UNITED WE THRIVE

VITA Volunteer Training Part A

LIVE UNITED
www.uwgc.org

United Way of Greater Cincinnati
If possible, use **two devices** – one to watch the presentation on Zoom (a tablet or phone) and another to connect to the internet (a laptop or desktop).
Zoom Etiquette

• Please set your audio to Mute.
• Use the Chat feature to ask questions; trainers will be monitoring the chat.
• Please change your Zoom name to the name you used to register for this class.
• If you lose your Zoom connection, just log back in.
Team Introductions

- My name is Keith Gehring
- Site Coordinator: Fairfield (Butler County)
- 15+ years experience
- Helping monitor the Chat line is.....
- Supporting all of us is the United Way of Greater Cincinnati. Your contacts at UWGC are Matt Long and Adrienne Brandicourt
- Here to deliver a few words
Polling #1

- We have instances where we are polling you
  - These are anonymous so don’t be afraid of answering
- The first one is about you...
  - .... And here it is!
Continuing along the Volunteer Pathway

**Information Session**

Today's Agenda (Session A):
- **Intro to Basic Taxation** for new and relatively new preparers
  - Anatomy of a tax return
  - What happens at a tax site
  - Display and discuss some common tax documents
  - See look and feel of TaxSlayer
  - Closing comments and instructions

**Watch the Tax Tech Video:**
1. Create your accounts
2. Take your VSOC and Intake/Quality Review tests

**Volunteer Training Session B:**
- **Tax Concepts – Federal and State** for all volunteer preparers (Dec 9, Jan 13 & 17)

**Tax Preparer Certification:**
- Take Tests in Link&Learn
- Advanced or Basic
- Complete practice returns in TaxSlayer

**Volunteer at a Tax Site**
- In-person
- Virtual
- Hybrid
- 30+ sites across the Greater Cincinnati region
- Variety of volunteer roles
- Join the fight for economic well-being for all our community members!
- Looking for a site? Contact us at freetax@uwgc.org
A. Anatomy of a Tax Return
Certification Testing

You may have already taken the following:
- Volunteer Standards of Conduct
- Intake and Quality Review

The scenarios and questions in the 6744 are identical to the online test.
- Research and get confidence in your answers.
- Write them in the 6744

Log onto the certification site and enter your answers
- Need to get 80% to pass
- You get two chances to pass
What are they?
Purpose of a Tax Return

To reconcile between what one has already paid, if any, to federal and/or state government and what the taxpayer should have paid, if any.

• If the taxpayer paid too much, then the taxpayer will receive a refund.

• If the taxpayer paid too little, then the taxpayer will be required to pay additional money when the tax return is filed.
Governments seek to tax income.

A taxpayer may have one or all of these.

<table>
<thead>
<tr>
<th>Income Type</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash payments</td>
<td>Babysitting, grass cutting, for example</td>
</tr>
<tr>
<td>Employment</td>
<td>Taxpayer is paid by an employer</td>
</tr>
<tr>
<td>Interest</td>
<td>Generally, from a checking or saving account</td>
</tr>
<tr>
<td>Dividends</td>
<td>Generally, from company stocks and mutual funds</td>
</tr>
<tr>
<td>Pension</td>
<td>Retirement income from a company</td>
</tr>
<tr>
<td>Social Security</td>
<td>Retirement from the government</td>
</tr>
<tr>
<td>Business income</td>
<td>Profits from running a business</td>
</tr>
<tr>
<td>Capital Gains</td>
<td>Profits from selling stock, home, land, etc</td>
</tr>
<tr>
<td>Farm income</td>
<td>Profits from any agriculture work</td>
</tr>
<tr>
<td>Royalties</td>
<td>From sales of authored books, for example</td>
</tr>
<tr>
<td>Rental</td>
<td>Income from renting an apartment, for example</td>
</tr>
<tr>
<td>Unemployment</td>
<td>Government assistance when taxpayer lost a job</td>
</tr>
</tbody>
</table>
Total Income

Income from all Types of Income is totaled. This is called Total [Gross] Income.

In this snapshot of a tax return, the Total Income is $58,220 (line 9).

Does this taxpayer pay tax on the Total Income?
Adjustments to Income

Tax is not paid on **Total [Gross] Income**. **Total Income** can be reduced by **Adjustments**. (Not every taxpayer will have **Adjustments**).

Examples of **Adjustments**:
- Student Loan Interest
- IRA Contributions

In these snapshots of a tax return, the **Adjustments** amount to $1,735 (line 10a).

**Adjustments** are subtracted from **Total Income**. This new value is called **Adjusted Gross Income** (AGI).

Does this taxpayer pay tax on the AGI?
Tax is not paid on AGI either. The AGI can be further reduced by Deductions. There are two types of Deductions:

- **Standard**
- **Itemized**

Only one of these can be applied to a tax return. The one with the **higher** value.
Deductions are subtracted from the Adjusted Gross Income (AGI) to result in the Taxable Income.

In this snapshot, a Standard Deduction was used.
The Standard Deduction was subtracted from the AGI resulting in Taxable Income.

Does the taxpayer pay tax on Taxable Income?..... Yes!
Income Summary

Tax filers are not taxed on all income (Total [Gross] Income)

Taxes are only paid on Taxable Income

Total Income ≠ Taxable Income

Total Income – Adjustments = Adjusted Gross Income

Adjusted Gross Income – Deductions = Taxable Income
What is the tax owed?

Tax owed is based on **Filing Status**.

- Different tax tables are used for different filing statuses.
  - A single person with no dependents will pay a higher tax rate than a family with several children.

In this snapshot, the **Total Tax** is $5,870 (line 24).

- You can also see (lines 17-23) other factors may increase or decrease tax owed.
  - For example, children decrease the tax owed (line 19).
  - On the other hand, self-employment increase the tax owed (line 23).
In this snapshot, the taxpayer paid $6,870 (line 25a) throughout the year from his/her paycheck, so the Total Payments (line 33) are $6,870.

Credits: reduce the tax owed or can increase the refund due.

- In this snapshot, some possible credits are EIC (line 27), child tax credits (line 28), education credits (line 29)
- These credits would affect the value on line 33.
As you can see from this snapshot, the taxpayer paid $6,870 in Total Payments (line 33) but was only required to pay $5,870 (line 24).

So, in this case, the government **owes** the taxpayer $1,000 (line 34) and the taxpayer wants it direct deposited to his/her checking account (lines 35a-35d).

But it is possible that the taxpayer did not pay enough throughout the year and would then write a check to the government for the amount in line 37.
To Sum it up.....

Tax filers are not taxed on all their income (Total [Gross] Income).

Taxes are only paid on Taxable Income.

\[
\text{Gross Income} \neq \text{Taxable Income}
\]

Gross Income – Adjustments = Adjusted Gross Income

Adjusted Gross Income – Deductions = Taxable Income

Taxable Income determines Tax owed.

Non-Refundable Credits can reduce Tax Owed. Other taxes can increase Tax Owed.

Taxes already paid and Refundable Credits can reduce Tax Owed or Increase client’s Refund.
What is a tax based on....?
B. What Happens at a Tax Site
What Happens at a Tax Site
WHAT MAKES A GOOD TAX VOLUNTEER?

- Personable and friendly
- High ethical standards
- Enjoy solving puzzles. Self-motivated.
- Willing to ask questions
- Want to help community
- No math needed
Greeting Client

- Sign in, get number
- Explain process
- Check Required Documents
  - Photo ID
  - Social Security Cards
  - Spouse available to sign return?
  - Tax documents
    - Intake Form - assist in filling in, don’t answer tax questions
    - Open and sort tax forms (if time)
    - Scope questions?
    - Determine Advanced/Basic?
    - Managing the line

Up front discovery will save client and prep time, e.g., return is out of scope
What’s on the Intake Form: 13614-C

Form 13614-C

As you review it, think of what to expect on the 1040

- Family
- Income
- Credits
- Health Care
Form 13614-C includes Certification level as shown:

- (B) for Basic
- (A) for Advanced
- (M) for Military
• Greet client with a handshake & a smile
• Review intake sheet that was completed by client
  • Make them feel comfortable
  • Ask questions to understand their situation
  • Ask for Social Security cards/Photo IDs
  • Open and sort tax forms (if not done)
  • Ask questions to change all “unsures” or blank answers to yes/no
  • Check that you are certified to complete the form (Adv/Basic)
• Ask if there are other family members or income to add
• Verify phone numbers/contact info

• Ask: “Did you bring any other paperwork?”
**The Interview Process**

Do not begin entering taxpayer information into the software until you have completed a thorough interview with the taxpayer because you may find at any point in this interview process that:

- The tax return is above the required certification level
- The tax return is outside the scope of the VITA/TCE Programs
- The taxpayer does not have all needed information or documentation

Discovering these things before starting a return will save your time, the taxpayer’s time, and will avoid much frustration.
The Interview Process: Form 13614-C
Part II-Marital Status and Household Information

Information in this section will help the preparer make determinations about:
- Filing Status
- Dependency Exemptions
- Various credits and deductions.

Note: Many taxpayers think they should only list "dependents." Be sure to discuss this section with the taxpayer.
The Interview Process: Conflicting Information

Be alert for conflicting information. Sometimes an entry on one part will raise a question on another part of Form 13614-C.

For example:

- "I see that you and your husband both worked, yet you did not indicate you paid any child care expenses for your 3 year old son."
- "I see that you are over the age of 65, yet you did not indicate that you received Social Security benefits."
- "I see that you answered “No” to the question ‘Can anyone claim you on their tax return?’ But since you’re a student living with you parents, I'm wondering if they can claim you."
• Use the intake Form to guide you
• If taxpayer sits next to the preparer, have taxpayer verify entered data when you enter the data to avoid errors
• Mark off answers as you get them, use comment section
• Ask for help from site coordinator
• You will also do the **state return**
  • But **not** local tax returns
• Remember: If you are not qualified or not comfortable, you do not have to do the return
Finalize the Return

After the federal and state tax info is complete, you aren’t done.

- Paper vs efiling
- Direct deposit vs. check
- Consents (4 consents to complete)
- Bank Information
- Intake Questions
- Review 1040 view
- Doublecheck
- Explain quality review to client
You allow us to **Use** non-identifiable tax information with our tax preparation partners.

You allow us to **Disclose** this same info, such as refund amount, in reports for better understanding of trends and success.

You allow us to make your tax return information available to other VITA programs you may visit.

You allow the tax office that prepares your return to report data to their parent organization. If no, return cannot be efiled. Nor available for support by United Way team.
Recheck! Accuracy is Important

- So the return e-files promptly without a reject
- So the client
  - Gets the maximum refund
  - Pays the minimal due
- So the client doesn’t get follow-up questions from the IRS
- Builds confidence in the VITA network
  - 97% Accurate last tax year!!

Recheck! Accuracy is Important
Quality Review

Quality Review Method

The quality review method that a site uses depends on the site size, the number of experienced volunteers available, and the certification level of the volunteers at the site.

There are two acceptable methods:

- **Designated Review** - This preferred quality review method employs a designated Quality Reviewer, a volunteer who is solely dedicated to reviewing returns prepared by the other volunteers at the site.

- **Peer Review** - When a designated Quality Reviewer is not available, volunteers can review each other's returns.

**Note:** Self-Review, quality reviewing a return you prepared, is not an acceptable quality review method.

Every return needs to be reviewed
Quality Review

- Preparer, Quality Reviewer or Site Coordinator
- Checklist & remediation
  - Check documents again - are all documents accounted for?
  - Check all names and numbers
  - Check filing status, income issues
  - Fix errors
  - Tell preparer if there are frequent mistakes
- Review with Client
  - Print the 1040 and review with client
  - Explain to client that this is their return, and they are responsible for its accuracy (not you)
  - Client signs return
- Ask Site Coordinator what paperwork to keep and what to provide back to the taxpayer
- Send the client on their way
Follow-up Work

- You are done, in theory
  - Go to next client and repeat
- Site coordinator will submit the efiles
  - Some returns will get rejected.
    - Dependent already claimed
    - Name does not match SSN
    - Others also
  - Site coordinator will try to fix and re-submit based on information that site coord has (W2s, phone numbers, etc)
- We may have to follow-up with the client
  - To work through filing errors the site coordinator could not resolve
  - You need more time to research a particular tax issue
  - You need for the client to come back to deliver additional documents to finish the return
Polling #3

• Tax Preparer responsibility....?
We resume in 15 minutes
C. Common Tax Forms
Common Tax Documents

- W2
- 1099-INT
- 1099-DIV
- 1099-R
- SSA 1099
## W-2 Wage and Tax Statement

**2023**

**Form W-2**

### Employee’s social security number
- 416-00-XXXX

### Employer identification number (EIN)
- 35-700XXXX

### Employer’s name, address, and ZIP code
- WESTBROOK SCHOOL DISTRICT
- 244 HARVARD STREET
- YOUR CITY, YOUR STATE, ZIP

### Employee’s first name and initials
- MATTHEW MONROE

### Employee’s address and ZIP code
- 135 DISCOVER AVENUE
- YOUR CITY, YOUR STATE, ZIP

### State
- 57-200XXXX
- Employer’s state ID number

### State wages, tips, etc.
- $35,353.00

### State income tax
- $450.00

**Safe, accurate, FAST! Use**


**Department of the Treasury—Internal Revenue Service**
Form 1099-INT

Interest Income

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

ADELPHI BANK AND TRUST 2
8020 YONKERS BLVD
YOUR CITY, YOUR STATE, ZIP

Form 1099-INT

[FORM INFORMATION]

PAYER'S TIN

22-700XXX

RECIPIENT'S TIN

328-00-XXXX

Payer's RTN (optional)

1 Interest Income

$ 130.00

2 Early withdrawal penalty

$ 26.00

3 Interest on U.S. Savings Bonds and Treasury obligations

$ 26.00

4 Federal income tax withheld

$ 

5 Investment expenses

$ 

6 Foreign tax paid

$ 

7 Foreign country or U.S. possession

$ 

8 Tax-exempt interest

$ 

9 Specified private activity bond interest

$ 

10 Market discount

$ 

11 Bond premium

$ 

12 Bond premium on Treasury obligations

$ 

13 Bond premium on tax-exempt bond

$ 

14 Tax-exempt and tax credit bond CUSIP no.

$ 

15 State

$ 

16 State identification no.

$ 

17 State withheld

$ 

To be filed with recipient's state income tax return, when required.

Department of the Treasury - Internal Revenue Service
www.irs.gov/Form1099INT

Form 1099-INT (Rev. 1-2022)
1099-DIV

| PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. | BALDWIN BANK
123 BALDWIN AVENUE
YOUR CITY, YOUR STATE, ZIP |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>PAYER'S TIN</td>
<td>38-XXXXXX</td>
</tr>
<tr>
<td>RECIPIENT'S TIN</td>
<td>127-00-XXXX</td>
</tr>
<tr>
<td>RECIPIENT'S name</td>
<td>OWEN WALKER</td>
</tr>
<tr>
<td>Street address (including apt. no.)</td>
<td>5 PEBBLE LANE</td>
</tr>
<tr>
<td>City or town, state or province, country, and ZIP or foreign postal code</td>
<td>YOUR CITY, YOUR STATE, ZIP</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dividends and Distributions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1a Total ordinary dividends</td>
</tr>
<tr>
<td>1b Qualified dividends</td>
</tr>
<tr>
<td>2a Total capital gain distr.</td>
</tr>
<tr>
<td>2b Unrecap. Sec. 1250 gain</td>
</tr>
<tr>
<td>3a Section 1202 gain</td>
</tr>
<tr>
<td>3b Section 887 ordinary dividends</td>
</tr>
<tr>
<td>3c Section 887 capital gain</td>
</tr>
<tr>
<td>4 Federal income tax withheld</td>
</tr>
</tbody>
</table>

This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.
**1099-R**

**PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.**

**BRADFORD INC.**
2605 STATE STREET
YOUR CITY, YOUR STATE, ZIP

**PAYER'S TIN**
40-100XXXX

**RECIPIENT'S TIN**
127-00-XXXX

**RECIPIENT'S name**
OWEN WALKER

**Street address (including apt. no.)**
5 PEBBLE LANE

**City or town, state or province, country, and ZIP or foreign postal code**
YOUR CITY, YOUR STATE, ZIP

**Gross distribution**
$ 18,000

**Capital gain (included in box 2a)**

**Fed. income tax withheld**
6,000

**Net unrealized appreciation in employer's securities**

**Your percentage of total distribution**

**Total employee contributions**

**Amount allocable to IRR within 5 years**

**1st year of design. Roth contrib.**

**12a FATCA filing requirement**

**State tax withheld**

**State/Payer's state no.**

**State distribution**

**Local tax withheld**

**Local distribution**

**Name of locality**

**Date of payment**

**Distribution code(s)**

**IRA/SEP SIMPLE**

**Other**

This information is being furnished to the IRS.

[www.irs.gov/Form1099R](http://www.irs.gov/Form1099R)

**Department of the Treasury - Internal Revenue Service**
**SSA-1099**

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**FORM SSA-1099 – SOCIAL SECURITY BENEFIT STATEMENT**

**Box 1. Name**  
Owen Walker

**Box 2. Beneficiary’s Social Security Number**  
127-00-XXXX

**Box 3. Benefits Paid in 2022**  
$15,000.00

**Box 4. Benefits Repaid to SSA in 2022**  
$12,000.00

**Box 5. Net Benefits for 2022 (Box 3 minus Box 4)**  
$12,000.00

**DESCRIPTION OF AMOUNT IN BOX 3**

Paid by check or direct deposit: $12,000.00

Medicare Part B premiums deducted from your benefits $1,500

**DESCRIPTION OF AMOUNT IN BOX 4**

**Box 6. Voluntary Federal Income Tax Withholding**  
$1,500.00

**Box 7. Address**  
5 Pebble Lane  
Your City, Your State, Zip

**Box 8. Claim Number (Use this number if you need to contact SSA)**

Draft as of June 21, 2022 - Subject to Change

Form SSA-1099-SM (6/2022)

DO NOT RETURN THIS FORM TO SSA OR IRS
Polling #5

- W-2 data.....?
D. Look and Feel of TaxSlayer
Actual Tax Returns

• We use an IRS provided software called TaxSlayer Pro.
• It adequately handles all types of VITA returns.
• It does not do a comparison of MFJ versus MFS (if taxpayer requests that, we refer them to a paid preparer).
• Let’s get started:
• David is age 40 and was widowed in July 2022. He has a daughter, Linda, age 8.
• David provided the entire cost of maintaining the household and over half of the support for Linda. To work, he pays childcare expenses to Uptown Daycare.
• David purchased health insurance for himself and his daughter through the Marketplace. He received a Form 1095-A.
• David and Linda are U.S. citizens and lived in the United States all year in 2023.
Polling #4

- What is David’s filing status?
- (Go to Page B-12 of your Pub 4012)
• What is David’s filing status?
  • See 4012 pg B-12
• Enter personal information for David and daughter Linda.
• Enter information for both his W-2 and his interest.
• Stop.
## Department of the Treasury - Internal Revenue Service

### Intake/Interview and Quality Review Sheet

| Form 13614-C (October 2023) | CNIS Number 1565-11960 |

You will need:
- Tax information such as Forms W-2, 1099, 1098, 1099-C.
- Social Security cards or SSN for all persons on your tax return.
- Picture ID (such as valid driver’s license) for you and your spouse.

- Complete pages 1-4 of this form. You are responsible for the information on your return. Please provide complete and accurate information.
- If you have questions, please ask the IRS certified volunteer preparer.

Volunteers are trained to provide high-quality service and uphold the highest ethical standards.

To report unethical behavior to the IRS, email us atvolunteer@irs.gov

### Part I - Your Personal Information

<table>
<thead>
<tr>
<th>Your first name</th>
<th>M.I.</th>
<th>Last name</th>
<th>Best Contact Name</th>
<th>Best Contact number</th>
</tr>
</thead>
<tbody>
<tr>
<td>DAVID</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Your spouse’s first name</th>
<th>M.I.</th>
<th>Last name</th>
<th>Best Contact Name</th>
<th>Best Contact number</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Mailing address

<table>
<thead>
<tr>
<th>R.R.</th>
<th>CITY</th>
<th>STATE</th>
<th>ZIP code</th>
</tr>
</thead>
</table>

### Your Date of Birth

4/12/1961

### Your spouse’s Date of Birth

8/3/1962

### Your job title

Janitor

### Your spouse’s job title

Lawyer

### Can anyone claim you or your spouse as a dependent?
- Yes
- No

### Have you, your spouse, or dependents been a victim of tax-related identity theft or been issued an Identity Protection PIN?
- Yes
- No

### Part II - Marital Status and Household Information

1. As of December 31, 2023, what is your marital status?
   - Married
   - Single
   - Widowed
   - Divorced
   - Legally separated

   (If single, married, or divorced, are you a member of a household and if so how many people living in your household?
   - YES
   - NO)

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

<table>
<thead>
<tr>
<th>Name (first, last)</th>
<th>Relationship to you</th>
<th>Date of Birth</th>
<th>Relationship to your spouse</th>
<th>Date of Birth</th>
<th>Age (if married)</th>
<th>Single or Married as of 12/31/23 (Y/N)</th>
<th>At home (Y/N)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MELINDA MACLE</td>
<td>DAUGHTER</td>
<td>5/24/2008</td>
<td></td>
<td></td>
<td></td>
<td>[Y/N]</td>
<td>[Y/N]</td>
</tr>
</tbody>
</table>
### Part III - Income - Last Year, Did You (or Your Spouse) Receive

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Unsure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>B</td>
<td>Wages or Salary? (Form W-2)</td>
</tr>
<tr>
<td>2.</td>
<td>A</td>
<td>Tips Income?</td>
</tr>
<tr>
<td>3.</td>
<td>B</td>
<td>Scholarships? (Form W-2, 1096-T)</td>
</tr>
<tr>
<td>4.</td>
<td>B</td>
<td>Interest/Dividends from checking/savings accounts, bonds, CD's, brokerage? (Forms 1099-INT, 1099-DIV)</td>
</tr>
<tr>
<td>5.</td>
<td>B</td>
<td>Refund of state/local income taxes? (Form 1099-G)</td>
</tr>
<tr>
<td>6.</td>
<td>B</td>
<td>Alimony or separate maintenance payments?</td>
</tr>
<tr>
<td>7.</td>
<td>A</td>
<td>Self Employment Income? (Forms 1099-MISC, 1099-NEC, 1099-K, cash, digital assets, or other property or services)</td>
</tr>
<tr>
<td>8.</td>
<td>B</td>
<td>Cash/check/digital assets, or other property or services for any work performed not reported on Forms W-2 or 1099?</td>
</tr>
<tr>
<td>9.</td>
<td>A</td>
<td>Income (or loss) from the sale of exchange of stocks, bonds, digital assets or real estate (excluding your home) (Forms 1099-S, 1099-B)</td>
</tr>
<tr>
<td>10.</td>
<td>B</td>
<td>Disability income? (such as payments from insurance, or workers compensation) (Forms 1099-R, W-2)</td>
</tr>
<tr>
<td>11.</td>
<td>A</td>
<td>Retirement income or payments from pensions, annuities, and/or IRA? (Form 1099-R)</td>
</tr>
<tr>
<td>12.</td>
<td>B</td>
<td>Unemployment Compensation? (Form 1093-G)</td>
</tr>
<tr>
<td>13.</td>
<td>B</td>
<td>Social Security or Railroad Retirement Benefits? (Form SSA-1099, RRB-1099)</td>
</tr>
<tr>
<td>14.</td>
<td>B</td>
<td>Income (or loss) from rental property?</td>
</tr>
<tr>
<td>15.</td>
<td>B</td>
<td>Other income? (gambling, lottery, prizes, awards, jury duty, digital assets, Sich K-1, royalties, foreign income, etc.)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Unsure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>B</td>
<td>Alimony or separate maintenance payments?</td>
</tr>
<tr>
<td>2.</td>
<td>A</td>
<td>Contributions or repayments to a retirement account?</td>
</tr>
<tr>
<td>3.</td>
<td>A</td>
<td>College or post secondary educational expenses for yourself, spouse or dependents? (Form 1098-T)</td>
</tr>
<tr>
<td>4.</td>
<td>A</td>
<td>Any of the following?</td>
</tr>
<tr>
<td>5.</td>
<td>B</td>
<td>Child or dependent care expenses such as daycare?</td>
</tr>
<tr>
<td>6.</td>
<td>A</td>
<td>For supplies used as an eligible educator such as a teacher, instructor's aide, counselor, etc.?</td>
</tr>
<tr>
<td>7.</td>
<td>A</td>
<td>Expenses related to self-employment income or any other income you received?</td>
</tr>
<tr>
<td>8.</td>
<td>B</td>
<td>Student loan interest? (Form 1098-E)</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>Unsure</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>A</td>
<td>Have a Health Savings Account? (Forms 5938-SA, 1099-SA, W-2 with code W in box 12)</td>
</tr>
<tr>
<td>2.</td>
<td>A</td>
<td>Have credit card, student loan or mortgage debt canceled/forgiven by a lender or have a home foreclosure? (Forms 1099-C, 1096-A)</td>
</tr>
<tr>
<td>3.</td>
<td>A</td>
<td>Adopt a child?</td>
</tr>
<tr>
<td>4.</td>
<td>B</td>
<td>Have Earned Income Credit, Child Tax Credit or American Opportunity Credit disallowed in a prior year?</td>
</tr>
<tr>
<td>5.</td>
<td>A</td>
<td>Purchase and install energy-efficient home items? (such as windows, furnace, insulation, etc.)</td>
</tr>
<tr>
<td>6.</td>
<td>B</td>
<td>Receive the First Time Homebuyers Credit in 2008?</td>
</tr>
<tr>
<td>7.</td>
<td>B</td>
<td>Make estimated tax payments or apply last year’s refund to this year’s tax?</td>
</tr>
<tr>
<td>8.</td>
<td>A</td>
<td>File a federal income last year containing a “married filing separately” on Form 1040-SR, Schedule F?</td>
</tr>
<tr>
<td>9.</td>
<td>A</td>
<td>Have health coverage through the Marketplace (Exchange)? Provide Form 1095-A</td>
</tr>
</tbody>
</table>
• With just W-2 and interest – what is David’s refund/(balance due)?

• Questions?
Homework

• Finish the VSOC & Intake/Interview tests.
• Make a list of your questions.
• Bring it all back to the next session, and we’ll start with your questions.
• Replicate your personal 2022 return in the Practice Lab.
E. Closing Comments and Instructions
• Pub 4012 – Resource Guide
• Pub 4961 – Volunteer Standards of Conduct
• Pub 5838 – Intake/Interview & Quality Review
• Pub 6744 – Test scenarios & questions
• Pub 4491 – Training Guide
New and returning volunteers can pickup a hardcopy of the 4012 and 6744 (Volunteer Assistor’s Test/Retest) from one of the following locations.

• Care Center, 11020 S. Lebanon Rd, Loveland, OH 45140 – Tuesday through Friday 10 am to 6 pm.

• Center for Great Neighborhoods, 321 W. MLK/12th St., Covington, KY 41011 – Monday through Friday 9 am to 5 pm.

• OhioMeansJobs-Butler County, 4631 Dixie Highway, Fairfield, OH 45014 – Monday through Friday 8 am to 4 pm.

• United Way of Greater Cincinnati, 2400 Reading Rd., Cincinnati, OH 45202 – Monday through Friday 8:30 am to 12:00 pm and 1:00 pm to 4:30 pm.
Need help – we are here!

- Send a request for assistance or question(s) to:
  - freetax@uwgc.org
  - Include your name, e-mail, and phone.

- A trainer will contact you.

- Our team of trainers is here to help you. You will not know every aspect of tax law – none of us do! We will ensure you are supported when you come to volunteer at a site. You got this!
Thank you and see you again!

We encourage everyone to return for the second portion of tax law training (Part B) regardless of the role you plan to pursue. You will find that scope of our tax work is straightforward in most cases. Plus, the more you know about VITA and tax law, the more you will be able to help the families that seek our services. You will be a tax guru in (k)no(w) time!

Attend Part B!!!