 Add lines 6 and 17. These are your total adjustments.  17 Student icen Interest declaration gees page 30).  17 Student icen Interest declaration gees page 30.  18 Add lines 16 and 17. These are your total adjustments.  18 Add lines 16 and 17. These are your total adjustments.		d Total number of exemption	VS claimed.			_  _	Add numbers settered m free effore	0
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14   Ideal RA	was withhest.	- 1	(see page 26).			9		
12a Total pensiona 12a (See Page 20). 12b  3. Unantablyment compensation, qualified state tution program earnings, and Assis Permanent Fund dividences. 14b Tazabie amount benefits. 14a (See page 28). 14b  15 Add lines 7 through 14b (for right column). This is your total income. 15  16 RA deduction (see page 30). 16  17 Strutent form interest declaration (see page 30). 17  18 Add lines 16 and 17. These are your total adjustments. 18	Hypurdia mot CRA N. W. 2, 1986	Total FIA distributions.			amount e 25).	=		
13 Unemployment compensation, qualified state utilion program earthings, and Alaska Permanent Fund dividencia.  14e Social security benefits.  15 Add lines 7 through 14b (fer right column). This is your total shooms.  16 Add lines 7 through 14b (fer right column). This is your total shooms.  17 Ritulant loom inhered declaration (see page 30).  18 Add lines (6 and 17. These are your total signaturents.  19 Add lines (6 and 17. These are your total signaturents.	Erross, Maria	Total penalona and annuttles.			emount e 26.	125		
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16 ACC TRES 16 and 17. Indee are your total adjustments.	Adjusted gross		otion (see page 30).	17		;		_
FC	Income	1	en and movement			2	71/76	8

# CASE STUDY E

Schedule 1 Form 1040A)	Internal and Confidence of the	ONE No. 1515-0065	Ž,
Lisa M. Wl		Tow social mounty manual 821 (00) 1234	i i
- Jan 1	Note, if you received a Form 1089-NT, Form 1089-OID, or aubstitute statement from a brokerage firm, enter the firm's name and the total interest shown on that form.	statement from a m on that form.	
(See page 60 and the Instructions for Form	1 List name of payer. If any interest is from a sellar-financed mortgage and the buyer used the property as a personal residence, see page 90 and 8st the interest first. Also, show that buyer's social security number and address.	Amona	
1040A, line Bel)	Garden National Bank	11	0
	11	ļ	$\mathbf{L}$
	2 Add the amounts on line 1. 3 Evolutional interest on sentes Franch III & sentence boards beauted offer 1030	2 81/0	0
	from 2015, line 14, You ament attach Term 2515.  4 Subtrest line 3 from line 2. Erner the result here and on Form 1040A.	60	
	lha da.	4 817 0	0
Part =		brokerage firm, enter t	2
dividends (See page	6 List name of payer, include only ordinary divisionals. If you received any outbell gain distributions, see the instructions for Form 1040%, Inc. 10.	Amount	
60 and the Pathysions		10	
for Form 1040A, Bre Q)			
			+ $+$ $+$ $+$
	9 Add the amounts on line 6. Enter the total here and on Form 1040A, line 9.	•	- 1
or Paperwork B	Por Paperwork Reduction Ack Notice, see Form 1998A Instructions. Cal. No. 122778	Schedule 1 (Tomn 1040A) 2005	۱B

_	Indard Deduction Worksheet for Dependents—Line 22	Keep for Your Records
Use	this worksheet only if someone can claim you (or your spouse if married filing jointly) as a dependent.	
1.	Add \$250 to the amount from Form 1040A, line 7. Enter the total	1. 2200,00
2.	Minimum standard deduction	. 2. <u>700.00</u>
3.	Enter the larger of line 1 or line 2	3. <u>2200.00</u>
4.	Enter the amount shown below for your filing status.	
	Single—\$4,400  Married filing separately—\$3,675  Married filing jointly or qualifying widow(er)—\$7,350  Head of household—\$6,450	4. 4400.00
5.	Standard deduction.	
	Enter the smaller of line 3 or line 4. If under 65 and not blind, stop here and enter this amount Form 1040A, line 22. Otherwise, go to line 5b	
	If 65 or older or blind, multiply the number on Form 1040A, line 21a, by: \$1,100 if single or head of househe \$850 if married filing jointly or separately, or qualifying widow(er)	
	Add lines 5a and 5b. Enter the total here and on Form 1040A, line 22	. 5c