

Income Tax Made Easy

A BEGINNER'S GUIDE

THIRD EDITION

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AND

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WALCH  EDUCATION

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PART 6

Filling Out Forms—1040EZ

In this section, you will practice filling out the simplest income tax form:

- 1040EZ

You will use information provided about a sample taxpayer, and/or information about your own situation.

VOCABULARY

ACTIVITY: Try to write a definition for each word below before looking up its meaning in the glossary at the back of the book.

sighted

dividends

taxable income

tax-exempt

claim

INSTRUCTIONS

- Read the information about Joe Hernandez, the sample taxpayer.
- Read the explanation of the 1040EZ form.
- Complete the form using the information about the sample taxpayer.


1040EZ PRACTICE EXERCISE

ACTIVITY: Fill out the 1040EZ form for Joe Hernandez. The next sections have step-by-step instructions.

- Joe Hernandez is a carpenter. He is single and has no dependents.
- He earned \$15,000 from one job and later earned \$3,500 from another job.
- His savings account at the bank earned \$200 in interest. He has about \$1,000 in deductions.

- He has a total of \$2,013 withheld from his pay.
- He lives at 300 Primavera Street, Apt. A, Impuesto, CA 90000. His Social Security number is 123-45-6789, and he would like to contribute to the Presidential Election Campaign fund.

W-2 FORM—JOE HERNANDEZ

a Employee's social security number 123-45-6789		OMB No. 1545-0008		Safe, accurate, FAST! Use				Visit the IRS website at www.irs.gov/efile .							
b Employer identification number (EIN) 9511234567				1 Wages, tips, other compensation 15,000.00		2 Federal income tax withheld 1,638.00									
c Employer's name, address, and ZIP code Quality Construction 978 Labor Drive Impuesto, CA 90000				3 Social security wages 15,000.00		4 Social security tax withheld 930.00									
				5 Medicare wages and tips 15,000.00		6 Medicare tax withheld 217.50									
				7 Social security tips 0		8 Allocated tips									
d Control number				9 Advance EIC payment		10 Dependent care benefits									
e Employee's first name and initial Last name Suff. Joe Hernandez 300 Primavera Street, Apt A Impuesto, CA 90000				11 Nonqualified plans		12a See instructions for box 12									
				13 Statutory employee Retirement plan Third-party sick pay <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		12b									
				14 Other		12c									
						12d									
f Employee's address and ZIP code				15 State Employer's state ID number CA		16 State wages, tips, etc. 15,000.00		17 State income tax 259.77		18 Local wages, tips, etc. 15,000.00		19 Local income tax 195.09		20 Locality name	

Form **W-2 Wage and Tax Statement** **2008** Department of the Treasury—Internal Revenue Service
Copy B—To Be Filed With Employee's FEDERAL Tax Return.
 This information is being furnished to the Internal Revenue Service.

WHO CAN USE THE 1040EZ?

You can use the 1040EZ if you meet the following requirements:

- sighted single person or married couple filing jointly and under 65
- total taxable income of \$100,000 or less
- taxable interest income of \$1,500 or less
- uses standard deduction (may NOT itemize deductions)
- no dependents
- U.S. resident

All taxable income comes from earnings reported on the W-2, the 1099-G (unemployment compensation income), and 1099-INT (interest income). (no rental income or income from your own business)

ACTIVITY: Can Joe Hernandez use the 1040EZ? Why or why not?

1040EZ—SIDE 2

Use this form if

- Your filing status is single or married filing jointly. If you are not sure about your filing status, see page 6.
- You (and your spouse if married filing jointly) were under age 65 and not blind at the end of 2007. If you were born on January 1, 1943, you are considered to be age 65 at the end of 2007.
- You do not claim any dependents. For information on dependents, see Pub. 501.
- Your taxable income (line 6) is less than \$100,000.
- You do not claim any adjustments to income. For information on adjustments to income, use TeleTax topics 451–453 and 455–458 (see page 30).
- The only tax credit you can claim is the earned income credit. You do not need a qualifying child to claim it. For information on credits, use TeleTax topics 601, 602, 607, 608, and 610 (see page 30).
- You had only wages, salaries, tips, taxable scholarship or fellowship grants, unemployment compensation, or Alaska Permanent Fund dividends, and your taxable interest was not over \$1,500. But if you earned tips, including allocated tips, that are not included in box 5 and box 7 of your Form W-2, you may not be able to use Form 1040EZ (see page 9). If you are planning to use Form 1040EZ for a child who received Alaska Permanent Fund dividends, see page 10.
- You did not receive any advance earned income credit payments. If you cannot use this form, use TeleTax topic 352 (see page 30).

Filling in your return

If you received a scholarship or fellowship grant or tax-exempt interest income, such as on municipal bonds, see the booklet before filling in the form. Also, see the booklet if you received a Form 1099-INT showing federal income tax withheld or if federal income tax was withheld from your unemployment compensation or Alaska Permanent Fund dividends.

For tips on how to avoid common mistakes, see page 27.

Remember, you must report all wages, salaries, and tips even if you do not get a Form W-2 from your employer. You must also report all your taxable interest, including interest from banks, savings and loans, credit unions, etc., even if you do not get a Form 1099-INT.

Worksheet for dependents who checked one or both boxes on line 5

Use this worksheet to figure the amount to enter on line 5 if someone can claim you (or your spouse if married filing jointly) as a dependent, even if that person chooses not to do so. To find out if someone can claim you as a dependent, see Pub. 501.

<p>A. Amount, if any, from line 1 on front</p> <p style="text-align: right;">+ 300.00 Enter total ▶</p>	<p>A. _____</p>
<p>B. Minimum standard deduction</p>	<p>B. 850.00</p>
<p>C. Enter the larger of line A or line B here</p>	<p>C. _____</p>
<p>D. Maximum standard deduction. If single, enter \$5,350; if married filing jointly, enter \$10,700</p>	<p>D. _____</p>
<p>E. Enter the smaller of line C or line D here. This is your standard deduction</p>	<p>E. _____</p>
<p>F. Exemption amount.</p> <ul style="list-style-type: none"> • If single, enter -0-. • If married filing jointly and— <ul style="list-style-type: none"> —both you and your spouse can be claimed as dependents, enter -0-. —only one of you can be claimed as a dependent, enter \$3,400. 	}
<p>G. Add lines E and F. Enter the total here and on line 5 on the front</p>	<p>F. _____</p> <p>G. _____</p>

(keep a copy for your records)

If you did not check any boxes on line 5, enter on line 5 the amount shown below that applies to you.

- Single, enter \$8,750. This is the total of your standard deduction (\$5,350) and your exemption (\$3,400).
- Married filing jointly, enter \$17,500. This is the total of your standard deduction (\$10,700), your exemption (\$3,400), and your spouse's exemption (\$3,400).

Mailing return

Mail your return by **April 15, 2008**. Use the envelope that came with your booklet. If you do not have that envelope or if you moved during the year, see the back cover for the address to use.

SECTION 1: NAME AND ADDRESS

In this initial section of the 1040EZ form, you print personal information.

Form 1040EZ		Department of the Treasury—Internal Revenue Service Income Tax Return for Single and Joint Filers With No Dependents		2007	OMB No. 1545-0074		
Label (See page 8.) Use the IRS label. Otherwise, please print or type. Presidential Election Campaign (page 9)	L A B E L H E R E	Your first name and initial	Last name			Your social security number	
		If a joint return, spouse's first name and initial	Last name			Spouse's social security number	
		Home address (number and street). If you have a P.O. box, see page 9.				Apt. no.	▲ You must enter your SSN(s) above. ▲ Checking a box below will not change your tax or refund.
		City, town or post office, state, and ZIP code. If you have a foreign address, see page 9.					
Check here if you, or your spouse if a joint return, want \$3 to go to this fund ▶ <input type="checkbox"/> You <input type="checkbox"/> Spouse							

- **In the large rectangle, print the following information for you and your spouse:**
 - first name, initial, and last (family) name
 - home address: number, street, and apartment number
 - city, state, and zip code
- **In the boxes to the right of the large rectangle, print your and your spouse's Social Security numbers. (Note: Do not do this in class, unless instructed by your teacher.)**

Presidential election campaign contribution

In this section, you must decide whether you want the IRS to contribute \$3.00 of your tax money to a special fund to help pay for presidential election costs. This will not increase your tax owed or decrease the amount of your refund. The money the IRS contributes to this fund is money that you have already paid.

- Mark an X in the “You” box if you want the IRS to contribute \$3.00 to the special fund.
- Mark an X in the “Spouse” box if your spouse wants the IRS to contribute \$3.00 to the special fund.

SECTION 2: REPORTING YOUR INCOME

In this section of the 1040EZ, you print financial information. You must also indicate whether your parents (or anyone else) can claim you as a dependent on their income tax return.

Income Attach Form(s) W-2 here. Enclose, but do not attach, any payment.	1	Wages, salaries, and tips. This should be shown in box 1 of your Form(s) W-2. Attach your Form(s) W-2.	1	
	2	Taxable interest. If the total is over \$1,500, you cannot use Form 1040EZ.	2	
	3	Unemployment compensation and Alaska Permanent Fund dividends (see page 10).	3	
	4	Add lines 1, 2, and 3. This is your adjusted gross income .	4	
	5	If someone can claim you (or your spouse if a joint return) as a dependent, check the applicable box(es) below and enter the amount from the worksheet on back. <input type="checkbox"/> You <input type="checkbox"/> Spouse If no one can claim you (or your spouse if a joint return), enter \$8,750 if single ; \$17,500 if married filing jointly . See back for explanation.	5	
	6	Subtract line 5 from line 4. If line 5 is larger than line 4, enter -0-. This is your taxable income .	▶ 6	

1. Add up wages, salaries, and tips. Print the total for line 1.
2. Add up total interest income. Print the total for line 2.
3. Add up unemployment compensation. Print the total for line 3.
4. Add lines 1, 2, and 3. Print this total for line 4.
5. Mark an X:
 - in the “You” box if your parents (or someone else) can claim you as a dependent on their income tax report
 - in the “Spouse” box if someone can claim your spouse as a dependent
 - If you mark the “You” box, you must complete the standard deduction worksheet, which follows, and print the amount from line G in the boxes on the right.
6. Subtract the amount on line 5 from the amount on line 4 (line 4 – line 5).
 - Print the result for line 6.
 - If 5 is larger than 4, print 0 for line 6.
 - This amount is your taxable income.

STANDARD DEDUCTION WORKSHEET

This worksheet is only for those who marked an X in the Yes box in 5. You can find the worksheet on the back of form 1040EZ. If you marked No in 5, go to the next page.

<p>Worksheet for dependents who checked one or both boxes on line 5</p> <p>(keep a copy for your records)</p>	Use this worksheet to figure the amount to enter on line 5 if someone can claim you (or your spouse if married filing jointly) as a dependent, even if that person chooses not to do so. To find out if someone can claim you as a dependent, see Pub. 501.	
	A. Amount, if any, from line 1 on front	_____
		+ 300.00 Enter total ►
	B. Minimum standard deduction	_____
	C. Enter the larger of line A or line B here	_____
	D. Maximum standard deduction. If single , enter \$5,350; if married filing jointly , enter \$10,700	_____
	E. Enter the smaller of line C or line D here. This is your standard deduction	_____
	F. Exemption amount.	}
	• If single, enter -0-.	
	• If married filing jointly and—	
—both you and your spouse can be claimed as dependents, enter -0-.	F. _____	
—only one of you can be claimed as a dependent, enter \$3,400.		
G. Add lines E and F. Enter the total here and on line 5 on the front	G. _____	

If you did not check any boxes on line 5, enter on line 5 the amount shown below that applies to you.

- Single, enter \$8,750. This is the total of your standard deduction (\$5,350) and your exemption (\$3,400).
- Married filing jointly, enter \$17,500. This is the total of your standard deduction (\$10,700), your exemption (\$3,400), and your spouse's exemption (\$3,400).

- On line A, add the amount from line 1 to \$300.00.
- On line C, print the larger number:
either the total income (line A) **OR** \$850.00 (line B)
- On line D, print \$5,350.00 if you are single or \$10,700.00 if you are married filing together.
- On line E, print the smaller number:
either the amount on line C **OR** the amount on line D
- On line F, print the exemption amount (\$0 or \$3,400.00).
- On line G, add the amounts on lines E and F.
- Write the line G number on line 5 on the 1040EZ.

SECTION 3: FIGURING YOUR TAX

In this section of the 1040EZ, you figure the amount of income tax already withheld from paychecks. Then you look in the Tax Tables to find out how much tax is owed.

Payments and tax	7 Federal income tax withheld from box 2 of your Form(s) W-2.	7	
	8a Earned income credit (EIC).	8a	
	b Nontaxable combat pay election.	8b	
	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 18–26 of the booklet. Then, enter the tax from the table on this line.	10	

7. Look at box 2 of the W-2 form to find the total federal income tax withheld. If you have more than one W-2 form, add the amounts from each one.

Print the total federal income tax withheld for line 7.

8. If your (and your spouse's) income is less than \$39,783, you may be eligible to receive a special credit—called the earned income credit.

To receive this credit, you must fulfill the following requirements:

- you (and your spouse) must be at least 25 years old, but under the age of 65 in 2007
- you (and your spouse) cannot be claimed as a dependent on someone else's 2007 income tax (see 5, earlier)
- you (and your spouse) must have lived in the United States for more than six months in 2007
- you (and your spouse) received less than \$39,783 of taxable and nontaxable earned income in 2007
- your filing status cannot be "married filing separately"

- 8a. If you fulfill these requirements, print EIC in the space on line 8b. The IRS will calculate this credit for you.

- 8b. Certain types of income are not taxable but you must include them on your 1040EZ to see if you qualify to receive the earned income tax credit. Examples of nontaxable earned income are housing allowances or meals and lodging provided by your employer or the military.

NOTE: Welfare, SSI, and Food Stamps are NOT earned income. Do not include them in 8b.

If you received nontaxable combat pay, write the amount for 8b.

If you are eligible for the earned income credit, leave the rest of the 1040EZ blank, except for your (and your spouse's) signature.

If you are NOT eligible for the earned income credit, write 0 for 8a and continue to complete this form; lines 9 to 12.

9. Add the amounts on line 7 and line 8a. These are your **total payments**.
10. Look in the tax tables and find the taxable income you wrote on line 6. Then find in the tax table how much tax you owe on the line 6 amount.

Print the amount of your tax in the boxes to the right of 10.

SECTION 4: REFUND OR TAXES OWED

In this section of the 1040EZ, you must compare the amount of money withheld from paychecks with the amount of taxes listed in the tax tables.

Refund	11a If line 9 is larger than line 10, subtract line 10 from line 9. This is your refund . If Form 8888 is attached, check here <input type="checkbox"/>	11a
Have it directly deposited! See page 15 and fill in 11b, 11c, and 11d or Form 8888.	b Routing number <input style="width: 150px;" type="text"/>	c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
	d Account number <input style="width: 200px;" type="text"/>	
Amount you owe	12 If line 10 is larger than line 9, subtract line 9 from line 10. This is the amount you owe . For details on how to pay, see page 16.	▶ 12

- 11a. Look at the amount on line 9. If it is larger than the amount on line 10, subtract 10 from 9 (line 9 – line 10).

Print the result in the boxes for 11a.

You have paid too much in taxes and you will receive a refund.

The IRS will now directly deposit your refund in the bank if you have a checking or savings account. This is a good idea because it prevents lost or stolen income tax refund checks. If you prefer to receive a refund check, leave 11b, 11c, and 11d blank.

- 11b. Print the routing number of your bank. (You can find this number on one of your checks, or you can ask the bank for this nine-digit number.)
- 11c. Put an X in the correct box to indicate whether your income tax refund is to be deposited into your checking or savings account.
- 11d. Write your account number in the boxes.

12. If the amount on line 9 is smaller than the amount on line 10, then subtract 9 from 10 (line 10 – line 9).

Print the result to the right of 12. (Line 11a will remain blank.)

You owe this amount of taxes to the IRS.

Prepare a check or money order payable to the IRS for this amount.

Print your name, address, Social Security number, daytime telephone number, and “2007 (write the correct year for which you are paying the taxes) Form 1040EZ” on the check or money order.

Third party designee

If you want to give permission to a friend, family member, or any other person to discuss this tax form with the IRS, put an X in the “Yes” box, and write the person’s name to the right of the arrow that says “Designee’s name.” Write the telephone number of the person next to the arrow that says “Phone no.” Also, have the person write a 5-digit personal identification number (PIN) in the boxes.

Third party designee	Do you want to allow another person to discuss this return with the IRS (see page 16)? <input type="checkbox"/> Yes. Complete the following. <input type="checkbox"/> No		
	Designee's name ▶	Phone no. ▶ ()	Personal identification number (PIN) ▶ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

SECTION 5: SIGNATURE

In this final section of the 1040EZ, you must sign and date your income tax report.

Sign here Joint return? See page 6. Keep a copy for your records.	Under penalties of perjury, I declare that I have examined this return, and to the best of my knowledge and belief, it is true, correct, and accurately lists all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.			
	Your signature	Date	Your occupation	Daytime phone number ()
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	

- Sign your name.
- Print the date beside your signature.
- Beside the date, write your occupation and your telephone number.
- If you are married, your spouse also needs to sign, date, and write his or her occupation.

Paid Preparer's Use Only

If you paid a tax preparer to complete this form, the tax preparer must sign, date, and complete the information in this section.

Paid preparer's use only	Preparer's signature ▶	Date	Check if self-employed <input type="checkbox"/>	Preparer's SSN or PTIN
	Firm's name (or yours if self-employed), address, and ZIP code ▶	EIN	Phone no. ()	

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 32. Cat. No. 11329W Form **1040EZ** (2007)

1040EZ FINAL PROCEDURES

- Make a copy of the tax return for your records.
- Staple Copy B of your W-2 form(s) to the original 1040EZ form.
- If you owe taxes, staple your check or money order, on top of the W-2 form(s), to the original 1040EZ form.
- Send Copy B of the W-2 form(s) and the original 1040EZ, plus any payment, to the Internal Revenue Service Center. Select the address from the list on the next page.

YOUR 1040EZ

If you wish to complete a 1040EZ form for yourself, remember that the forms and amounts in this book may not be for the current year.

Fill out the forms in this book for practice, but use a current form and the amounts on that form when you prepare your taxes.

See Part 8 for information on where to get help with your tax forms.

IRS CENTERS

Alabama—Memphis, TN 37501

Alaska—Ogden, UT 84201

Arizona—Ogden, UT 84201

Arkansas—Memphis, TN 37501

California—*Counties of Alpine, Amador, Butts, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba*—Ogden, UT 84201

All other counties—Fresno, CA 93888

Colorado—Ogden, UT 84201

Connecticut—Andover, MA 05501

Delaware—Philadelphia, PA 19255

District of Columbia—Philadelphia, PA 19255

Florida—Atlanta, GA 39901

Georgia—Atlanta, GA 39901

Hawaii—Fresno, CA 93888

Idaho—Ogden, UT 84201

Illinois—Kansas City, MO 64999

Indiana—Cincinnati, OH 45999

Iowa—Kansas City, MO 64999

Kansas—Austin, TX 73301

Kentucky—Cincinnati, OH 45999

Louisiana—Memphis, TN 37501

Maine—Andover, MA 05501

Maryland—Philadelphia, PA 19255

Massachusetts—Andover, MA 05501

Michigan—Cincinnati, OH 45999

Minnesota—Kansas City, MO 64999

Mississippi—Memphis, TN 37501

Missouri—Kansas City, MO 64999

Montana—Ogden, UT 84201

Nebraska—Ogden, UT 84201

Nevada—Ogden, UT 84201

New Hampshire—Andover, MA 05501

New Jersey—Holtsville, NY 00501

New Mexico—Austin, TX 73301

New York—*New York City and counties of Nassau, Rockland, Suffolk, and Westchester*—Holtsville, NY 00501

All other counties—Andover, MA 05501

North Carolina—Memphis, TN 37501

North Dakota—Ogden, UT 84201

Ohio—Cincinnati, OH 45999

Oklahoma—Austin, TX 73301

Oregon—Ogden, UT 84201

Pennsylvania—Philadelphia, PA 19255

Rhode Island—Andover, MA 05501

South Carolina—Atlanta, GA 39901

South Dakota—Ogden, UT 84201

Tennessee—Memphis, TN 37501

Texas—Austin, TX 73301

Utah—Ogden, UT 84201

Vermont—Andover, MA 05501

Virginia—Philadelphia, PA 19255

Washington—Ogden, UT 84201

West Virginia—Cincinnati, OH 45999

Wisconsin—Kansas City, MO 64999

Wyoming—Ogden, UT 84201

American Samoa—Philadelphia, PA 19255

Guam—Commissioner of Revenue and Taxation
855 West Marine Dr.
Agana, GU 96910

Puerto Rico (*or if excluding income under section 933*)—Philadelphia, PA 19255

Virgin Islands: Nonpermanent residents—Philadelphia, PA 19255

Virgin Islands: Permanent residents—
V.I. Bureau of Internal Revenue
Lockharts Garden No. 1A
Charlotte Amalie
St. Thomas, VI 00802

Foreign country: *U.S. citizens and those filing Form 2555, Form 2555-EZ, or Form 4563*—Philadelphia, PA 19255

All A.P.O. and F.P.O. addresses—Philadelphia, PA 19255