VITA Volunteer Training Part B

UWGC Free Tax Prep

December 2025/January 2026

UNITED WAY
Greater Cincinnati

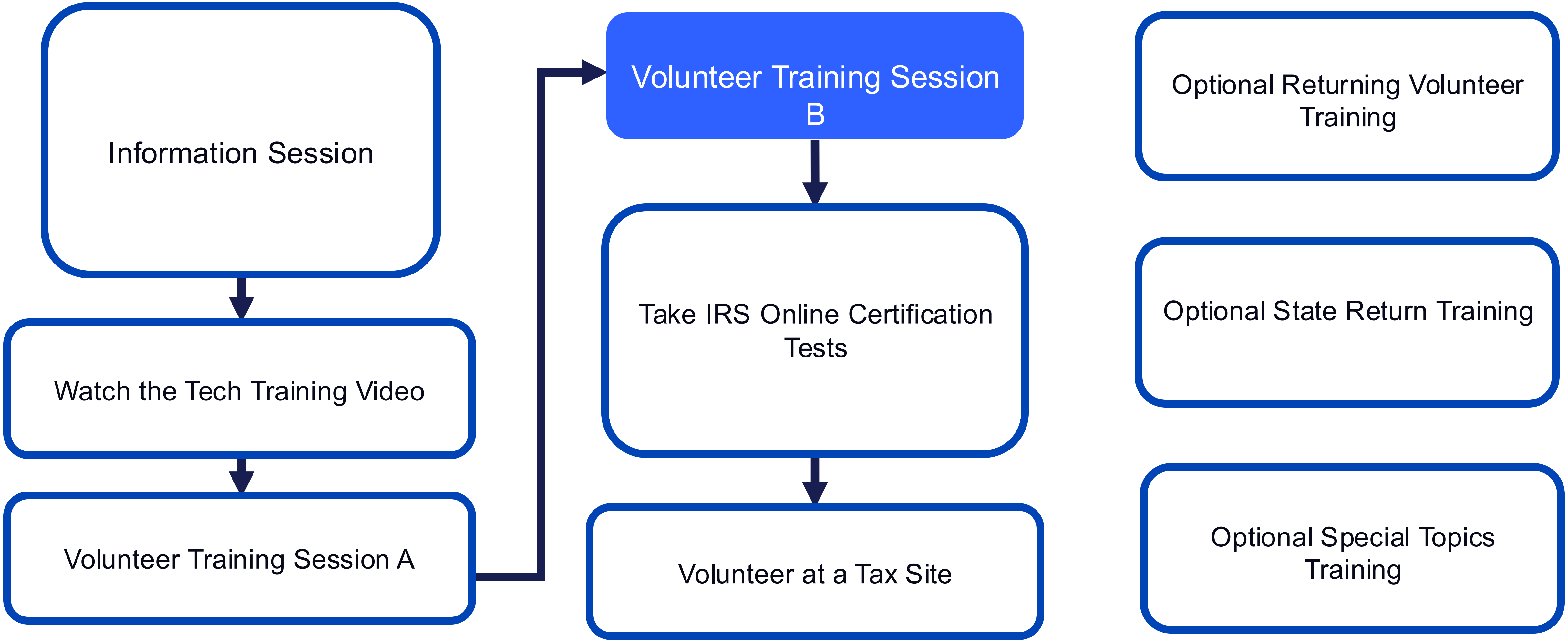
Welcome!

- My name is Keith Gehring
  - 15th+ year with VITA
  - Site Coordinator, OhioMeansJobs, Fairfield
- Kathy Lavieri, Mary Lepper and Charles Lewis will monitor Zoom Chat
- Our United Way of Greater Cincinnati Support Team
  - Adrienne Brandicourt, Program Manager, Free Tax Prep
  - Jackson Hare, Associate, Free Tax Prep
  - Emily Rose, Senior Project Manager, Volunteer Connection
  - Here to deliver a few words

Tips for a successful Zoom experience

- Please change your Zoom name to the name you used to register for this class
- We will initially **mute** all participants and **unmute** at the break and at the end
- Use the Chat feature to pose questions, to get links shared by the training team, or to make a general comment.
- Have the 4012 Resource Guide ready to access
    - We will also reference Pub 4491, Training Guide
- If you lose your Zoom connection, just log back in
- We're scheduled to go until 1 p.m.

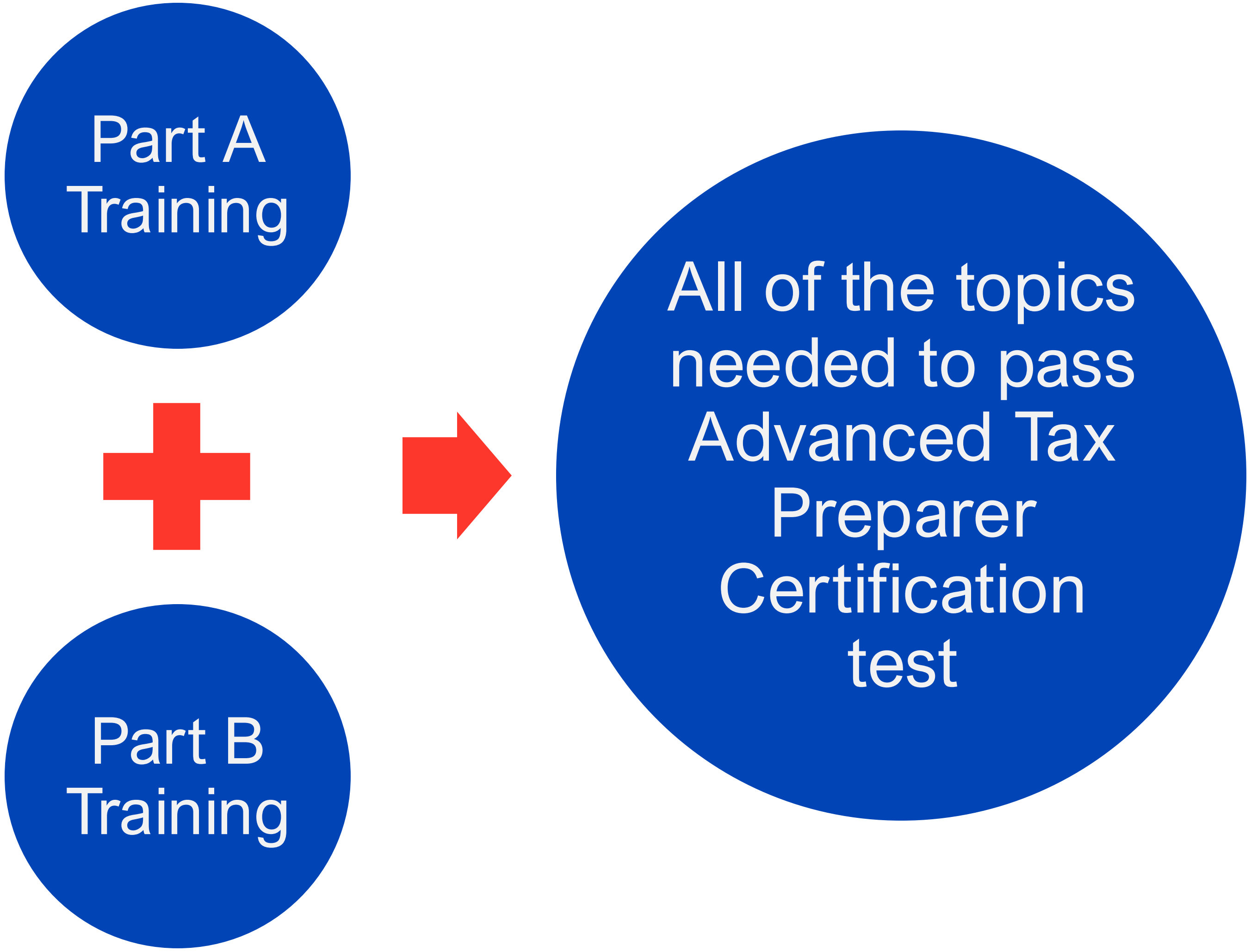
Your Volunteer Pathway: From today through Tax Season



Today's Agenda

- Income
- Adjustments to Income
- Credits
- Affordable Care Act
- Good to Know
- Resources

Part A and Part B Topics Designed for Test Success



Places to research answers:

1. Directly in Part A or Part B
   - "What ages qualify a child for the Day Care Credit?"
2. A page or section in the 4012 or 4491 that is mentioned in Part A or Part B
   - "What are the allowable business expenses?"
3. In the TaxSlayer Practice Lab software where you will enter the scenario's data.
   - "What is the taxpayer's refund?"

Advanced Test Over Basic:

- 1099-B Brokerage statements
- Self-employment/Business
- 1095-A Marketplace Health insurance
- 1099-C Cancellation of credit card debt

Basic Tax Law

Let’s get started!

Out of Scope

We're not trained to do these

- Business, if the following exists:
  - Losses, even a small loss
  - Depreciable assets
  - Inventory
  - Business use of home
  - Using Accrual Accounting Method (vs. Cash)
  - Cost of Goods Sold
  - Employees
- Rent and farm income
- Sale of real estate other than a home used as a residence
- Crypto currency transactions/income of any kind
- Foreign student returns (Requires special certification)
- Student loan debt cancellation before 2021
- Cancellation of Debt due to bankruptcy or insolvency
- Active bankruptcy
- Foreign income
- Income > $84,000

Not everyone has to File

4012
Section A

Who Must File	Who Should File
Those that have sufficient Income, generally if their income exceeds the Std. Deduction. (See Chart A...Page A-3 of 4012).	Anyone with Fed or State tax withholding, e.g., high schooler worked at McDonald's who took out taxes. This person can get all this back.
Had self-employment net earnings >= $400	Made estimated tax payments
Received an advanced credit for Marketplace Health insurance	Qualify for Earned Income Tax Credit
Had HSA distributions	Qualify for Additional Child Tax Credit
Others	Qualify for Refundable American Opportunity Credit
	Qualify for Premium Tax Credit
	Other less common situations (See Chart D... Page A-6 of 4012)

Dependents

4012: C-3

Qualifying Child	
Relationship	Generally, child or sibling or a descendant of child or sibling (See 4012 for exact list)
Age	Under 19, or under 24 and FT student, or any age and permanently and totally disabled
Residency	Lived with taxpayer for more than ½ of the year (living away at college counts)
Support	Must not have provided more than ½ of their own support for the year

Generally, someone who files a joint return cannot be a dependent on another return.
Return with dependent already on another return can be e-filed if the primary has an IP PIN.

Qualifying Relative	
Relationship	Not your Qualifying Child or the Qualifying Child of anyone else
Residency	If Relative, does not have to live with you. (See Table 2, Page C-6 of 4012 for definition of Relative) If non-Relative, must have lived with you all year.
Support	QR has a gross income less than $5,200 for the year (Social Security generally not included, (C-7, footnote 3) AND the taxpayer provided more than ½ of the support for the QR for the year.

Poll Question 1

Who is a dependent?

Income

Income Forms You Can Expect To See

Income	Form
Wages	W-2
Interest	1099-INT
Dividends	1099-DIV
Retirement	1099-R
Social Security	SSA-1099
Railroad Retirement	RRB-1099-R
Unemployment	1099-G
Capital Gain	1099-B
Gambling	W2G
Self-Employment	1099-NEC, 1099-K, 1099-MISC
Debt Cancellation	1099-C
Cash (Self-Employment or Otherwise)	None – Taxpayer will provide information

Covered in Part A

Covered in Part B

Unemployment

4012: D-7

☐ VOID ☐ CORRECTED

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.	1 Unemployment compensation $ 2 State or local income tax refunds, credits, or offsets $	OMB No. 1545-0120 2025 Form 1099-G	**Certain Government Payments**
PAYER'S TIN / RECIPIENT'S TIN	3 Box 2 amount is for tax year	4 Federal income tax withheld $	**Copy 1** **For State Tax Department**
RECIPIENT'S name	5 RTAA payments $	6 Taxable grants $	
Street address (including apt. no.)	7 Agriculture payments $	8 Check if box 2 is trade or business income ▶ ☐	
City or town, state or province, country, and ZIP or foreign postal code	9 Market gain $		
Account number (see instructions)	10a State / 10b State identification no.	11 State income tax withheld $ $	

Form **1099-G** www.irs.gov/Form1099G Department of the Treasury - Internal Revenue Service

Capital Gains

4012: D-42

- Taxpayer receives a 1099-B, Proceeds from Broker and Barter Exchange Transactions. Usually part of the brokerage tax statement.

- Sales of stocks, bonds, mutual funds and personal residence are in scope.
  - Land sales must have a house on it and owner lives in the house
  - $250,000 ($500,000 if married) of home sale gain can be excluded in income and doesn't have to be reported, unless they receive a 1099-S

- **Out of Scope:**
  - Sales of assets other than stocks, mutual funds or personal residence
  - Trade in options, futures or other commodities
  - Any transactions using Bitcoin or other virtual (crypto) currencies

  - Refer taxpayer to a tax professional for out-of-scope returns

- Remember to always obtain basis from taxpayer if basis is not on the 1099-B. Basis = what did they pay for the asset (plus any improvements or selling expenses).

Capital Gains 1099-B

4012: D-42

ABC Investments

456 Pima Plaza
Your City, YS, ZIP

2022 TAX REPORTING STATEMENT

JOANNE OAK
159 Archer Avenue
Your City, YS, ZIP
Account No. 111-222
Recipient ID No. 605-00-XXXX
Payer's Fed ID Number: 40-200XXXX

FORM 1099-B* 2022 Proceeds from Broker and Barter Exchange Transactions
Copy B for Recipient OMB NO. 1545-0715

Short-term transactions for which basis is reported to the IRS
Report on Form 8949 with Box A checked and/or Schedule D, Part I
(This Label Is a Substitute for Boxes 1c & 6)

8 Description, 1d Stock or Other Symbol, CUSIP (IRS Form 1099-B box numbers are shown below in bold type)

Action	1b Date Acquired	1c Date sold disposed	1a Quantity Sold	1d Proceeds	1e Cost or Other Basis	Gain / Loss (-)	1g Wash Sale Loss Disallowed	4 Federal Income Tax Withheld	14 State	16 State Tax Withheld
Iowa Co. Common Stock										
Sale	01/06/2022	10/30/2022	200.000	1,750.00	2,500.00	(750.00)				
TOTALS				1,750.00	2,500.00					

FORM 1099-B* 2022 Proceeds from Broker and Barter Exchange Transactions
Copy B for Recipient OMB NO. 1545-0715

Long-term transactions for which basis is not reported to the IRS
Report on Form 8949 with Box E checked and/or Schedule D, Part II
(This Label Is a Substitute for Boxes 1c & 6)

8 Description, 1d Stock or Other Symbol, CUSIP (IRS Form 1099-B box numbers are shown below in bold type)

Action	1b Date Acquired	1c Date sold disposed	1a Quantity Sold	1d Proceeds	1e Cost or Other Basis	Gain / Loss (-)	1g Wash Sale Loss Disallowed	4 Federal Income Tax Withheld	14 State	16 State Tax Withheld
Iowa Co. Common Stock										
Sale	10/12/2006	11/01/2022	200.000	4,000.00	1,900.00	2,100.00				
TOTALS				4,000.00	1,900.00					

- Short term = 1 year or less
  - Taxed as ordinary income
- Long-term = more than 1 year
  - Taxed at 0% or 15% or 20% based on other income
- Notice:
  - Is/Is not reported to IRS
  - Gains/Losses
  - Box A checked or not

Gambling

4012: D-81

3232 ☐ VOID ☐ CORRECTED

PAYER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code Mountaintop Casino 777 Crest Road Your City, Your State, Zip	1 Reportable winnings $ 2,500	2 Date won 03/16/2025	OMB No. 1545-0238 **Form W-2G** **Certain Gambling Winnings** (Rev. December 2023) For calendar year 20 25
	3 Type of wager Slots	4 Federal income tax withheld $ 600	
	5 Transaction	6 Race	
	7 Winnings from identical wagers $	8 Cashier	
PAYER'S TIN / PAYER'S telephone no.	9 WINNER'S TIN 141-00-XXXX	10 Window	For Privacy Act and Paperwork Reduction Act Notice, see the **current General Instructions for Certain Information Returns.**
WINNER'S name Hailey Simpson	11 First identification no. YS987654	12 Second identification no. YS 31600XXX	
Street address (including apt. no.) 176 Packer Drive	13 State/Payer's state identification no.	14 State winnings $	
City or town, state or province, country, and ZIP or foreign postal code Your City, Your State, Zip	15 State income tax withheld $	16 Local winnings $	**File with Form 1096**
	17 Local income tax withheld $	18 Name of locality	**Copy A** **For Internal Revenue Service Center**

Under penalties of perjury, I declare that, to the best of my knowledge and belief, the name, address, and taxpayer identification number that I have furnished correctly identify me as the recipient of this payment and any payments from identical wagers, and that no other person is entitled to any part of these payments.

Signature: **Date:**

Form **W-2G** (Rev. 12-2023) Cat. No. 10138V www.irs.gov/FormW2G Department of the Treasury - Internal Revenue Service

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Note: Gambling losses are not subtracted from winnings. But losses can be reported on Schedule A up to the value of the winnings, <u>if the client itemizes</u>.

Example 1:

- Client wins $500 but lost $600. The full $500 goes on 1040 (not $0 or -$100). But $500 loss could be deducted if they itemize (not the full $600).

Example 2

- Client wins $500 but lost $300. The full $500 goes on 1040 (not $200). But $300 loss could be deducted if they itemize.

Self-Employment Income

4012: D-28

- In general, self-employed taxpayers will have revenue from their clients
  - Including Cash payments
- These taxpayers might also have expenses (supplies, legal fees, advertising, mileage, etc)
  - (See pages D-38 through D-41 for allowable expenses)
  - Your site should have a handout for taxpayer to record their expenses. Ask for it if you need it.
- The revenue – expenses = profit/loss, which is taxable
  - If the business has a loss, it is **Out of Scope**, regardless of the size of loss
  - Note that we cannot ignore expenses which would change the return from a loss to a profit.
- Taxpayer can reduce income via Qualified Business Income Deduction by up to 20%
- These taxpayers may receive the following documents from their clients (next several slides)
- Hobby (undertaken for pleasure during leisure time) income is **Out of Scope**.

Self-Employment Income 1099-NEC

4012: D-30

☐ VOID ☐ CORRECTED

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Delicious Deliveries 123 Lilac Avenue Your City, Your State, Zip		OMB No. 1545-0116 Form **1099-NEC** (Rev. April 2025) For calendar year 2025	**Nonemployee Compensation**
PAYER'S TIN 63-400XXXX	RECIPIENT'S TIN 605-00-XXXX	1 Nonemployee compensation $ 1,000	**Copy 1** **For State Tax Department**
RECIPIENT'S name Joanne Oak		2 Payer made direct sales totaling $5,000 or more of consumer products to recipient for resale ☐	
Street address (including apt. no.) 159 Archer Avenue		3 Excess golden parachute payments $	
City or town, state or province, country, and ZIP or foreign postal code Your City, Your State, Zip		4 Federal income tax withheld $	
Account number (see instructions)		5 State tax withheld $ $	6 State/Payer's state no.	7 State income $ $

Form **1099-NEC** (Rev. 4-2025) www.irs.gov/Form1099NEC Department of the Treasury - Internal Revenue Service

Self-Employment Income

4012: D-33

- Taxpayers will receive Form 1099-K for gross payments > $20,000 <u>and</u> # of transactions > 200, although some payers issue below this threshold
- Ride Sharing companies will use these too

☐ VOID ☐ CORRECTED

FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. **Delicious Deliveries** **123 Lilac Avenue** **Your City, Your State, Zip**	FILER'S TIN **63-400XXXX** PAYEE'S TIN **605-00-XXXX** 1a Gross amount of payment card/third party network transactions $ **7,492.00**	OMB No. 1545-2205 Form **1099-K** (Rev. March 2024) For calendar year **2025**	**Payment Card and Third Party Network Transactions**
Check to indicate if FILER is a (an): Payment settlement entity (PSE) ☐ Electronic Payment Facilitator (EPF)/Other third party ☑ Check to indicate transactions reported are: Payment card ☐ Third party network ☑	1b Card Not Present transactions $ 3 Number of payment transactions **325**	2 Merchant category code 4 Federal income tax withheld $	**Copy 1** **For State Tax Department**
PAYEE'S name **Joanne Oak** Street address (including apt. no.) **159 Archer Avenue** City or town, state or province, country, and ZIP or foreign postal code **Your City, Your State, Zip**	5a January $ **785.00** 5c March $ **700.00** 5e May $ **550.00** 5g July $ **500.00** 5i September $ **700.00**	5b February $ **800.00** 5d April $ **600.00** 5f June $ **400.00** 5h August $ **378.00** 5j October $ **800.00**	
PSE'S name and telephone number	5k November $ **600.00**	5l December $ **679.00**	
Account number (see instructions)	6 State	7 State identification no.	8 State income tax withheld $ $

Form **1099-K** (Rev. 3-2024) www.irs.gov/Form1099K Department of the Treasury - Internal Revenue Service

Self-Employment Income 1099-Misc

4012: D-28, D-83

9595 ☐ VOID ☐ CORRECTED

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

1 Rents $

2 Royalties $

3 Other income $

OMB No. 1545-0115

Form **1099-MISC**

(Rev. April 2025)

For calendar year ____

Miscellaneous Information

4 Federal income tax withheld $

PAYER'S TIN

RECIPIENT'S TIN

5 Fishing boat proceeds $

6 Medical and health care payments $

Copy A

For Internal Revenue Service Center

For filing information, Privacy Act, and Paperwork Reduction Act Notice, see the **General Instructions for Certain Information Returns.**

www.irs.gov/Form1099

RECIPIENT'S name

7 Payer made direct sales totaling $5,000 or more of consumer products to recipient for resale ☐

8 Substitute payments in lieu of dividends or interest $

Street address (including apt. no.)

9 Crop insurance proceeds $

10 Gross proceeds paid to an attorney $

City or town, state or province, country, and ZIP or foreign postal code

11 Fish purchased for resale $

12 Section 409A deferrals $

13 FATCA filing requirement ☐

14

15 Nonqualified deferred compensation $

Account number (see instructions)

2nd TIN not. ☐

16 State tax withheld $ $

17 State/Payer's state no.

18 State income $ $

Form **1099-MISC** (Rev. 4-2025) Cat. No. 14425J www.irs.gov/Form1099MISC Department of the Treasury - Internal Revenue Service

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1099-R Simplified Method

4012: D-62

☐ CORRECTED (if checked)

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

Cincinnati Retirement System
801 Plum St Ste 328
Cincinnati, OH 45202

1 Gross distribution $ 24,324.63

2a Taxable amount $

OMB No. 1545-0119

2025

Form 1099-R

Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.

2b Taxable amount not determined ☑ Total distribution ☐

Copy B

Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return.

This information is being furnished to the IRS.

PAYER'S TIN 31-6023695

RECIPIENT'S TIN XX-XX-XXXX

3 Capital gain (included in box 2a) $

4 Federal income tax withheld $ 960

RECIPIENT'S name Jane Doe

5 Employee contributions/ Designated Roth contributions or insurance premiums $

6 Net unrealized appreciation in employer's securities $

Street address (including apt. no.) 1234 Main St

7 Distribution code(s) 7

IRA/ SEP/ SIMPLE ☐

8 Other $ %

City or town, state or province, country, and ZIP or foreign postal code Cincinnati, OH 45202

9a Your percentage of total distribution %

9b Total employee contributions $ 7,083

10 Amount allocable to IRR within 5 years $

11 1st year of desig. Roth contrib.

12 FATCA filing requirement ☐

14 State tax withheld $ 276 $

15 State/Payer's state no. OH-51901567

16 State distribution $ $

Account number (see instructions)

13 Date of payment

17 Local tax withheld $ $

18 Name of locality

19 Local distribution $ $

Form 1099-R www.irs.gov/Form1099R Department of the Treasury - Internal Revenue Service

Notice:

- Box 2a is blank
  - Software might auto-fill with Box 1 value. If so, blank it out.
  - Do not fill in zero in the software for this field
- Box 2b (1) is checked
- Box 9b: Client contributed to her pension during her working years
  - Thus, client should not pay tax on these monies again

Simplified Method is a procedure to determine the taxable amount in box 1

1099-R Simplified Method

- What is the purpose of the simplified method? We are trying to figure out what part of the pension/annuity payment is taxable when a former employee made after-tax contributions during their employment.

- Use the Colorado Tax Aid at https://cotaxaide.org/tools/Annuity%20Calculator.html.

- Give the Colorado Aid printout to the taxpayer for future year taxes.

1099-R Simplified Method

- Make a note in TaxSlayer. Sample note: “Age at Annuity Starting Date (55); $7,083 Total employee Contributions; 1st Year (2000) Exclusion $79 (4 months); Yearly exclusion $236; Final year exclusion $160 (2030).”
  - So, $79 + (29 years * $236) + $160 = $7.083
  - So, 1st Year: $24,324.63 - $79 = $24,245.63 will go into Box 2a
  - 2nd thru 29th year: $24,324.63 - $236 = $24,088.63 will go into Box 2a
  - Last year: $24,324.63 - $160 = $24,164.63 will go into Box 2a
- There is a section in the 4012 around Simplified Method (in TaxSlayer) but we recommend the Colorado tool
- Seek help from your Site Coordinator/experienced volunteer when calculating your first simplified method.
- This will be on the certification test, so please reach out if you are still confused.

Poll Question 2

Tax not determined question…

1099-R Disability

4012: D-65

- Disability under Employer's Minimum Retirement Age
    - Box 7 is a code 3 AND
    - Taxpayer is under the minimum retirement age
    - Then this income can be reported as earned wages for calculation of EIC and other credits
        - ...meaning.... if they weren't disabled, they would still be working

- Must check the Disability box to report on form 1040, Line 1, in TaxSlayer

☐ Check here to report on Form 1040, Line 1 (Distribution code must be a "3")

Cancellation of Debt

4012: D-82 (footnote) & D-87

- Taxpayer receives a 1099-C for debt forgiven

- In Scope
  - If for a credit card, it is normally fully taxable income
  - Discharge of Qualified Principal Residence Indebtedness
  - Student Loan debt
    - The discharge of certain student loan debt in tax years 2021 through 2025 is excluded from gross income. If excludible, the lender will not issue Form 1099-C.

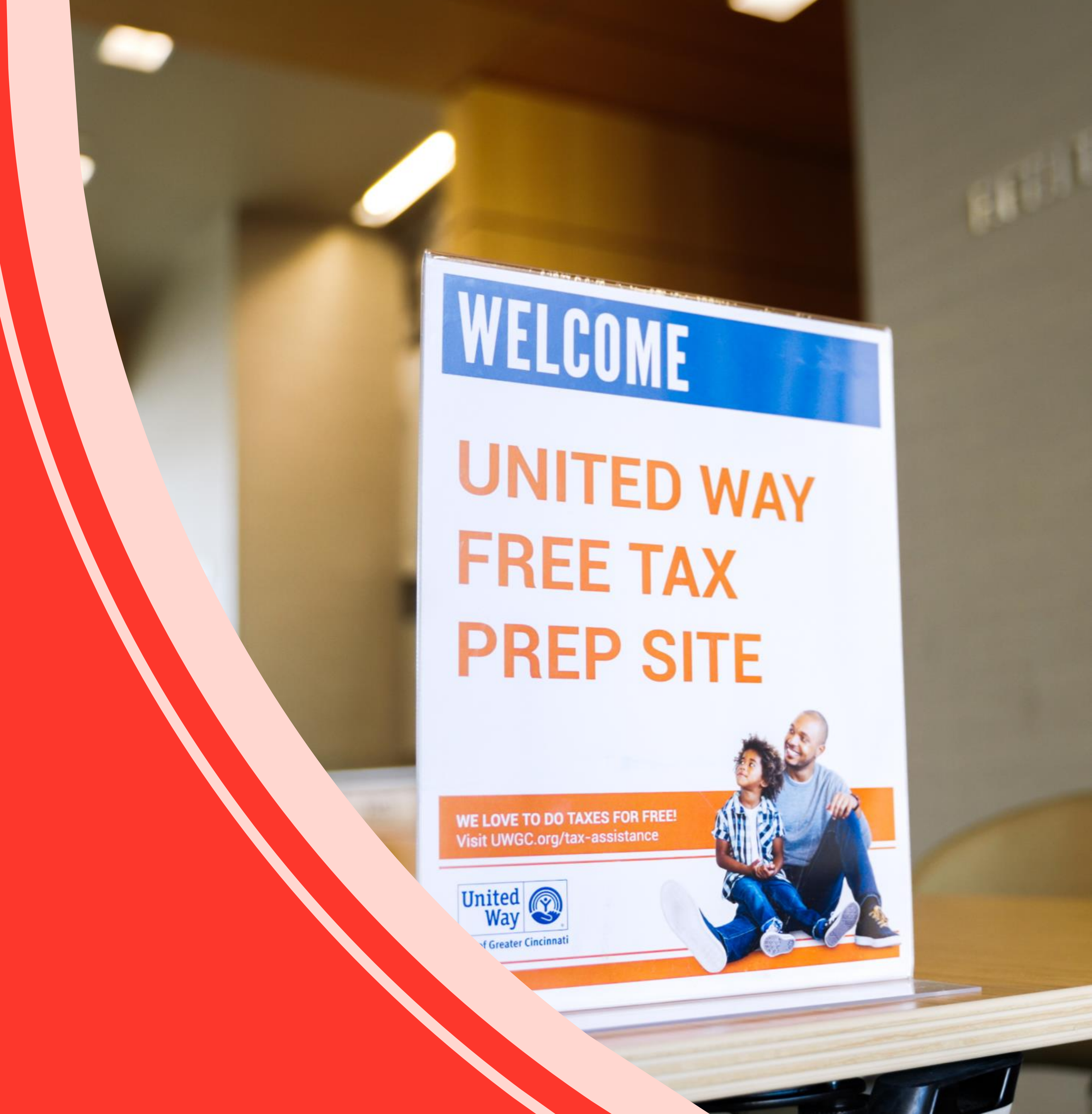
- All others are Out of Scope:
  - Bankruptcy and insolvency
  - Car loans
  - Personal loans

All Other Income

4012:
D-75, D-81, E-4

- Less Common Income – Jury duty, Poll worker, Schedule K-1 (Partnerships and one shareholder’s profit thereof) (see Pub 4491)
- Alimony (Pre 2018 and post 2018) (4012, E-19)
- Scholarship income - could possibly lead to Kiddie Tax (4012, J-3, J-4)
- Foreign income – **Out of scope**
- State refunds – only include if taxpayer itemized prior year

Adjustments

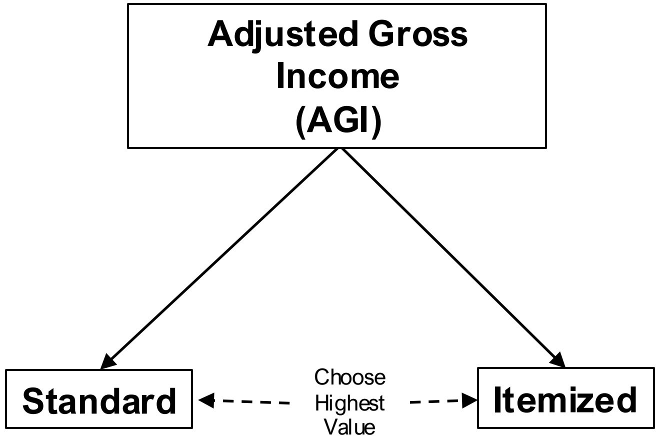


Income Considerations

4012: Sections E, F

- As you learned in Part A:
- Gross Income can be reduced to Adjusted Gross Income (AGI) by certain "expenses". Common ones are:
  - Educator Expenses ($300 max)
  - HSA contributions (outside of employer provided)
  - Contribution to an IRA
  - Student Loan Interest ($2500 max)
- The AGI can be further reduced by Deductions.
- There are two types of Deductions:
  - Standard (value based on Filing Status)
  - Itemized (found on Schedule A)

- Only one of these can be applied to a tax return
  - The one with the higher value
- Standard Deduction increases if:
  - >= 65
  - Blind
- Can also deduct the following even if don't Itemize
  - Have Tips, Overtime, Auto Loan Interest and/or enhanced Senior deduction
- Then, AGI minus the Deductions gives us Taxable Income



The Items:

- Medical Expenses (> 7.5% of AGI)
- State & Local Taxes
- Property Taxes
- Charity
- Mort Interest & Points
- Gambling losses, etc

See Section F for items that cannot be applied on Schedule A, e.g., maternity clothes, diaper service, political contributions, homeowner's association dues, etc.

Individual Retirement Accounts (IRA)

4012: E-20

Two Types:

- ***Roth***: monies are taxed when put in but not when taken out
  - It will be a Code Q in box 7 of 1099-R. (other codes are OOS)
- ***Traditional***: monies are not taxed when put in but are taxed when taken out
  - Client will receive a 1099-R on any distributions
  - Distributions are subject to being taxed
  - 10% penalty if taken out before age 59.5
    - Some exceptions might apply, e.g., paying for higher ed. See 4012 Page H-7
  - Also note that $1,000 can be withdrawn for any emergency expense (One distribution per calendar year)
  - Required Minimum Distributions (RMDs)
    - Must start taking out at age 73, otherwise steep penalties
    - % to take out is defined by IRS

Health Savings Accounts (HSAs)

4012: E-13

- Intended to pay for medical expenses with non-taxed monies
  - Not taxed when contributed
  - Not taxed on the growth in the account
  - Not taxed when used for medical expenses

- During the interview process, verify if distributions were for medical expenses

- If monies used for non-medical expenses:
  - Before age 65: Pay normal income tax PLUS 20% penalty
  - After age 64: Pay normal income tax

Health Savings Accounts (HSAs) Contributions & Distributions

4012: E-13

- Contributions:
  - Most commonly contributed via an employer
    - Determined by a code W in Box 12 of a W2
    - TaxSlayer will auto apply to Form 8889. You don't need to add again.
  - Can also contribute via own monies
    - Reported on Schedule 1 as a deduction of income
    - Anyone can contribute, e.g., a parent (we rarely see these)
  - May be reported to client via 5498-SA
  - Clients 55 or older can contribute an additional $1000
  - All contributions reported on form 8889, Part 1

- Distributions:
  - Will be reported via 1099-SA
  - Verify with client that all these distributions are for qualified medical expenses (4012: E-14)

HSA Contribution

☐ CORRECTED (if checked)

TRUSTEE'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number Bank of HSA 35 Oaklane Your City, Your State, Zip		1 Employee's or self-employed person's Archer MSA contributions made in 2025 and 2026 for 2025 $	OMB No. 1545-1518 2025	HSA, Archer MSA, or Medicare Advantage MSA Information
		2 Total contributions made in 2025 $ 5,100.00	Form 5498-SA	
TRUSTEE'S TIN 32-5XXXXXX	PARTICIPANT'S TIN 445-00-XXXX	3 Total HSA or Archer MSA contributions made in 2026 for 2025 $		Copy B
PARTICIPANT'S name Andrew Wright		4 Rollover contributions $	5 Fair market value of HSA, Archer MSA, or MA MSA $ 14,456.39	For Participant
Street address (including apt. no.) 516 Wingate Rd City or town, state or province, country, and ZIP or foreign postal code Your City, Your State, Zip		6 HSA ☑ Archer MSA ☐ MA MSA ☐		This information is being furnished to the IRS.
Account number (see instructions)				

Form 5498-SA (keep for your records) www.irs.gov/Form5498SA Department of the Treasury - Internal Revenue Service

The taxpayer (or spouse) may receive Form 5498-SA for their HSA contributions. If taxpayers don't have this form, they can provide the information regarding HSA contributions based on their records.
Note: HSA plan administrators have until May 31 to issue Form 5498-SA.

HSA Distribution

☐ CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number HSA Trustee 59 Wellness Rd Independence, MO 64145		OMB No. 1545-1517 Form **1099-SA** (Rev. April 2025) For calendar year 2025	**Distributions From an HSA, Archer MSA, or Medicare Advantage MSA**
PAYER'S TIN 10-3XXXXXX / RECIPIENT'S TIN 301-XX-XXXX	1 Gross distribution $ 1,850.00	2 Earnings on excess cont. $	**Copy B** **For Recipient**
RECIPIENT'S name Gail Oliver	3 Distribution code	4 FMV on date of death $	
Street address (including apt. no.) 2715 Bishop St City or town, state or province, country, and ZIP or foreign postal code Your City, Your State, Zip	5 HSA ☑ Archer MSA ☐ MA MSA ☐		This information is being furnished to the IRS.
Account number (see instructions)			

Form **1099-SA** (Rev. 4-2025) (keep for your records) www.irs.gov/Form1099SA Department of the Treasury - Internal Revenue Service

Poll Question 3

HSA Qualifying medical expenses

BREAK

15 minutes

Credits

Refundable v. Non-Refundable Credits

Refundable (increases "payments")	Non-Refundable (decrease tax owed)
Earned Income Credit – completely refundable	Child Tax Credit
Child Tax Credit – partially refundable	Credit for Other Dependents
American Opportunity Credit – 40% refundable	Child/Dependent Care Credit
	Residential Energy Credit
	Lifetime Learning Credit.
	American Opportunity Credit
	Retirement Savings Credit

- Credits will lower the tax owed OR increase the Refund/Lower the amount owed. They do not modify income.

- Each credit has particular rules and thus are not eligible for all taxpayers.

Non-Refundable vs Refundable Credits Examples

Assume taxpayer has 1 child.

Refunds can be delivered by:

- Direct deposit to a single account (checking or savings) or Prepaid debit card
    - No longer checks (rare exceptions
- Or Form 8888 can be used to split a refund between 2 or more accounts.

Non-Refundable Credit		Non-Refundable & Refundable Credit		Refundable Credit	
Description	**The Math**	**Description**	**The Math**	**Description**	**The Math**
Taxable Income	$40,000	Taxable Income	$15,000	Taxable Income	$0
Tax	$2,700	Tax	$1,500	Tax	$0
Child Tax Credit	$2,200	Child Tax Credit	$1,500	Child Tax Credit	$0
Total Tax	**$500**	**Total Tax**	**$0**	**Total Tax**	**$0**
W2 Taxes Paid	$2,000	W2 Taxes Paid	$2,000	W2 Taxes Paid	$2,000
Add. Child Tax Credit	$0	Add. Child Tax Credit	$700	Add. Child Tax Credit	$1,700
Refund	**$1,500**	**Refund**	**$2,700**	**Refund**	**$3,700**

Child Tax Credit: the rules

4012: G-5

- Child must be a "Qualifying Child" dependent
  - Age: 0 – 16 (Was not 17 by the end of the tax year)
  - Related – Blood kin, adopted, court ordered custody
  - Residency – lived with you > 6 months
    - Except for newborns/death of child
  - Support – Child must not have provided more than ½ of their support (See p. C-3, footnote 5 in 4012 regarding public benefits)
  - US Citizen or resident alien with SSN (Children who hold SS Cards that say "Not Valid for Employment" do not qualify for the credit)
  - Taxpayer must have an SSN. Spouse can have either SSN or ITIN.
  - Children with ITINs get the "Credit for other dependents"
- Child must be claimed on your return
  - Caution with divorced households with a child that alternates between parents in odd/even years

Child Tax Credit/Additional Child Tax Credit: The numbers

- Amount is the same for any child under 17 at the end of the tax year
  - Up to $2200, non-refundable (to pay taxes)
  - Up to $1700, refundable
    - But if only 1 or 2 children, then the taxpayer must have more than $2,500 of taxable earned income
    - With 3+ children, then there is no level of taxable earned income

Credit for Other Dependents

4012: G-8

- Taxpayer (or Spouse) must have an SSN or ITIN
- Dependent must be US Citizen or Resident Alien with SSN or ITIN
- Don't qualify for Child Tax Credit, such as:
  - Children aged 17 or older
  - Dependents with other relationships (such as elderly parents)
  - Children who do not have a valid SSN
- Non-relative that lived with you all 365 days
  - Person made < $5200
- You provided more than half of their support

- If so, $500 non-refundable credit

Retirement Savings Contribution Credit

4012: G-19

- Must contribute to IRA or 401k type account
- AGI:
  - Single: <= $39,500
  - HOH: <= $59,250
  - MFJ: <= $79,000
- Born before January 2, 2008 (age 18+)
- Cannot be claimed as a dependent
- Cannot be a full-time student

- If so, credit is 50% or 20% or 10% of amount contributed
  - Certain distributions over the past 2 years may reduce the credit

Earned Income Tax Credit (EITC)

4012: Section I

- The Earned Income Tax Credit (EITC) is an assistance from the government for low-income wage earners.

- It is available to people both with and without children.
    - Without children, the taxpayer must be >= 25 and < 65 years old

- The credit is refundable and available only by filing a tax return.

EITC Requirements

4012: I-4

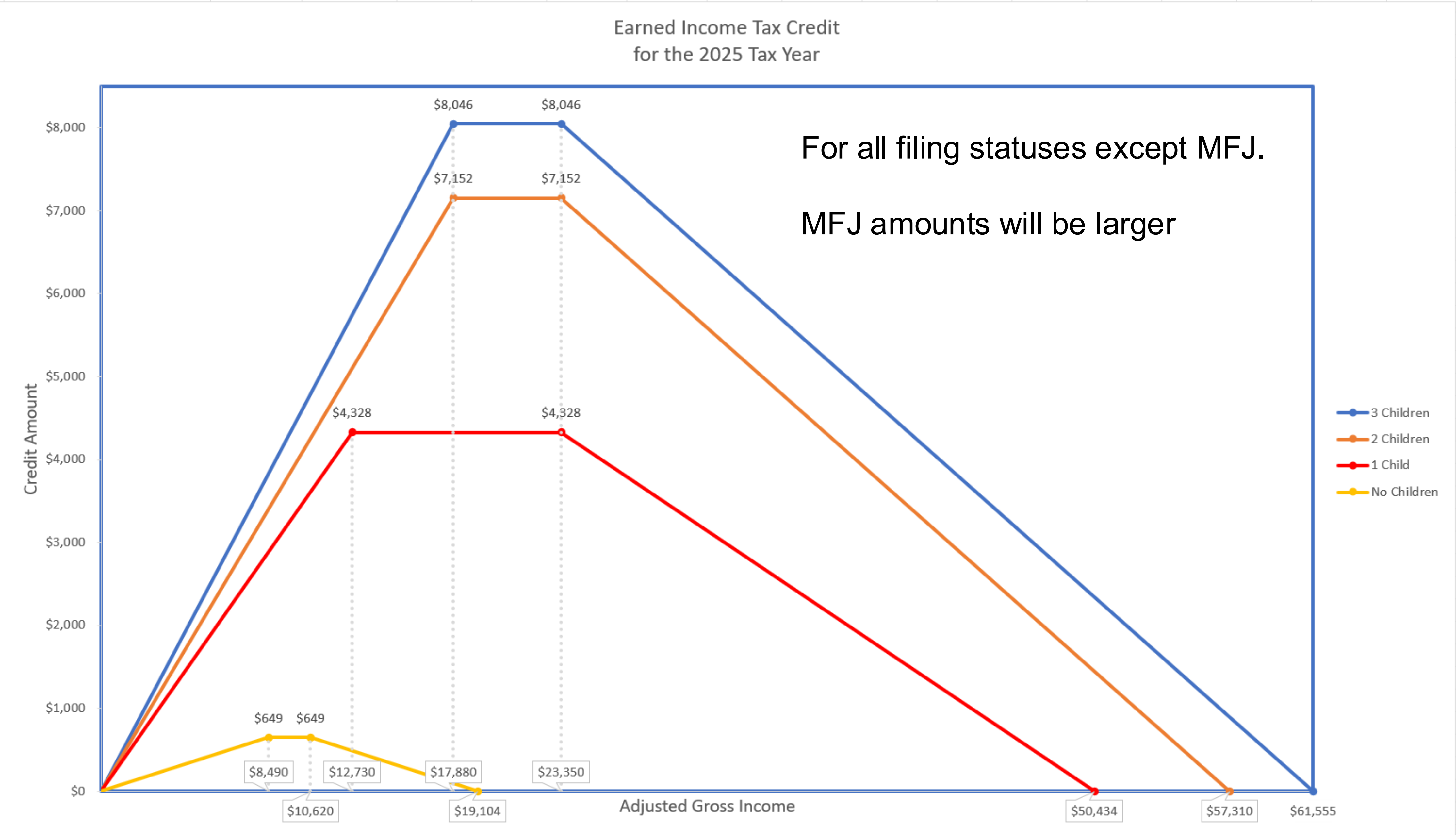
- SSN/ITIN - No payments are made for an individual with an ITIN, it must be a SSN.
- If filing MFJ, both TP and SP must have SSN to claim EITC.
- Must be US Citizen
- Must have lived in the US more than half the year
- Must not be a dependent of another taxpayer
- Earned Income **<u>and</u>** AGI must be below certain thresholds
- Check SS Card
  - "Valid for Work Only" – Qualifies for EITC
  - "Not Valid for Work" – Does not qualify for EITC
- No Support Test
- Income must be earned
  - Not Interest, Dividends, Social Security, etc. (Page I-3 of 4012)
- Investment income must be <= $11,950

EITC with no children

4012: I-4
4491: xi

*Cannot be a dependent.

	2025
Age	25-64
Earned Income & AGI	$19,104 ($26,214 MFJ)
Maximum credit	$649


Earned Income Tax Credit
for the 2025 Tax Year
For all filing statuses except MFJ.
MFJ amounts will be larger
Credit Amount
Adjusted Gross Income
$8,000
$7,000
$6,000
$5,000
$4,000
$3,000
$2,000
$1,000
$0
$8,046
$8,046
$7,152
$7,152
$4,328
$4,328
$649
$649
$8,490
$10,620
$12,730
$17,880
$19,104
$23,350
$50,434
$57,310
$61,555
3 Children
2 Children
1 Child
No Children

EITC when filing MFS

4012: I-4
Footnote 4

- Allowed if:
  - Filing MFS, and
  - The taxpayer's child lived with them more than 6 months, and
  - The taxpayer lived apart from their spouse the last 6 months of 2025
- The taxpayer can self-declare that they qualify

Example:

- Mom (27) and daughter (3) moved in with Grandma in April 2025.
- Mom is still married, not divorced (they're still trying to work it out).
- Mom has income of $32,000 (so not Grandma's dependent).
- Grandma owns and pays for the house (so Mom can't be Head of Household).
- Mom claims daughter on her return, files as MFS, and now can claim EITC.
- (4491, 6-5, 6-6)

Note:

- Grandma could claim the granddaughter if Mom would agree to it.
- But if Mom had a higher AGI than Grandma, then only Mom can claim the daughter.

EITC when filing MFS: TaxSlayer entry

- [ ] Taxpayer can be claimed as a dependent on someone else's return.
- [ ] Taxpayer was over age 18 and a full-time student at an eligible educational institution.
- [ ] Taxpayer is blind.
- [ ] Taxpayer is deceased.
- [ ] Taxpayer wishes to contribute $3 to the Presidential Election Campaign Fund.
- [x] Filing Married Filing Separate and meets the requirements to claim the EIC
- [ ] Taxpayer or Spouse served in a combat zone during the current tax year.
- [ ] Taxpayer was a nonresident alien for any part of the year.

- In Basic Information -> Personal Information for the Taxpayer.
- Check the appropriate box.

Child (and dependent) Care Credit

4012: G-14

- Child must be a dependent
  - Could also be a spouse or dependent incapable of self-care, any age
- Child qualifies until 13th birthday. If child turns 13 during the tax year, can claim expenses until the child's 13th birthday
- Child must live with TP > 6 months
- Only custodial parent may claim, even if not their year to claim dependency
- TP (and SP) must be working or looking for work
- Expenses for kindergarten or higher do not qualify
- Summer Day camp qualifies, but overnight does not
- Payments cannot be made to your dependent, your spouse or the parent of your qualifying person, or your child under the age of 19.

Child (and dependent) Care Credit

4012: G-14

	2025
Can claim expenses up to:	
For one child	$3,000
For two or more children	$6,000
Maximum credit %	35%
Maximum credit	
For one child	$1,050
For two or more children	$2,100
% reduction begins at	$15,000
Type of credit	Non-refundable

Poll Question 4

Child Care Expenses

Education Credits

4012: J-8

- American Opportunity Credit – Partially Refundable (up to 40% may be refundable, the rest is non-refundable)
  - Available only if student has not completed the first four years of post-secondary education before 2025
  - Available only for four tax years per eligible student
  - Must be seeking a degree or other recognized education credential
  - Enrolled at least ½ time
  - Not available if have felony conviction for possession or distribution of controlled substance
  - Don't have to have income to get this credit
  - Up to $2500 per student ($1000 per student is refundable)
  - Qualifying expenses are those that are course related. Room and Board, Transportation costs do not qualify. (P. J-10 of 4012 & 22-2 of 4491)
- Lifetime Learning – Non-refundable
  - Available for unlimited number of tax years
  - Do not need to be pursuing a degree
  - Courses are to acquire or improve job skills
  - Up to $2000 per return

- Education Credits phase out at income thresholds. Page J-7 of 4012

- Parents generally take this credit. If the student wants to take this credit, cannot be a dependent and must meet the rules listed in 4012 J-8, footnote 1

1098-T

CORRECTED

FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number Oakland University 677 Oakland Rd Columbus, OH 43216	1 Payments received for qualified tuition and related expenses $ 12,900.00 2	OMB No. 1545-1574 2025 Form 1098-T	Tuition Statement
FILER'S employer identification no. 10-8XXXXXX / STUDENT'S TIN 224-00-XXXX	3		Copy B For Student
STUDENT'S name Corey Emerson	4 Adjustments made for a prior year $	5 Scholarships or grants $ 10,000.00	This is important tax information and is being furnished to the IRS. This form must be used to complete Form 8863 to claim education credits. Give it to the tax preparer or use it to prepare the tax return.
Street address (including apt. no.) 200 Amber Place City or town, state or province, country, and ZIP or foreign postal code Your City, Your State, Zip	6 Adjustments to scholarships or grants for a prior year $	7 Checked if the amount in box 1 includes amounts for an academic period beginning January–March 2026 ☐	
Service Provider/Acct. No. (see instr.) / 8 Checked if at least half-time student ☑	9 Checked if a graduate student ☐	10 Ins. contract reimb./refund $	

Form 1098-T (keep for your records) www.irs.gov/Form1098T Department of the Treasury - Internal Revenue Service

1098-T

Box 1 – Payments Received

Box 5 – Scholarship or Grants

Box 8 – Whether more than Half-Time Student

$2900 can be used for qualified expenses, Plus other qualified expenses.... books, fees, etc.
American Opportunity Credit may be available

If Box 5 value is > Box 1 value, then the excess is probably taxable. (Maybe it covered room and board which is not a qualified expense.)

Affordable Care Act

4012: H-10

- Most taxpayers with Marketplace insurance are eligible to receive a subsidy.
  - In the prior year, the taxpayer estimates their following year's income, i.e., 2024
  - Based on this estimate, the Marketplace will determine the amount of help the taxpayer needs to pay their premiums in the following year, i.e., 2025
- During tax season (i.e., spring of 2026), they receive a 1095-A which details how much they received and when.
- This subsidy payment needs to be reconciled via the Premium Tax Credit.
- TaxSlayer handles all the calculations.
- Pub 4012 – pgs. H-10 -> H-23.

1095-A Full Year

4012: H-13

Box 4 and 7 – Recipient and spouse name

Box 10 and 11 – Start and End Date for Insurance

Part II – List of all covered individuals

Line 33, Box A – Total Monthly Enrollment Premiums

Line 33, Box B – Total Lowest Monthly Premiums Silver Plan

Line 33, Box C – Total Monthly Advance Premiums Paid

Form 1095-A
Department of the Treasury Internal Revenue Service

Health Insurance Marketplace Statement

Do not attach to your tax return. Keep for your records.
Go to www.irs.gov/Form1095A for instructions and the latest information.

☐ VOID
☐ CORRECTED

OMB No. 1545-2232
2025

Part I Recipient Information

1 Marketplace identifier 12-333XXXX	2 Marketplace-assigned policy number 354789	3 Policy issuer's name United Healthcare	
4 Recipient's name Albert J Meadows		5 Recipient's SSN 302-00-XXXX	6 Recipient's date of birth 01/17/1957
7 Recipient's spouse's name Lois C Meadows		8 Recipient's spouse's SSN 312-00-XXXX	9 Recipient's spouse's date of birth 03/25/1976
10 Policy start date 01/01/2025	11 Policy termination date 12/31/2025	12 Street address (including apartment no.) 24 North St	
13 City or town Your City	14 State or province Your State	15 Country and ZIP or foreign postal code Zip	

Part II Covered Individuals

	A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16	Albert J Meadows	302-00-XXXX	01/17/1957	01/01/2025	12/31/2025
17	Lois C Meadows	312-00-XXXX	03/25/1976	01/01/2025	12/31/2025
18	Warren A Meadows	322-00-XXXX	06/21/2003	01/01/2025	12/31/2025
19					
20					

Part III Coverage Information

Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January	$763.61	$978.83	$600.00
22 February	$763.61	$978.83	$600.00
23 March	$763.61	$978.83	$600.00
24 April	$763.61	$978.83	$600.00
25 May	$763.61	$978.83	$600.00
26 June	$763.61	$978.83	$600.00
27 July	$763.61	$978.83	$600.00
28 August	$763.61	$978.83	$600.00
29 September	$763.61	$978.83	$600.00
30 October	$763.61	$978.83	$600.00
31 November	$763.61	$978.83	$600.00
32 December	$763.61	$978.83	$600.00
33 **Annual Totals**	$9,163.32	$11,745.96	$7,200.00

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60703Q Form **1095-A** (2025) Created 6/5/25

1095-A Part Year

Box 4 – Recipient Name

Box 10 and 11 – Start and End Date for Insurance

Part II – List of all covered individuals

Part III – Months Covered by Insurance Plan

Form **1095-A**

Department of the Treasury
Internal Revenue Service

Health Insurance Marketplace Statement

Do not attach to your tax return. Keep for your records.
Go to *www.irs.gov/Form1095A* for instructions and the latest information.

☐ VOID
☐ CORRECTED

OMB No. 1545-2232

2025

Part I Recipient Information

1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name	
12-007XXXX	459834	MetLife	
4 Recipient's name		5 Recipient's SSN	6 Recipient's date of birth
Andrew Alan King		210-00-XXXX	08/16/1991
7 Recipient's spouse's name		8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)	
05/01/2025	07/31/2025	PO Box 7178	
13 City or town	14 State or province	15 Country and ZIP or foreign postal code	
Your City	Your State	Zip	

Part II Covered Individuals

	A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16	Andrew Alan King	210-00-XXXX	08/16/1991	05/01/2025	07/31/2025
17					
18					
19					
20					

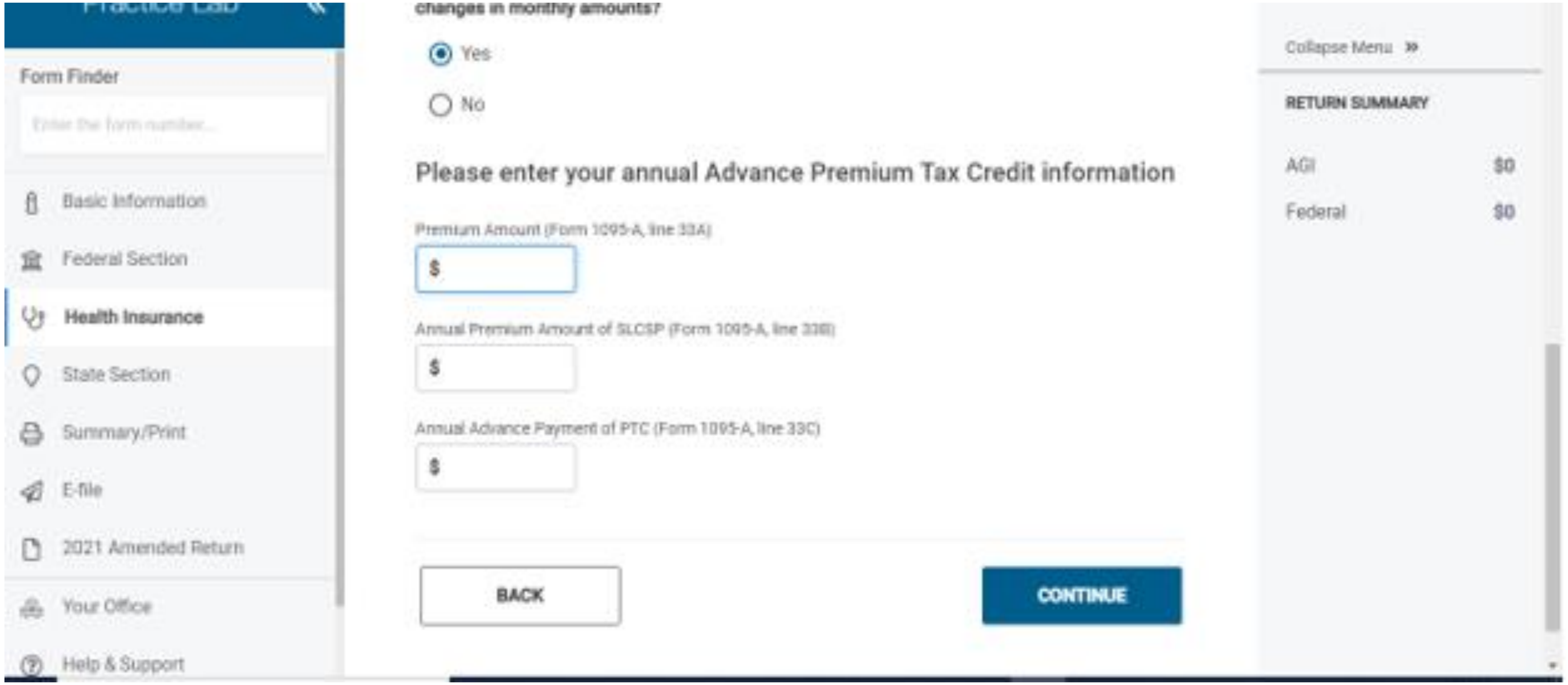
Part III Coverage Information

Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit
21 January			
22 February			
23 March			
24 April			
25 May	$287.62	$367.67	$200.00
26 June	$287.62	$367.67	$200.00
27 July	$287.62	$367.67	$200.00
28 August	$287.62	$367.67	$200.00
29 September	$287.62	$367.67	$200.00
30 October	$287.62	$367.67	$200.00
31 November	$287.62	$367.67	$200.00
32 December	$287.62	$367.67	$200.00
33 **Annual Totals**	$2,300.96	$2,941.36	$1,600.00

For Privacy Act and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 60703Q Form **1095-A** (2025) Created 6/5/25

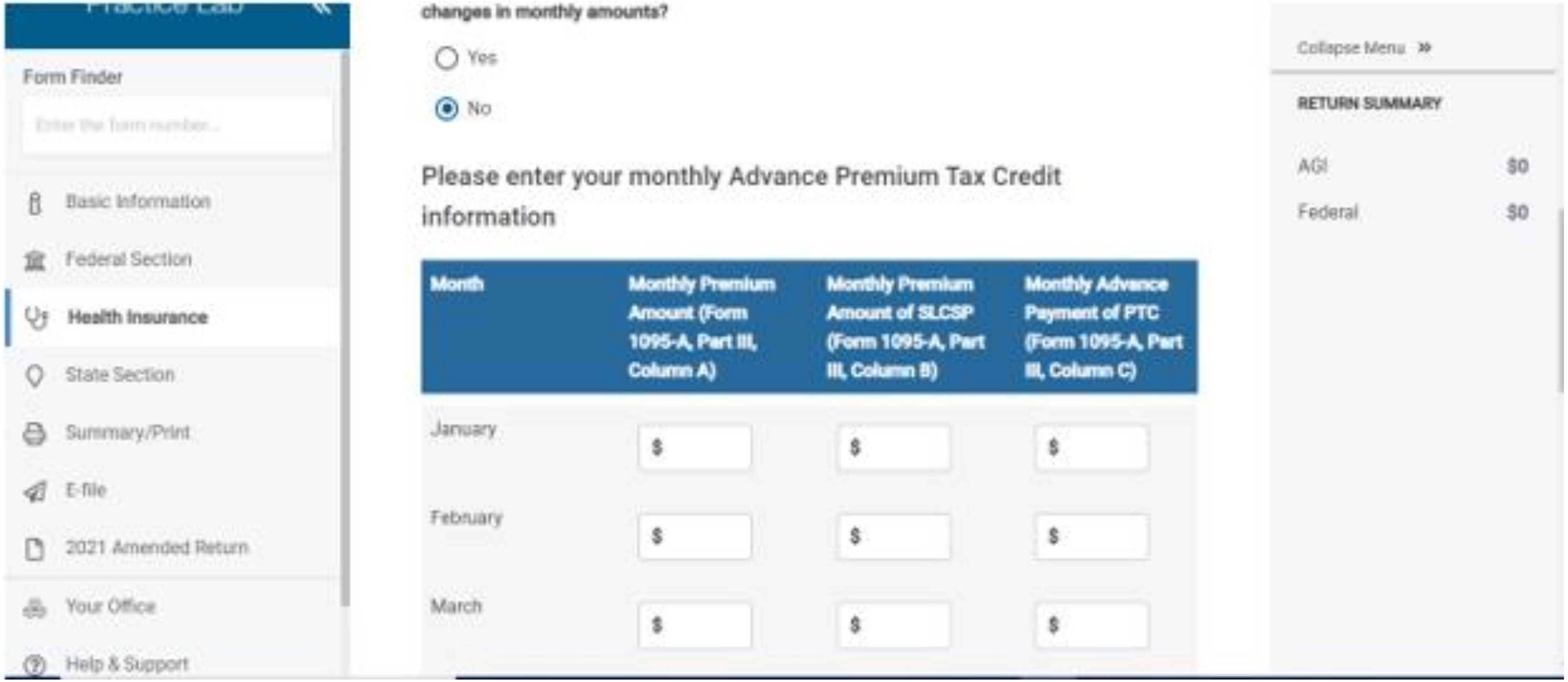
4012: H-13

1095-A Tax Slayer Screenshot 1



Full year, same amounts in all columns

1095-A Tax Slayer Screenshot



Partial Year or Amounts Vary

Poll Question 5

1095-A Question

Good to Know

MFJ v. MFS Filing Status

Possible solution: Injured spouse allocation [Form 8379]

Negatives if filing Married Filing Separate (B-18)

- If one spouse itemizes (not taking the Standard Deductions), both must (4012, F-3)
- 85% of Social Security is taxable *(If lived with spouse at any time in 2025)
- Credits that cannot be claimed if filing MFS
    - EIC (maybe) (generally No; Yes 4012, I-4, footnote 4)
        - Child lives with you > 6 months AND did not live with spouse last 6 months of year
    - Child and Dependent Care Credit (4012, G-13)
    - Premium Tax Credit; APTC must be repaid (4012, H-13)
    - Student Loan Interest Deduction (4012, E-17)
    - Education Credits (4012, J-9)
        - American Opportunity
        - Lifetime Learning

What was new for 2024... just a reminder

- Can draw up to $10,000 from a qualified retirement plan for victims of domestic abuse without incurring 10% penalty
  - Or a lesser amount of 50% of the IRA balance, if the 50% is less than $10,000
  - Distribution to victim must occur within 1 year from the date of the abuse
  - Is taxable as normal income
- Can draw up to $1,000 from a qualified retirement plan for emergencies without incurring 10% penalty
- New Interview and Intake sheet (13614-C)
- And others

What's new for 2025

4491: ix-xiv

- From OBBBA:
  - Reported on a new form … Schedule 1-A. Can be utilized even if Itemize deductions. If married, then MFJ is required to claim these.
    - No Tax on:
      - Tips – up to $25,000
      - Premium Overtime – up to $12,500 (single), $25,000 (married)
    - Added a deduction of $6000/per individual for ages >= 65
      - Over and above the additional Senior Standard Deduction ($1600)
    - Auto Loan interest is deductible
      - Car must be new
      - Purchased after Dec 31, 2024.
      - Up to $10,000 is deductible
      - Vehicle must have had a final assembly in the U.S.
      - Vehicle identification number (VIN) must be included on the tax return.

What's new for 2025 (cont.)

4491: ix-xiv

- More from OBBBA
  - Child Tax Credit goes from $2000 to $2200
  - Deadline for energy credits is Dec 31, 2025
    - For EV cars, the credit ended on Sept 30, 2025
  - If itemizing, then up to $40,000 in state and local taxes can be deducted ($10,000 prior)
  - Expanded uses for 529s
- Windfall Elimination Provision was cancelled
  - Expect to see Lump Sum payments on the SSA-1099
    - Will need 2024 tax return to complete: See page D-73 of the 4012 & 14-3 of the 4491

New Numbers – Standard Deduction

4012: F-3

The standard deduction amounts have increased, as has the gross income test for a qualifying relative.

Standard Deduction	2024	2025
Single/MFS	$14,600	$15,570
MFJ/QSS	$29,200	$31,500
Head of Household	$21,900	$23,625
Additional Standard Deduction for >= 65 – Single/HoH	$1,950	$2,000
Additional Standard Deduction for >= 65 and/or blind - MFJ/QSS	$1,550	$1,600
Gross Income Test (qualifying relative)	$5,050	$5,200

Mileage Rates

- Beginning on January 1, 2025, the standard mileage rates for the use of an automobile (car, van, pickup or panel trucks) are:

Mileage Rate	2024	2025
Business	67 cents	70 cents
Medical/moving	21 cents	21 cents
Charitable	14 cents	14 cents

* Must itemize on Schedule A to claim.

What <u>will</u> be new for 2026 returns.... FYI

- From OBBBA:
  - Charitable Contributions even if do not Itemize
    - $1,000 for Single, $2,000 for Married
    - If one itemizes, then charity above 0.5% of AGI can be deducted
      - E.g., If one has $100,000 of AGI and donate $700 to charity then only $200 is deductible
        - $100,000 * 0.005 = $500. Then $700 - $500 = $200
  - Affordable Care Act
    - Open enrollment period is reduced
    - No repayment limitation on excess advance payment of premium tax credit
  - Child and Dependent Care Credit
    - 50% of expenses becomes the credit (vs. 35% today)

Common Rejects

Occasionally a return is Rejected by the IRS when electronic filing.
Some of the common rejects are:

Reason	Solution
Wrong name/SSN combination	Better screening by Preparer/QR person
Missing 1095-A form (ACA healthcare)	• Have client go home and get it • Log onto their account • Call Marketplace
Missing IP PIN	• Have client go home and get it • Create/log onto their IRS account • Call IRS if don't want account • See page P-5 to P-7 of 4012
Someone claimed yourself or a dependent already	Various solutions
Other less common ones	

Taxpayer Follow-up:

Sometimes it is necessary to follow-up with the taxpayer:

- Preparer should inform taxpayer how they will be contacted if their return is rejected. This is site specific.
- Volunteers other than Site Coordinators should not contact taxpayers, unless this is the site's standard practice.
- Under no circumstances should volunteers other than Site Coordinators meet with clients outside of operational hours or at a location other than the established site location.
- If as a volunteer, you question how a return was prepared, the correct people to contact, in order, are the Site Coordinator and then UWGC Free Tax Prep Program Manager, and then our IRS SPEC Relationship Manager, NEVER the client.

Organizing Paper Returns

Sometimes it is necessary for taxpayer to mail a Paper return:

- Provide two copies of return (one to mail & one to keep)
- Have Taxpayer (and Spouse) sign the return
- Organize the return according to the Attachment Sequence No of the form
- Have Taxpayer attach income forms to page 1 of 1040
- Provide properly addressed envelope to Taxpayer, if possible
    - Site Coords will have mailing address labels for both Fed and State
- <u>Do not</u> mail the return for them (they might change their mind while you are in the car driving to the PO and then we'll be in trouble!)

Consents

- You allow us to Use non-identifiable tax information to create reports.
- You allow us to Disclose this same info to partner organizations, such as total site refund amount, for better understanding of trends and success.
- You allow us to make your tax return information available to other VITA sites within the Cincinnati region that you may visit – for ease and accuracy in preparing follow-on years' returns.
- You allow the tax office that prepares your return to report data to their parent organization (United Way). If no, the return **cannot be efiled**, must be printed and mailed, and United Way will be unable to provide follow-on support.

Who are our clients?

- The mission of United Way of Greater Cincinnati (UWGC) is to empower everyone in our community to achieve economic well-being so that our entire community can thrive – both now and in the future.
- Free Tax Prep is a program partially funded by the IRS to serve community members earning **less than $69,000** in annual income.
- UWGC recognizes that people might need our help even if they earn a bit more than that. Accordingly, this program will serve taxpayers **with up to $84,000** in annual income per household.
- If a client, or client family, arrives at a site with more than $84,000 in income, your site coordinator should have a method for explaining the situation and asking the client to go elsewhere. Occasionally they will do the return and gently ask the client to find another tax preparer the following year.
- AARP does taxes for free, just as we do, and their income limit is $200,000. Direct over-income clients to AARP tax sites.

Can I do my own return?

- As a program perk, the IRS allows you to do your own return, regardless of income or scope.
- You can also do returns for your close (spouse, children, grandchildren) family members, regardless of scope or income.
- We ask that you do these on your own time and consider helping adult children do their own taxes on MyFreeTaxes.com if they earn less than $84K.
- MyFreeTaxes.com is completely free (including state returns), runs on TaxSlayer, and is funded by United Way Worldwide. It is a great opportunity to teach young adults how to do their own returns.
- If you would like to help friends do their tax returns, please make sure that they **meet our income limit of 84K,** or find another software platform to prepare their returns. Consider using MyFreeTaxes.com for those earning between 69K and 84K.

How to Avoid Owing Taxes Next Year

- Tell clients they can use the Tax Withholding Estimator (www.irs.gov/withholding) to calculate one's tax liability
- Increase withdrawals on:
  - W2 by submitting a new W4 to your employer
  - W4-P for pensions or annuities
  - W4-V for Social Security
- Submit Estimated taxes on a Quarterly basis

Prior Year Returns

4012: M-11

- Generally, there is a 3-year statute of limitation for Federal refund claims. For the 2025 tax filing season (due April 15, 2026), this would include the 2022, 2023 and 2024 tax years.
- An intake form (Form 13614-C) should be prepared for each tax year. The 2025 13614-C has a **new look and feel** than any of the prior years.
- Prior year returns should be prepared by experienced volunteers (at least 2 years) if possible.
- UWGC runs Summer Tax Prep from June through late September every summer. This is a great time to do multiple years of returns.

IRS VITA Scope Reminder

- Do not prepare a tax return with any tax issue that is **Out of Scope**.

- If you encounter an issue that is in scope, but you don't understand it or it wasn't covered in your training, **ask** an experienced preparer or site coordinator. If they don't know, don't do the return.

- When you can't prepare a return because of an **Out of Scope** or other difficult issue, apologize and advise the taxpayer to find a professional tax preparer. We are not allowed to recommend a specific one.

Resources

- Pub 4012 – Resource Guide
- Pub 4961 – Volunteer Standards of Conduct
- Pub 5101 – Intake/Interview & Quality Review
- Pub 4491 – Training Guide
- Pub 17 – Your Federal Income Tax

- All available at irs.gov. Just type in the Pub number in the Search box.

Resources

- Addenda for more complex items and prior year return guidance at:
  - Mobilize: https://uwgc.mobilize.io/registrations/groups/29811
- This slide presentation at:
  - uwgc.org/tax-volunteer

Additional Training

- Returning Preparers (January 17)
  - Tax law updates for 2025
  - Business and “Uber”
  - 1099-B and Capital Gains/Losses
  - Disability Pensions
  - Amended Returns
  - Windfall elimination provision
  - MFJ vs MFS
- State Taxes (OH, IN, KY) (January 17)
  - Tax Exempt Interest
- Special Topics (January 28)
  - Scholarships/Kiddie Tax
  - Home Energy Credits
  - Resident/Nonresident
- Sign up for trainings here

IRS Training and Test Books – Hardcopy Pickup

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 – Tuesdays, Thursdays or Fridays 10 am to 6 pm

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

Certification Testing

- You may have already taken the following:
  - Volunteer Standards of Conduct
  - Intake and Quality Review
- Will need to take:
  - Basic or Advanced (suggested)
- Prepare your answers:
  - The exact test questions are in IRS 6744.
  - A **Study Guide** will be published via Mobilize to assist with the certification
  - You will be required to prepare returns using TaxSlayer Practice Lab.
  - Prepare your answers offline before signing in to Link and Learn – write them down!
  - Helps to use Ctrl-F on electronic versions of 4012 & 4491 to look for key words
- Log onto the certification site (linklearncertification.com) and enter your answers
  - Need to get 80% to pass
  - You get two chances to pass

Where can I volunteer?

There are many volunteer options across the region as well as options to volunteer remotely. On the next slide are sites that need volunteers.

If these sites don't work for you, email freetax@uwgc.org for additional options.

Where do we need help?

Site Name	Model	Site Details	Volunteers Needed	Site Address	Open Date	Close Date	Day(s) and time(s) of Operation	Site Coordinator
Avondale Business Center (Roving)	In-person | On-site, same-day	This site will use volunteers from our AmeriCorps NCCC team. Individual experienced reviewers are also welcome to volunteer here!	**2 Reviewers**	3635 Reading Road, Cincinnati, OH 45229	2/2/2026	4/13/2026	Every other Monday (2/2,2/16,3/2,3/16,3/30, 4/13) 9 AM - 2 PM	Adrienne Brandicourt, adrienne.brandicourt@uwgc.org
Boone County Library - Florence	Drop-off & Pick up | Remote Preparation	Remote prep new volunteers welcome.	**3 preparers**	7425 US-42, Florence , KY 41042	1/26/2026	3/30/2026	Mondays, 5 PM - 6 PM	Kevin Byrne, kevinbyrneky@gmail.com
Brown County Chamber of Commerce	TBD	This site will use volunteers from our AmeriCorps NCCC team. Individual experienced reviewers are also welcome to volunteer here!	**1 reviewer**	720 N High St, Mt Orab, OH 45154	2/6/2026	4/3/2026	Every other Friday 10:00AM - 12:00PM (Open 2/6, 2/20, 3/6, 4/3)	Charles Lewis, chaz45237@gmail.com
Care Center	In-person | On-site, same-day	This site only prepares tax returns for residents of Ohio. New volunteers welcome.	**Contact us at freetax@uwgc.org**	11020 S. Lebanon Road, Loveland , OH 45140	1/27/2026	4/11/2026	Tuesdays, 5 PM - 9 PM Saturdays, 9 AM - 12 PM	Jim Yuhas, carecentertaxes@gmail.com
Catholic Charities Southwestern Ohio	In-person | On-site, same-day	Closed site for refugee and immigrant taxpayers only. Appointment dates vary throughout the season. Any volunteers welcome!	**TBD**	7162 Reading Rd., Suite 600, Cincinnati, OH 45237	1/12/2026	4/11/2026	Tuesdays and Thursdays (Saturdays depending on need), 9 AM - 3 PM	Maher Massalkhi, mmassalkhi@ccswoh.org

Site Name	Model	Site Details	Volunteers Needed	Site Address	Open Date	Close Date	Day(s) and time(s) of Operation	Site Coordinator
Center for Employment Training (Brighton Center)	In-person | On-site, same-day	New volunteers welcome.	**Any Volunteers Accepted**	601 Washington Ave., Ste. 140, Newport, KY 41071	1/31/2026	4/11/2026	Saturdays, 9 AM - 2 PM	Tiffany Pleasant, tpleasant@brightoncenter.com
Center for Great Neighborhoods	In-person | On-site, same-day	New volunteers welcome.	**TBD**	321 W. MLK Jr. Blvd, Covington , KY 41011	1/24/2026	4/11/2026	Tuesdays 3PM - 7PM Saturdays 9AM - 2PM	Margaret (Peg) Baldock, baldockma54@gmail.com
Centro de Amistad/Center for Great Neighborhoods	In-person | On-site, same-day	Closed for holidays and bad weather.	**TBD**	321 W. MLK Jr. Blvd, Covington , KY 41011	1/26/2026	4/13/2026	Mondays, 1 PM - 4 PM	Mary Lepper, lepperm6@gmail.com
Cincinnati Children's Hospital	In-person | On-site, same-day	Closed site for patient families only. Any volunteers welcome!	**Contact us at freetax@uwgc.org**	3430 Burnet Ave, Cincinnati, OH 45229	2/3/2026	3/27/2026	Tuesdays 12PM - 5PM (2/3,2/10,2/17 only) Fridays 12PM - 5PM (closed 3/13)	John Feister, john.feister@cchmc.org
Cincinnati-Hamilton County Community Action Agency (CAA)	In-person | On-site, same-day & Drop-off & Pick up | Remote Preparation	New volunteers welcome.	**TBD**	1740 Langdon Farm, Cincinnati, OH 45237	1/0/1900	1/0/1900	0	Hardrie Diggs hdiggs@cincy-caa.org
Clermont County Library (formerly Clermont County Community Services)	In-person | On-site, same-day	New volunteers welcome.	**2 greeters and 2 preparers**	4450 Glen-Este-Withamsville Rd, Cincinnati, OH 45245	2/5/2026	4/10/2026	Thursdays, 12 PM - 4 PM Fridays, 10 AM - 5 PM	Sally Aiken, sally.aiken@uwgc.org
Elder High School - Schaeper Center	In-person | On-site, same-day	New volunteers welcome.	**2 preparers**	4005 Glenway Ave., Cincinnati, OH 45205	2/7/2026	4/11/2026	Saturdays, 9 AM - 3 PM	Paul Hegedus, plhegedus3149@gmail.com

Site Name	Model	Site Details	Volunteers Needed	Site Address	Open Date	Close Date	Day(s) and time(s) of Operation	Site Coordinator
Grant County Public Library (Brighton Center) (Formerly Grant County Chamber of Commerce)	In-person | On-site, same-day	New volunteers welcome.	**Any Volunteers Accepted**	201 Barnes Rd, Williamstown, KY 41097	2/4/2026	4/1/2026	Every 1st & 3rd Wednesday of each month, 1 PM - 5 PM	Tiffany Pleasant, tpleasant@brightoncenter.com
Harrison Branch Library	Drop-off & Pick up | Remote Preparation	Onsite volunteers needed to help do intake and scan documents. Preparation will be remote.	**2 greeters and 2-3 preparers**	10398 New Haven Rd, Harrison, OH 45030	1/31/2026	4/11/2026	Saturdays, 10 AM - 4PM, closed 12 - 1 PM for lunch.	Shirley Bonkowski, skbonk17@gmail.com
Healing Center	In-person | On-site, same-day	New volunteers welcome.	**TBD**	11345 Century Circle West, Cincinnati, OH 45246	1/24/2026	4/11/2026	Thursdays, 9 AM - 12 PM Saturdays, 9 AM - 12 PM	Candy Irwin, larrycandy1977@gmail.com
Hearing Speech & Deaf Center of Greater Cincinnati	In-person | On-site, same-day	Closed site for American Sign Language (ASL) users. ASL interpreters provided. New volunteers welcome.	**TBD**	2825 Burnet Avenue, Suite 330, Cincinnati, OH 45202	2/10/2026	3/27/2026	Feb 10, 9:30 AM - 3:30 PM March 9, 9:30 AM - 3:30 PM Feb 26, 9:30 AM - 3:30 PM March 27, 9:30 AM - 3:30 PM	Elizabeth Whelpdale, ewhelpdale@hearingspeechdeaf.org
Lincoln Heights Missionary Baptist Church	In-person | On-site, same-day	This site will use volunteers from our AmeriCorps NCCC team. Individual experienced reviewers are also welcome to volunteer here!	**2 reviewers**	9991 Wayne Ave, Cincinnati, OH 45215	2/9/2026	4/6/2026	Every other Monday 9:30 AM - 2PM (2/9,2/23,3/9,3/23,4/6)	Adrienne Brandicourt, adrienne.brandicourt@uwgc.org
Madisonville Branch Library (Roving)	In-person | On-site, same-day	Open seven Mondays during tax season. New volunteers welcome.	**2 greeters and 2-3 preparers**	4910 Whestel Ave., Cincinnati, OH 45227	2/16/2026	3/30/1936	Mondays, 2 PM - 5 PM	Adrienne Brandicourt, adrienne.brandicourt@uwgc.org
Millvale Recreation/Community Center	In-person | On-site, same-day	Site runs bi-weekly, every other Saturday. No prior year returns completed. New volunteers welcome.	**TBD**	3303 Beekman Street, Cincinnati, OH 45225	1/31/2026	4/11/2026	Every other Saturday, 10 AM - 3 PM	Jodie Barnes, jbarnes@usavingsbank.com

Site Name	Model	Site Details	Volunteers Needed	Site Address	Open Date	Close Date	Day(s) and time(s) of Operation	Site Coordinator
Northern Kentucky Community Action Agency - Carroll County	In-person | On-site, same-day	Variable dates and times. New volunteers welcome.	**TBD**	1014 Seminary Street, Carrollton , KY 41008	1/31/2026	2/28/2026	Saturdays 9 AM - 1 PM	Sheila Brock, sbrock@nkcac.org
Northern Kentucky Community Action Agency - Grant County	In-person | On-site, same-day	Variable dates and times. New volunteers welcome.	**TBD**	1116 N. Main Street, Williamstown, KY 41097	1/17/2026	3/14/2026	Saturdays 9 AM - 1 PM	Sheila Brock, sbrock@nkcac.org
Northminster Presbyterian Church	In-person | On-site, same-day	New volunteers welcome.	**2 preparers**	703 Compton Rd., Cincinnati, OH 45231	1/28/2026	4/15/2026	Tuesdays 2/10, 2/24, and 3/10, 11 AM - 4 PM and Wednesdays, 11 AM - 4 PM	Michael Telljohann, michaeltelljohann@gmail.com
Ohio Means Jobs - Butler County	In-person | On-site, same-day	New volunteers welcome.	**Contact us at freetax@uwgc.org**	TBD	1/24/2026	4/15/2026	Wednesdays, 5:30 - 8 PM Saturdays 8 AM - 1 PM	Keith Gehring, kgehring@fuse.net
Ohio Means Jobs - Cincinnati-Hamilton County	In-person | On-site, same-day	New volunteers welcome.	**1 greeter and 1-2 preparers**	1916 Central Parkway, Cincinnati, OH 45214	1/31/2026	4/11/2026	Saturdays, 9:00 AM - 1:00 PM	Charles Lewis, chaz45237@gmail.com
Price Hill Branch Library	In-person | On-site, same-day	This site will use volunteers from our AmeriCorps NCCC team. Individual experienced reviewers are also welcome to volunteer here!	**1 reviewer**	970 Purcell Ave, Cincinnati, OH 45205	1/29/2026	4/9/2026	Thursdays 1 PM - 6 PM	Adrienne Brandicourt, adrienne.brandicourt@uwgc.org
Shelby St Brighton Center (Formerly Kentucky Career Center (Brighton Center)	In-person | On-site, same-day	New volunteers welcome.	**Any Volunteers Accepted**	11 Shelby St, Florence , KY 41042	2/5/2026	4/9/2026	Thursdays, 3 PM - 7 PM	Tiffany Pleasant, tpleasant@brightoncenter.com
United Way of Greater Cincinnati	In-person | On-site, same-day	This site will use volunteers from our AmeriCorps NCCC team and corporate groups that would like to volunteer as a team. Individual experienced reviewers are also welcome to volunteer here!	**2 experienced reviewers**	2400 Reading Road, Cincinnati, OH 45202	2/4/2026	4/15/2026	Wednesdays 1PM - 6 PM	Adrienne Brandicourt, adrienne.brandicourt@uwgc.org
United Way Southeast Indiana (Roving)	Drop-off & Pick up | Remote Preparation	Variable dates and times for intake. Tax prep is mostly virtual.	**TBD**	488 Ludlow St., Greendale, IN 47025	2/3/2026	3/26/2026	Tuesdays, 12:30 PM-3:30 PM Thursdays, 12:30 PM-3:30 PM	Adrienne Brandicourt, adrienne.brandicourt@uwgc.org
Walnut Hills Public Library (Formerly Madisonville Recreation Center)	In-person | On-site, same-day	New volunteers welcome.	**1 greeter and 4 preparers**	2533 Kemper Ln, Cincinnati, OH 45206	2/7/2026	4/11/2026	Saturdays, 10 AM - 5 PM	Yvonne Smith, madisonvilletaxsite@gmail.com

Really stuck?

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

- We’ll have a trainer contact you!

Thank you!

Thank you for taking this training!

Thanks for being a VITA volunteer with the United Way of Greater Cincinnati's Free Tax Prep initiative!

UNITED WAY
Greater Cincinnati