# COMPARISON OF 2015 TAX RETURN AND TAX TRANSCRIPT DATA

## 2017-2018 Award Year

<table>
<thead>
<tr>
<th>WAGES, SALARIES, TIPS, ETC:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>TAXABLE INTEREST INCOME:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TAX-EXEMPT INTEREST:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ORDINARY DIVIDEND INCOME:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>QUALIFIED DIVIDENDS:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CAPITAL GAIN OR LOSS:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL IRA DISTRIBUTIONS:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TAXABLE IRA DISTRIBUTIONS:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL PENSIONS AND ANNUITIES:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TAXABLE PENSION/ANNUITY AMOUNT:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UNEMPLOYMENT COMPENSATION:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL SOCIAL SECURITY BENEFITS:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TAXABLE SOCIAL SECURITY BENEFITS:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL INCOME:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Disclaimer

This publication is for the benefit of financial aid administrators. It is intended to provide current information and is not intended to be legal advice. These documents contain material related to Federal Title IV student aid programs. This publication has neither been reviewed nor approved by the U.S. Department of Education. Although I believe the information in this publication is accurate, and every effort has been made to ensure its accuracy and completeness, no guarantee can be made about the accuracy and timeliness of this information. I, Cheryl Hunt, disclaim all responsibility for any claim arising from reliance on the information provided.

©2016 Cheryl Hunt. All rights reserved.

If you find an error or omission regarding the content of this publication, please email a description of the error to Cheryl Hunt at cheryl.hunt.trainer@gmail.com.

Copyrights and Permission

Permission is expressly granted for college and university financial aid offices, as well as state and regional financial aid associations to print and/or share the Tax Transcript Decoder© provided the copyright information is retained intact and the material is clearly attributed to the source. This publication may not be sold for profit or incorporated in any commercial documents (print, electronic or online) without the prior written permission of the copyright holder. Copying all or any part of the text or images contained in the Tax Transcript Decoder is not permitted without the prior written permission of the copyright holder.
**Comparison of 2015 Tax Return and Tax Transcript Data**

FAFSA instructions direct applicants to obtain information from certain lines on IRS income tax returns, which differ based on whether the tax filer completed a Form 1040, 1040A or 1040EZ. For the most part, the instructions identify the relevant lines on the tax return by line number. These line item numbers do not appear on IRS tax transcripts. Instead, each item is identified by name. When verifying FAFSA data using tax transcripts, it is important to identify the correct answer.

The following pages contain sample tax returns and corresponding tax return transcripts. Relevant line items have been highlighted as follows:

- **Red**: information to help cross-reference tax return line items with corresponding data on the tax return transcript.
- **Yellow**: tax return line items that are required verification data elements for the 2017-2018 award year.
- **Blue**: tax return line items listed in the FAFSA instructions, which should be reviewed for potential conflicting information.

### Tax Return Line Items for 2017-2018 Verification

<table>
<thead>
<tr>
<th></th>
<th>2015 1040 EZ</th>
<th>2015 1040A</th>
<th>2015 1040</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGI</td>
<td>4</td>
<td>21</td>
<td>37</td>
</tr>
<tr>
<td>Income tax paid</td>
<td>10</td>
<td>28 minus 36</td>
<td>56 minus 46</td>
</tr>
<tr>
<td>Education credits</td>
<td></td>
<td>33</td>
<td>50</td>
</tr>
<tr>
<td>IRA deductions and payments</td>
<td>N/A</td>
<td>17</td>
<td>28 plus 32</td>
</tr>
<tr>
<td>Tax-exempt interest income</td>
<td></td>
<td>8b</td>
<td>8b</td>
</tr>
<tr>
<td>Untaxed portions of IRA distributions*</td>
<td></td>
<td>11a minus 11b</td>
<td>15a minus 15b</td>
</tr>
<tr>
<td>Untaxed portions of pensions*</td>
<td></td>
<td>12a minus 12b</td>
<td>16a minus 16b</td>
</tr>
</tbody>
</table>

### Tax Return Transcript Line Items for 2017-2018 Verification

<table>
<thead>
<tr>
<th></th>
<th>2015 1040 EZ</th>
<th>2015 1040A</th>
<th>2015 1040</th>
</tr>
</thead>
<tbody>
<tr>
<td>AGI</td>
<td>&quot;ADJUSTED GROSS INCOME PER COMPUTER&quot;</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Income tax paid**</td>
<td>&quot;TOTAL TAX LIABILITY TP FIGURES PER COMPUTER&quot;</td>
<td>&quot;TENTATIVE TAX PER COMPUTER&quot;</td>
<td>&quot;INCOME TAX AFTER CREDITS PER COMPUTER&quot;</td>
</tr>
<tr>
<td></td>
<td>less &quot;HEALTH CARE: INDIVIDUAL RESPONSIBILITY&quot;</td>
<td>less &quot;TOTAL CREDITS PER COMPUTER&quot;</td>
<td>less &quot;EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT AMOUNT&quot;</td>
</tr>
<tr>
<td>Education credits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IRA deductions and payments</td>
<td>N/A</td>
<td>&quot;IRA DEDUCTION PER COMPUTER&quot;</td>
<td>&quot;KEOGH/SEP CONTRIBUTION DEDUCTION&quot; plus &quot;IRA DEDUCTION PER COMPUTER&quot;</td>
</tr>
<tr>
<td>Tax-exempt interest income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Untaxed portions of IRA distributions*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Untaxed portions of pensions*</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Exclude rollovers.

**For all transcripts, if income tax paid is negative, enter '0' (zero).
Sample IRS Form 1040EZ: Jennifer Liddell

Form 1040EZ

Income

1. Wages, salaries, and tips. This should be shown in box 1 of your Form(s) W-2. Attach your Form(s) W-2.
   - 1
   - 1,840 00

2. Taxable interest. If the total is over $1,500, you cannot use Form 1040EZ.
   - 2

3. Unemployment compensation and Alaska Permanent Fund dividends (see instructions).
   - 3

4. Add lines 1, 2, and 3. This is your adjusted gross income.
   - 4
   - 1,840 00

5. If someone can claim you (or your spouse if a joint return) as a dependent, check the applicable box(es) below and enter the amount from the worksheet on back.
   - You
   - Spouse
   - 5
   - 2,190 00

6. Subtract line 5 from line 4. If line 5 is larger than line 4, enter -0-. This is your taxable income.
   - 6
   - 0 00

Payments, Credits, and Tax

7. Federal income tax withheld from Form(s) W-2 and 1099.
   - 7
   - 96 00

8a. Earned income credit (EIC) (see instructions)
   - 8a

8b. Nontaxable combat pay election.
   - 8b

9. Add lines 7 and 8a. These are your total payments and credits.
   - 9
   - 96 00

10. Tax. Use the amount on line 6 above to find your tax in the tax table in the instructions. Then, enter the tax from the table on this line.

11. Health care: individual responsibility (see instructions)
   - Full-year coverage
   - 11
   - 0 00

12. Add lines 10 and 11. This is your total tax.
   - 12
   - 0 00

Refund

13a. If line 9 is larger than line 12, subtract line 12 from line 9. This is your refund.
   - If Form 8888 is attached, check here
   - 13a
   - 96 00

13b. Routing number
   - X X X X X X X X X X
   - Type: Checking
   - 13b

13c. Account number
   - X X X X X X X X X X X X X X X

Amount You Owe

14. If line 12 is larger than line 9, subtract line 9 from line 12. This is the amount you owe. For details on how to pay, see instructions.
   - 14

Third Party Designee

Do you want to allow another person to discuss this return with the IRS (see instructions)?
   - Yes
   - Complete below.
   - 17 No

Sign Here

Under penalties of perjury, I declare that I have examined this return and, to the best of my knowledge and belief, it is true, correct, and accurately lists all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Joint return? See instructions.

Keep a copy for your records.

Paid Preparer Use Only

Print/Type preparer’s name
Preparer’s signature
Date
Check box if self-employed
PTIN

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions.

Cat. No. 11329W

Form 1040EZ (2015)
Use this form if

- Your filing status is single or married filing jointly. If you are not sure about your filing status, see instructions.
- You (and your spouse if married filing jointly) were under age 65 and not blind at the end of 2015. If you were born on January 1, 1951, you are considered to be age 65 at the end of 2015.
- You do not claim any dependents. For information on dependents, see Pub. 501.
- Your taxable income (line 6) is less than $100,000.
- You do not claim any adjustments to income. For information on adjustments to income, use the Tax Topics listed under Adjustments to Income at www.irs.gov/taxtopics (see instructions).
- The only tax credit you can claim is the earned income credit (EIC). The credit may give you a refund even if you do not owe any tax. You do not need a qualifying child to claim the EIC. For information on credits, use the Tax Topics listed under Tax Credits at www.irs.gov/taxtopics (see instructions). If you received a Form 1098-T or paid higher education expenses, you may be eligible for a tax credit or deduction that you must claim on Form 1040A or Form 1040. For more information on tax benefits for education, see Pub. 970. If you can claim the premium tax credit or you received any advance payment of the premium tax credit in 2015, you must use Form 1040A or Form 1040.
- You had only wages, salaries, tips, taxable scholarship or fellowship grants, unemployment compensation, or Alaska Permanent Fund dividends, and your taxable interest was not over $1,500. But if you earned tips, including allocated tips, that are not included in box 5 and box 7 of your Form W-2, you may not be able to use Form 1040EZ (see instructions). If you are planning to use Form 1040EZ for a child who received Alaska Permanent Fund dividends, see instructions.

Filling in your return

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

For tips on how to avoid common mistakes, see instructions.

Worksheet for Line 5 — Dependents Who Checked One or Both Boxes

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>A. Amount, if any, from line 1 on front</td>
<td>1,840.00</td>
</tr>
<tr>
<td>B. Minimum standard deduction</td>
<td>350.00</td>
</tr>
<tr>
<td>C. Enter the larger of line A or line B here</td>
<td></td>
</tr>
<tr>
<td>D. Maximum standard deduction. If single, enter $6,300; if married filing jointly, enter $12,600</td>
<td>2,190</td>
</tr>
<tr>
<td>E. Enter the smaller of line C or line D here. This is your standard deduction</td>
<td>2,190</td>
</tr>
<tr>
<td>F. Exemption amount.</td>
<td></td>
</tr>
<tr>
<td>- If single, enter -0-.</td>
<td></td>
</tr>
<tr>
<td>- If married filing jointly and —</td>
<td></td>
</tr>
<tr>
<td>— both you and your spouse can be claimed as dependents, enter -0-.</td>
<td></td>
</tr>
<tr>
<td>— only one of you can be claimed as a dependent, enter $4,000.</td>
<td></td>
</tr>
<tr>
<td>G. Add lines E and F. Enter the total here and on line 5 on the front</td>
<td>2,190</td>
</tr>
</tbody>
</table>

(keep a copy for your records)

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

- Single, enter $10,300. This is the total of your standard deduction ($6,300) and your exemption ($4,000).
- Married filing jointly, enter $20,600. This is the total of your standard deduction ($12,600), your exemption ($4,000), and your spouse's exemption ($4,000).

Mailing Return

Mail your return by April 18, 2016. Mail it to the address shown on the last page of the instructions.
The following items reflect the amount as shown on the return (PR), and the amount as adjusted (PC), if applicable. They do not show subsequent activity on the account.

**NAME(S) SHOWN ON RETURN:** JENNIFER A LIDDELL  
**ADDRESS:** 14525 CLIFFWOOD AVE  
BREA, CA 99999  

**FILING STATUS:** Single  
**FORM NUMBER:** 1040EZ  
**CYCLE POSTED:** 20160905  
**RECEIVED DATE:** Apr.15, 2016  
**REMITTANCE:** $0.00  
**EXEMPTION NUMBER:** 0  
**PTIN:**  
**PREPARER EIN:**  

### Income

1. **WAGES, SALARIES, TIPS, ETC:** $1,840.00  
2. **TAXABLE INTEREST INCOME:** $0.00  
3. **TAX-EXEMPT INTEREST:** $0.00  
4. **UNEMPLOYMENT COMPENSATION:** $0.00  

### Adjustments to Income

1. **ADJUSTED GROSS INCOME:** $1,840.00  
2. **RECOMPUTED ADJUSTED GROSS INCOME PER COMPUTER:** $0.00  
3. **DEPENDENT ON ANOTHER TP:** YES  
4. **FORM 1040EZ DEDUCTION AND EXEMPTION PER COMPUTER:** $2,190.00  

### Tax and Credits

1. **TAXABLE INCOME:** $0.00  
2. **TAXABLE INCOME PER COMPUTER:** $0.00  
3. **RECOMPUTED TAXABLE INCOME PER COMPUTER:** $0.00  

### Other Taxes

1. **TOTAL TAX LIABILITY TP FIGURES:** $0.00  
2. **TOTAL TAX LIABILITY TP FIGURES PER COMPUTER:** $0.00  

**PAYMENTS**

1. **FEDERAL INCOME TAX WITHHELD:** $96.00  
2. **OTHER PAYMENT CREDIT AMOUNT:** $0.00  
3. **EARNED INCOME CREDIT:** $0.00  
4. **EARNED INCOME CREDIT PER COMPUTER:** $0.00  
5. **EARNED INCOME CREDIT NONTAXABLE COMBAT PAY:** $0.00  
6. **HEALTH CARE: INDIVIDUAL RESPONSIBILITY:** $0.00  
7. **HEALTH CARE FULL-YEAR COVERAGE INDICATOR:** 0  

**"Total Tax Liability TP Figures Per Computer"**

1. **"Health Care: Individual Responsibility"**
2. **Income Tax Paid**

---

©2016 Cheryl Hunt. All rights reserved.
SMALL EMPLOYER HEALTH INSURANCE PER COMPUTER: ........................................... $0.00
TOTAL PAYMENTS: ......................................................................................... $96.00
TOTAL PAYMENTS PER COMPUTER: ................................................................. $96.00

Refund or Amount Owed

REFUND AMOUNT: ......................................................................................... $-96.00
BAL DUE/OVER PYMT USING TP FIG PER COMPUTER: ..................................... $-96.00
BAL DUE/OVER PYMT USING COMPUTER FIGURES: ........................................ $-96.00
FORM 8888 TOTAL REFUND PER COMPUTER: ................................................ $0.00

Third Party Designee

THIRD PARTY DESIGNEE ID NUMBER: ..............................................................
AUTHORIZATION INDICATOR: ........................................................................ 0
THIRD PARTY DESIGNEE NAME: ......................................................................

This Product Contains Sensitive Taxpayer Data
Form 1040A: Hunter and Lynn Westwood

<table>
<thead>
<tr>
<th>Your first name and initial</th>
<th>Last name</th>
<th>Social security number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lynn</td>
<td>C</td>
<td>C C C C C C C C C C C C</td>
</tr>
</tbody>
</table>

Home address (number and street). If you have a P.O. box, see instructions.

<table>
<thead>
<tr>
<th>Hunter R Westwood</th>
</tr>
</thead>
<tbody>
<tr>
<td>467 Greenworth Drive</td>
</tr>
</tbody>
</table>

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).

<table>
<thead>
<tr>
<th>Hunter R Westwood</th>
</tr>
</thead>
<tbody>
<tr>
<td>La Mirada, CA 99999</td>
</tr>
</tbody>
</table>

Exemptions

- **6a Yourself.** If someone can claim you as a dependent, do not check box 6a.
- **b Spouse**

<table>
<thead>
<tr>
<th>Dependents:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emma Westwood</td>
</tr>
<tr>
<td>Danielle Westwood</td>
</tr>
<tr>
<td>Brooklynn Westwood</td>
</tr>
<tr>
<td>Chelsea Westwood</td>
</tr>
<tr>
<td>First name</td>
</tr>
<tr>
<td>D D - D D</td>
</tr>
<tr>
<td>Daughter</td>
</tr>
<tr>
<td>Emma Westwood</td>
</tr>
<tr>
<td>Danielle Westwood</td>
</tr>
<tr>
<td>Brooklynn Westwood</td>
</tr>
<tr>
<td>Chelsea Westwood</td>
</tr>
<tr>
<td>Last name</td>
</tr>
<tr>
<td>D D D D D D</td>
</tr>
<tr>
<td>Daughter</td>
</tr>
<tr>
<td>D D D D D D</td>
</tr>
<tr>
<td>Daughter</td>
</tr>
<tr>
<td>D D D D D D</td>
</tr>
<tr>
<td>Daughter</td>
</tr>
<tr>
<td>F F F - F F</td>
</tr>
<tr>
<td>Daughter</td>
</tr>
<tr>
<td>F F F F F F</td>
</tr>
<tr>
<td>Daughter</td>
</tr>
<tr>
<td>G G G - G G</td>
</tr>
<tr>
<td>Daughter</td>
</tr>
<tr>
<td>G G G - G G</td>
</tr>
<tr>
<td>Daughter</td>
</tr>
<tr>
<td>G G G G</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>(2) Dependents’ social security number</th>
<th>(3) Dependents’ relationship to you</th>
<th>(4) if child under age 17 qualifying for child tax credit (see instructions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emma</td>
<td>D D - D D - D D - D D D D D D D D D D D D D D</td>
<td>Daughter</td>
<td></td>
</tr>
<tr>
<td>Danielle</td>
<td>E E - E E - E E - E E E E E E E E E E E E</td>
<td>Daughter</td>
<td></td>
</tr>
<tr>
<td>Brooklynn</td>
<td>F F - F F - F F F F F F F F F F F F F F F F F F</td>
<td>Daughter</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Total number of exemptions claimed.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>6</td>
</tr>
</tbody>
</table>

Income

<table>
<thead>
<tr>
<th>7 Wages, salaries, tips, etc. Attach Form(s) W-2.</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>25,416</td>
</tr>
</tbody>
</table>

- **8a Taxable interest. Attach Schedule B if required.**
- **8b Tax-exempt interest. Do not include on line 8a.**
- **9a Ordinary dividends. Attach Schedule B if required.**
- **9b Qualified dividends (see instructions).**
- **10 Capital gain distributions (see instructions).**
- **11a IRA distributions.**
- **11b Taxable amount (see instructions).**
- **12a Pensions and annuities.**
- **12b Taxable amount (see instructions).**
- **13 Unemployment compensation and Alaska Permanent Fund dividends.**
- **14a Social security benefits.**
- **14b Taxable amount (see instructions).**
- **15 Add lines 7 through 14b (far right column). This is your total income.**

Adjusted gross income

- **16 Educator expenses (see instructions).**
- **17 IRA deduction (see instructions).**
- **18 Student loan interest deduction (see instructions).**
- **19 Tuition and fees. Attach Form 8917.**
- **20 Add lines 16 through 19. These are your total adjustments.**
- **21 Subtract line 20 from line 15. This is your adjusted gross income.**

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

©2016 Cheryl Hunt. All rights reserved.
<table>
<thead>
<tr>
<th>Line</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>22</td>
<td>Adjusted gross income</td>
<td>28,022</td>
</tr>
<tr>
<td>23a</td>
<td>You were born before January 2, 1951</td>
<td>0</td>
</tr>
<tr>
<td>23b</td>
<td>Blind</td>
<td>0</td>
</tr>
<tr>
<td>26</td>
<td>Exemptions</td>
<td>24,000</td>
</tr>
<tr>
<td>28</td>
<td>Tax, including any alternative minimum tax</td>
<td>0</td>
</tr>
<tr>
<td>29</td>
<td>Excess advance premium tax credit repayment</td>
<td>0</td>
</tr>
<tr>
<td>30</td>
<td>Add lines 28 and 29</td>
<td>0</td>
</tr>
<tr>
<td>31</td>
<td>Credit for child and dependent care expenses</td>
<td>5,316</td>
</tr>
<tr>
<td>32</td>
<td>Credit for the elderly or the disabled</td>
<td>0</td>
</tr>
<tr>
<td>33</td>
<td>Education credits from Form 8863, line 19</td>
<td>0</td>
</tr>
<tr>
<td>34</td>
<td>Retirement savings contributions credit</td>
<td>0</td>
</tr>
<tr>
<td>35</td>
<td>Child tax credit</td>
<td>0</td>
</tr>
<tr>
<td>36</td>
<td>Add lines 31 through 35</td>
<td>9,310</td>
</tr>
<tr>
<td>37</td>
<td>Subtract line 36 from line 30</td>
<td>9,310</td>
</tr>
<tr>
<td>38</td>
<td>Health care: individual responsibility</td>
<td>0</td>
</tr>
<tr>
<td>39</td>
<td>Add line 37 and line 38</td>
<td>0</td>
</tr>
<tr>
<td>40</td>
<td>Federal income tax withheld from Forms W-2 and 1099</td>
<td>0</td>
</tr>
<tr>
<td>41</td>
<td>2015 estimated tax payments and amount applied from 2014 return</td>
<td>0</td>
</tr>
<tr>
<td>42a</td>
<td>Earned income credit (EIC)</td>
<td>0</td>
</tr>
<tr>
<td>43</td>
<td>Additional child tax credit</td>
<td>0</td>
</tr>
<tr>
<td>44</td>
<td>American opportunity credit</td>
<td>0</td>
</tr>
<tr>
<td>45</td>
<td>Net premium tax credit</td>
<td>0</td>
</tr>
<tr>
<td>46</td>
<td>Add lines 40, 41, 42a, 43, 44, and 45</td>
<td>0</td>
</tr>
<tr>
<td>47</td>
<td>If line 46 is more than line 39, subtract line 39 from line 46</td>
<td>0</td>
</tr>
<tr>
<td>48a</td>
<td>Amount of line 47 you want refunded to you</td>
<td>0</td>
</tr>
<tr>
<td>49</td>
<td>Amount of line 47 you want applied to your 2016 estimated tax</td>
<td>0</td>
</tr>
<tr>
<td>50</td>
<td>Amount you owe</td>
<td>0</td>
</tr>
<tr>
<td>51</td>
<td>Estimated tax penalty</td>
<td>0</td>
</tr>
</tbody>
</table>

**Refund**

- **Direct deposit?** See instructions and fill in 48b, 48c, and 48d or Form 8888.

**Amount you owe**

- Subtract line 46 from line 39. For details on how to pay, see instructions.
- **Estimated tax penalty (see instructions).**

**Third party designee**

- Do you want to allow another person to discuss this return with the IRS (see instructions)? **Yes**. Complete the following. **No**

**Sign here**

- Your signature: **Hunter R. Westwood**
- Date: 1/18/2016
- Your occupation: **Student**
- Daytime phone number: **(555) 232-1456**

- Spouse’s signature: **Lynn C. Westwood**
- Date: 1/18/2016
- Spouse’s occupation: **Bus Driver**

- Print/type preparer’s name: **Preparer’s signature**
- Date: **PTIN**
- Check if self-employed: **PTIN**
- Firm’s name: **Firm’s EIN**
- Phone no.: **Phone no.**

©2016 Cheryl Hunt. All rights reserved.
The following items reflect the amount as shown on the return (PR), and the amount as adjusted (PC), if applicable. They do not show subsequent activity on the account.

**Income**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>WAGES, SALARIES, TIPS, ETC.</td>
<td>$25,416.00</td>
</tr>
<tr>
<td>TAXABLE INTEREST INCOME:</td>
<td>$16.00</td>
</tr>
<tr>
<td>TAX-EXEMPT INTEREST:</td>
<td>$0.00</td>
</tr>
<tr>
<td>ORDINARY DIVIDEND INCOME: SCH B:</td>
<td>$0.00</td>
</tr>
<tr>
<td>QUALIFIED DIVIDENDS:</td>
<td>$0.00</td>
</tr>
<tr>
<td>CAPITAL GAIN OR LOSS: (Schedule D):</td>
<td>$0.00</td>
</tr>
<tr>
<td>CAPITAL GAINS OR LOSS: SCH D PER COMPUTER:</td>
<td>$0.00</td>
</tr>
<tr>
<td>TOTAL IRA DISTRIBUTIONS:</td>
<td>$0.00</td>
</tr>
<tr>
<td>TOTAL PENSIONS AND ANNUITIES:</td>
<td>$4,947.00</td>
</tr>
<tr>
<td>TAXABLE PENSION/ANNUITY AMOUNT:</td>
<td>$0.00</td>
</tr>
<tr>
<td>UNEMPLOYMENT COMPENSATION:</td>
<td>$2,590.00</td>
</tr>
<tr>
<td>TOTAL SOCIAL SECURITY BENEFITS:</td>
<td>$0.00</td>
</tr>
<tr>
<td>TAXABLE SOCIAL SECURITY BENEFITS:</td>
<td>$0.00</td>
</tr>
<tr>
<td>TAXABLE SOCIAL SECURITY BENEFITS PER COMPUTER:</td>
<td>$0.00</td>
</tr>
<tr>
<td>SCH EIC DISQUALIFIED INC COMPUTER:</td>
<td>$16.00</td>
</tr>
<tr>
<td>TOTAL INCOME:</td>
<td>$28,022.00</td>
</tr>
<tr>
<td>TOTAL INCOME PER COMPUTER:</td>
<td>$28,022.00</td>
</tr>
</tbody>
</table>

**Adjustments to Income**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>EDUCATOR EXPENSES:</td>
<td>$0.00</td>
</tr>
<tr>
<td>EDUCATOR EXPENSES PER COMPUTER:</td>
<td>$0.00</td>
</tr>
<tr>
<td>EARLY WITHDRAWAL OF SAVINGS PENALTY:</td>
<td>$0.00</td>
</tr>
<tr>
<td>IRA DEDUCTION:</td>
<td>$0.00</td>
</tr>
<tr>
<td>IRA DEDUCTION PER COMPUTER:</td>
<td>$0.00</td>
</tr>
<tr>
<td>Description</td>
<td>Amount</td>
</tr>
<tr>
<td>-----------------------------------------------------------------------------</td>
<td>----------------</td>
</tr>
<tr>
<td>SCHEDULE 8812 ADDITIONAL CHILD TAX CREDIT:</td>
<td>$3,000.00</td>
</tr>
<tr>
<td>SCHEDULE 8812 TOT SS/MEDICARE WITHHELD:</td>
<td>$0.00</td>
</tr>
<tr>
<td>SCHEDULE 8812 NONTAXABLE COMBAT PAY:</td>
<td>$0.00</td>
</tr>
<tr>
<td>EARNED INCOME CREDIT NONTAXABLE COMBAT PAY:</td>
<td>$0.00</td>
</tr>
<tr>
<td>EARNED INCOME CREDIT PER COMPUTER:</td>
<td>$5,316.00</td>
</tr>
<tr>
<td>EARNED INCOME CREDIT:</td>
<td>$5,316.00</td>
</tr>
<tr>
<td>REFUNDABLE EDUCATION CREDIT VERIFIED:</td>
<td>$0.00</td>
</tr>
<tr>
<td>REFUNDABLE EDUCATION CREDIT PER COMPUTER:</td>
<td>$0.00</td>
</tr>
<tr>
<td>OTHER PAYMENT CREDIT AMOUNT:</td>
<td>$0.00</td>
</tr>
<tr>
<td>HEALTH CARE FULL-YEAR COVERAGE INDICATOR:</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>HEALTH CARE: INDIVIDUAL RESPONSIBILITY:</td>
<td>$0.00</td>
</tr>
<tr>
<td>EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT AMOUNT:</td>
<td>$0.00</td>
</tr>
<tr>
<td>RECOMPUTED EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT VERIFIED AMOUNT PER COMPUTER:</td>
<td>$0.00</td>
</tr>
<tr>
<td>CHILD &amp; DEPENDENT CARE CREDIT:</td>
<td>$0.00</td>
</tr>
<tr>
<td>CREDIT FOR ELDERLY AND DISABLED:</td>
<td>$0.00</td>
</tr>
<tr>
<td>CREDIT FOR ELDERLY AND DISABLED PER COMPUTER:</td>
<td>$0.00</td>
</tr>
<tr>
<td>EDUCATION CREDIT:</td>
<td>$0.00</td>
</tr>
<tr>
<td>GROSS EDUCATION CREDIT PER COMPUTER:</td>
<td>$0.00</td>
</tr>
<tr>
<td>RETIREMENT SAVINGS CNTRB CREDIT:</td>
<td>$0.00</td>
</tr>
<tr>
<td>SEC RET SAV CNTRB: F8880 LN6A:</td>
<td>$0.00</td>
</tr>
<tr>
<td>CHILD TAX CREDIT:</td>
<td>$0.00</td>
</tr>
<tr>
<td>ADOPTION CREDIT:</td>
<td>$0.00</td>
</tr>
<tr>
<td>ADOPTION CREDIT PER COMPUTER:</td>
<td>$0.00</td>
</tr>
<tr>
<td>TOTAL CREDITS:</td>
<td>$0.00</td>
</tr>
<tr>
<td>** TOTAL CREDITS PER COMPUTER:</td>
<td>$0.00</td>
</tr>
<tr>
<td>RECOMPUTED TOTAL CREDITS PER COMPUTER:</td>
<td>$0.00</td>
</tr>
<tr>
<td>** &quot;Total Credits Per Computer&quot;</td>
<td>$0.00</td>
</tr>
<tr>
<td>** &quot;Tentative Tax Per Computer&quot;</td>
<td>$0.00</td>
</tr>
<tr>
<td>Federal Income Tax Withheld:</td>
<td>$994.00</td>
</tr>
<tr>
<td>** &quot;Income Tax Paid&quot;</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

**If Income Tax Paid is negative, enter '0' (zero).**

©2016 Cheryl Hunt. All rights reserved.
SCHEDULE 8812 ADDITIONAL CHILD TAX CREDIT PER COMPUTER: $3,000.00
SCHEDULE 8812 ADDITIONAL CHILD TAX CREDIT VERIFIED: $0.00
PREMIUM TAX CREDIT AMOUNT: $0.00
PREMIUM TAX CREDIT VERIFIED AMOUNT: $0.00
SMALL EMPLOYER HEALTH INSURANCE PER COMPUTER: $0.00
TOTAL PAYMENTS: $9,310.00
TOTAL PAYMENTS PER COMPUTER: $9,310.00

Form 8867 Paid Preparer’s Earned Income Credit Checklist

TAXPAYER QUALIFYING CHILD OF ANOTHER: No box checked
CHILD 1 RELATIONSHIP TO TAXPAYER: Yes box checked
CHILD 2 RELATIONSHIP TO TAXPAYER: Yes box checked
CHILD 3 RELATIONSHIP TO TAXPAYER: Yes box checked
CHILD 1 LIVE WITH TAXPAYER: Yes box checked
CHILD 2 LIVE WITH TAXPAYER: Yes box checked
CHILD 3 LIVE WITH TAXPAYER: Yes box checked
CHILD 1 CLAIMED BY OTHER PERSON: No box checked
CHILD 2 CLAIMED BY OTHER PERSON: No box checked
CHILD 3 CLAIMED BY OTHER PERSON: No box checked

Third Party Designee

THIRD PARTY DESIGNEE NAME: X.X.X.X
THIRD PARTY DESIGNEE ID NUMBER: XXXX
AUTHORIZED INDICATOR: 1

Schedule EIC—Earned Income Credit

QUALIFIED EIC DEPENDENTS: 3

CHILD 1
CHILD’S NAME CNTRL: WEST
SSN: DDD-DD-DDDD
YEAR OF BIRTH: 2015
STUDENT/DISABLED: 0
NUMBER OF MONTHS CHILD LIVED WITH YOU: 12
CHILD’S RELATIONSHIP TO YOU: son or daughter

CHILD 2
CHILD’S NAME CNTRL: WEST
SSN: EEE-EE-EEEE
YEAR OF BIRTH: 2006
STUDENT/DISABLED: 0
NUMBER OF MONTHS CHILD LIVED WITH YOU: 12
CHILD’S RELATIONSHIP TO YOU: son or daughter

CHILD 3
CHILD’S NAME CNTRL: WEST
SSN: FFF-FF-FFFF
YEAR OF BIRTH: 2008
STUDENT/DISABLED: 0
NUMBER OF MONTHS CHILD LIVED WITH YOU: 12
CHILD’S RELATIONSHIP TO YOU: son or daughter

Form 8863—Education Credits (Hope and Lifetime Learning Credits)

PART III—ALLOWABLE EDUCATION CREDITS
GROSS EDUCATION CR PER COMPUTER: $0.00
TOTAL EDUCATION CREDIT AMOUNT: $0.00
TOTAL EDUCATION CREDIT AMOUNT PER COMPUTER: $0.00

Form 8867 Paid Preparer’s Earned Income Credit Checklist

TAXPAYER QUALIFYING CHILD OF ANOTHER: No box checked
CHILD 1 RELATIONSHIP TO TAXPAYER: Yes box checked
CHILD 2 RELATIONSHIP TO TAXPAYER: Yes box checked
CHILD 3 RELATIONSHIP TO TAXPAYER: Yes box checked
CHILD 1 LIVE WITH TAXPAYER: Yes box checked
CHILD 2 LIVE WITH TAXPAYER: Yes box checked
CHILD 3 LIVE WITH TAXPAYER: Yes box checked
CHILD 1 CLAIMED BY OTHER PERSON: No box checked
CHILD 2 CLAIMED BY OTHER PERSON: No box checked
CHILD 3 CLAIMED BY OTHER PERSON: No box checked
CHILD 1 RELATIONSHIP TO OTHERS:............No relationship indicated or determination can be made
CHILD 2 RELATIONSHIP TO OTHERS:............No relationship indicated or determination can be made
CHILD 3 RELATIONSHIP TO OTHERS:............No relationship indicated or determination can be made
CHILD 1 TIEBREAKER RULES:...............................................None of the boxes checked
CHILD 2 TIEBREAKER RULES:...............................................None of the boxes checked
CHILD 3 TIEBREAKER RULES:...............................................None of the boxes checked
Form 8867 INFORMATION PROVIDED BY TAXPAYER:.......................................Yes box checked
PARENTS NOT CLAIMING CHILD:.................................................................3
TIEBREAKER RULES EXPLAINED:.................................................................3
ADDITIONAL QUESTIONS TO MEET KNOWLEDGE REQUIREMENT:.................................................................Yes
ADDITIONAL QUESTIONS DOCUMENTED:.................................................................Yes
RESIDENCY OF QUALIFYING CHILD/CHILDREN:..............................................School Records or Statement
RESIDENCY OF QUALIFYING CHILD/CHILDREN:..............................................Medical Records
DISABILITY OF QUALIFYING CHILD/CHILDREN:..............................................No disabled child
DOCUMENTS OR OTHER INFORMATION TO CONFIRM EXISTENCE OF BUSINESS:....................No Schedule C

This Product Contains Sensitive Taxpayer Data
### Sample IRS Form 1040: Skip and Brooke Maverick

**Form 1040**  
U.S. Individual Income Tax Return  
2015  
OMB No. 1545-0074  
IRS Use Only—Do not write or staple in this space.

**For the year Jan. 1–Dec. 31, 2015, or other tax year beginning**  
2015, ending  
20

See separate instructions.

---

Your first name and initial **Skip H**  
Last name **Maverick**  
Social security number **H H H H H H H H**

If a joint return, spouse’s first name and initial **Brooke J**  
Last name **Maverick**  
Social security number **I I I I I I I I**

Home address (number and street). If you have a P.O. box, see instructions.  
1497 F Street

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).  
Eugene, OR 99999

Filing Status  
1 **Single**  
2 Married filing jointly (even if only one had income)  
3 Married filing separately. Enter spouse’s SSN above and full name here.  
4 Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child’s name here.  
5 Qualifying widow(er) with dependent child

---

Exemptions

<table>
<thead>
<tr>
<th>(1) First name</th>
<th>Last name</th>
<th>Social security number</th>
<th>Relationship to you</th>
<th>(4) child under age 17 qualifying for child tax credit (see instructions)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Jack Maverick</strong></td>
<td>D D D D D D D D Son</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>D D D D D D D D</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If more than four dependents, see instructions and check here  

---

Income

<table>
<thead>
<tr>
<th>Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.</th>
</tr>
</thead>
<tbody>
<tr>
<td>7 Wages, salaries, tips, etc. Attach Form(s) W-2</td>
</tr>
<tr>
<td>8a Taxable interest. Attach Schedule B if required</td>
</tr>
<tr>
<td>8b Tax–exempt interest. Do not include on line 8a</td>
</tr>
<tr>
<td>9a Ordinary dividends. Attach Schedule B if required</td>
</tr>
<tr>
<td>9b Qualified dividends</td>
</tr>
<tr>
<td>10 Taxable refunds, credits, or offsets of state and local income taxes</td>
</tr>
<tr>
<td>11 Alimony received</td>
</tr>
<tr>
<td>12 Business income or (loss). Attach Schedule C or C-EZ</td>
</tr>
<tr>
<td>13 Capital gain or (loss). Attach Schedule D if required. If not required, check here</td>
</tr>
<tr>
<td>14 Other gains or (losses). Attach Form 4797</td>
</tr>
<tr>
<td>15a IRA distributions</td>
</tr>
<tr>
<td>15b Taxable amount</td>
</tr>
<tr>
<td>16a Pensions and annuities</td>
</tr>
<tr>
<td>16b Taxable amount</td>
</tr>
<tr>
<td>17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E</td>
</tr>
<tr>
<td>18 Farm income or (loss). Attach Schedule F</td>
</tr>
<tr>
<td>19 Unemployment compensation</td>
</tr>
<tr>
<td>20a Social security benefits</td>
</tr>
<tr>
<td>20b Taxable amount</td>
</tr>
<tr>
<td>21 Other income. List type and amount</td>
</tr>
<tr>
<td>22 Combine the amounts in the far right column for lines 7 through 21. This is your <strong>total income</strong></td>
</tr>
</tbody>
</table>

---

Adjusted Gross Income

<table>
<thead>
<tr>
<th>Educator expenses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certain business expenses of reservists, performing artists, and fee–basis government officials. Attach Form 2106 or 2106-EZ</td>
</tr>
<tr>
<td>Health savings account deduction. Attach Form 8889</td>
</tr>
<tr>
<td>Moving expenses. Attach Form 3903</td>
</tr>
<tr>
<td>Deductible part of self–employment tax. Attach Schedule SE</td>
</tr>
<tr>
<td>Self–employed SEP, SIMPLE, and qualified plans</td>
</tr>
<tr>
<td>Self–employed health insurance deduction</td>
</tr>
<tr>
<td>Penalty on early withdrawal of savings</td>
</tr>
<tr>
<td>Alimony paid</td>
</tr>
<tr>
<td>IRA deduction</td>
</tr>
<tr>
<td>Student loan interest deduction</td>
</tr>
<tr>
<td>Tuition and fees. Attach Form 8917</td>
</tr>
<tr>
<td>Domestic production activities deduction. Attach Form 8930</td>
</tr>
<tr>
<td>Add lines 23 through 25</td>
</tr>
<tr>
<td>Subtract line 36 from line 22. This is your <strong>adjusted gross income</strong></td>
</tr>
</tbody>
</table>

---

See separate instructions.

---

©2016 Cheryl Hunt. All rights reserved.
### Tax and Credits

#### Standard Deduction for—
- People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.
- All others: Single or Married filing separately, $6,300. Married filing jointly or Qualifying widow(er), $12,600.

#### Itemized deductions (from Schedule A) or your standard deduction (see left margin)

<table>
<thead>
<tr>
<th>Line</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>38</td>
<td>51,954</td>
</tr>
</tbody>
</table>

#### Exemptions

<table>
<thead>
<tr>
<th>Line</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>39a</td>
<td>0</td>
</tr>
</tbody>
</table>

#### Income Tax Paid

- **Line 56**
- **Line 46**

#### Other Taxes

- **Total credits**
- **Standard deduction**
- **Self-employment tax**
- **Unreported social security and Medicare tax**
- **Additional tax on IRAs, other qualified retirement plans, etc.**
- **Retirement savings contributions credit.**
- **Residential energy credits.**
- **Other credits from Form:**
  - a 3800
  - b 8885

#### Payments

- **Earned income credit (EIC)**
- **Nontaxable combat pay election**
- **Additional child tax credit.**
- **American opportunity credit from Form 8863, line 8**
- **Net premium tax credit.**
- **Amount paid with request for extension to file**
- **Excess social security and tier 1 RRTA tax withheld**
- **Credit for federal tax on fuels.**
- **Credits from Form:**
  - a 2439
  - b 8885

#### Refund

<table>
<thead>
<tr>
<th>Line</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>75</td>
<td>7,800</td>
</tr>
</tbody>
</table>

#### Amount You Owe

<table>
<thead>
<tr>
<th>Line</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>76a</td>
<td>5,302</td>
</tr>
</tbody>
</table>

#### Third Party Designee

- **Yes. Complete below.**

#### Sign Here

- **Joint return? See instructions. Keep a copy for your records.**

#### Paid Preparer Use Only

- **Firm’s name**
- **Firm’s EIN**
- **Phone no.**

---

©2016 Cheryl Hunt. All rights reserved.
Internal Revenue Service  
United States Department of the Treasury

This Product Contains Sensitive Taxpayer Data

Request Date: 03-11-2016  
Response Date: 03-11-2016  
Tracking Number: XXXXXXXXXXXX

Tax Return Transcript

The following items reflect the amount as shown on the return (PR), and the amount as adjusted (PC), if applicable. They do not show subsequent activity on the account.

**NAME(S) SHOWN ON RETURN:** SKIP H & BROOKE J MAVERICK  
**ADDRESS:** 1497 F STREET  
EUGENE, OR 99999

**FILING STATUS:** MARRIED FILING JOINT  
**FORM NUMBER:** 1040  
**RECEIVED DATE:** Apr.15, 2016  
**REMITTANCE:** $0.00  
**EXEMPTION NUMBER:** 3

**DEPENDENT 1 NAME CTRL:** MAV  
**DEPENDENT 1 SSN:** JJJ-JJJ-JJJJ

**DEPENDENT 2 NAME CTRL:**  
**DEPENDENT 2 SSN:**  
**DEPENDENT 3 NAME CTRL:**  
**DEPENDENT 3 SSN:**  
**DEPENDENT 4 NAME CTRL:**  
**DEPENDENT 4 SSN:**

**PTIN:**  
**PREPARER EIN:**

**Income**

7. **WAGES, SALARIES, TIPS, ETC:** $37,645.00  
8b. **TAX-EXEMPT INTEREST:** $0.00

**ORDINARY DIVIDEND INCOME:** $0.00  
**QUALIFIED DIVIDENDS:** $0.00  
**REFUNDS OF STATE/LOCAL TAXES:** $0.00  
**ALIMONY RECEIVED:** $0.00

**BUSINESS INCOME OR LOSS (Schedule C):** $5,757.00  
**BUSINESS INCOME OR LOSS:** $5,757.00  
**CAPITAL GAIN OR LOSS:** $0.00  
**CAPITAL GAINS OR LOSS:** $0.00  
**OTHER GAINS OR LOSSES (Form 4797):** $0.00

**TOTAL IRA DISTRIBUTIONS:** $0.00  
**TOTAL PENSIONS AND ANNUITIES:** $0.00  
**TAXABLE PENSION/ANNUITY AMOUNT:** $0.00

15a-15b. **RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E):** $14,762.00  
15a-15b. **RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E) PER COMPUTER:** $14,762.00  
16a-16b. **RENT/ROYALTY INCOME/LOSS PER COMPUTER:** $0.00  
16a-16b. **ESTATE/TRUST INCOME/LOSS PER COMPUTER:** $0.00  
16a-16b. **PARTNERSHIP/S-CORP INCOME/LOSS PER COMPUTER PER COMPUTER:** $14,762.00  
16a-16b. **FARM INCOME OR LOSS (Schedule F):** $0.00  
17a. **UNEMPLOYMENT COMPENSATION:** $0.00
## Adjustments to Income

**TENTATIVE TAX PER COMPUTER:** $3,184.00

**TENTATIVE TAX:** $3,184.00

**TOTAL POSITIVE INCOME PER COMPUTER:** $58,192.00

**RECOMPUTED TAXABLE INCOME PER COMPUTER:** $0.00

**TAXABLE INCOME PER COMPUTER:** $27,354.00

**EXEMPTION AMOUNT PER COMPUTER:** $12,000.00

**TAX TABLE INCOME PER COMPUTER:** $39,354.00

**ADDITIONAL STANDARD DEDUCTION PER COMPUTER:** $0.00

**STANDARD DEDUCTION PER COMPUTER:** $12,600.00

**TOTAL ADJUSTMENTS PER COMPUTER:** $6,238.00

**ADJUSTED GROSS INCOME:** $51,954.00

**RECOMPUTED GROSS INCOME PER COMPUTER:** $51,954.00

## Tax and Credits

**65-OR-OVER:** NO

**BLIND:** NO

**SPOUSE BLIND:** NO

**SPOUSE 65-OR-OVER:** NO

**STANDARD DEDUCTION PER COMPUTER:** $12,600.00

**ADDITIONAL STANDARD DEDUCTION PER COMPUTER:** $0.00

**TAX TABLE INCOME PER COMPUTER:** $39,354.00

**EXEMPTION AMOUNT PER COMPUTER:** $12,000.00

**TAXABLE INCOME:** $27,354.00

**TAXABLE INCOME PER COMPUTER:** $27,354.00

**TOTAL POSITIVE INCOME PER COMPUTER:** $58,192.00

**TENTATIVE TAX:** $3,184.00

**TENTATIVE TAX PER COMPUTER:** $3,184.00

**RECOMPUTED TENTATIVE TAX PER COMPUTER:** $0.00

**FORM 8814 ADDITIONAL TAX AMOUNT:** $0.00

**TAX ON INCOME LESS SOC SEC INCOME PER COMPUTER:** $0.00

**FORM 6251 ALTERNATIVE MINIMUM TAX:** $0.00

**RECOMPUTED FORM 6251 ALTERNATIVE MINIMUM TAX PER COMPUTER:** $0.00

**FOREIGN TAX CREDIT:** $0.00

**FOREIGN TAX CREDIT PER COMPUTER:** $0.00

**FOREIGN INCOME EXCLUSION PER COMPUTER:** $0.00

**FOREIGN INCOME EXCLUSION:** $0.00

**FOREIGN TAX CREDIT PER COMPUTER:** $0.00

**EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT AMOUNT:** $0.00

**EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT VERIFIED AMOUNT:** $0.00

**EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT VERIFIED AMOUNT:** $0.00

**FOREIGN INCOME EXCLUSION PER COMPUTER:** $0.00

**FOREIGN INCOME EXCLUSION:** $0.00

**FOREIGN TAX CREDIT PER COMPUTER:** $0.00

**FOREIGN TAX CREDIT:** $0.00

**EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT:** $0.00

**EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT AMOUNT:** $0.00

**FOREIGN INCOME EXCLUSION:** $0.00

**FOREIGN INCOME EXCLUSION PER COMPUTER:** $0.00

**FOREIGN TAX CREDIT:** $0.00

**FOREIGN TAX CREDIT PER COMPUTER:** $0.00
### Education Credit Per Computer:
- 50% of the Refundable Education Credit: $1,500.00

### Other Taxes
**SE Tax:** $814.00

### Payments
**Federal Income Tax Withheld:** $2,010.00

### Tracking Number: XXXXXXXXXXXX

**Income Tax After Credits Per Computer:** $1,684.00

---

**Other Taxes**

- **SE Tax:** $814.00
- **Social Security and Medicare Tax on Unreported Tips:** $0.00
- **Tax on Qualified Plans F5329 (Pr):** $0.00
- **Tax on Qualified Plans F5329 Per Computer:** $0.00
- **IRA Tax Per Computer:** $0.00
- **Total Tax Figures (Reduced by IRAF) Per Computer:** $2,498.00
- **Total Tax Liability TP Figures:** $2,498.00

---

**Payments**

- **Federal Income Tax Withheld:** $2,010.00
- **Health Care: Individual Responsibility:** $0.00
- **Cobra Premium Subsidy:** $0.00
- **Estimated Tax Payments:** $3,360.00
- **Other Payment Credit:** $0.00
- **Refundable Education Credit:** $1,000.00

---

*If Income Tax Paid is negative, enter '0' (zero).*
EXPENSES

DEPRECIATION: .............................................................. $82.00
CAR AND TRUCK EXPENSES: ............................................ $46.00
INSURANCE (OTHER THAN HEALTH): .............................................................. $0.00
OTHER INCOME: ............................................................................... $0.00

INCOME

GROSS RECEIPTS OR SALES: ................................................. $9,741.00
RETURNS AND ALLOWANCES: ................................................ $0.00
NET GROSS RECEIPTS: ........................................................... $9,741.00
COST OF GOODS SOLD: ............................................................ $0.00
SCHEDULE C FORM 1099 REQUIRED: ........................................ NO
SCHEDULE C FORM 1099 FILED: .................................................... NONE
OTHER INCOME: ............................................................................ $0.00

EXPENSES

CAR AND TRUCK EXPENSES: ................................................. $46.00
DEPRECIATION: .............................................................. $82.00
INSURANCE (OTHER THAN HEALTH): .............................................................. $0.00
### Schedule E--Supplemental Income and Loss

**INCOME OR LOSS FROM RENTAL REAL ESTATE AND ROYALTIES**

- **Schedule E Form 1099 Required:** Neither box checked
- **Schedule E Form Filed:** Neither box checked
- **Total Rents Received:** $0.00
- **Total Royalties Received:** $0.00
- **Total Mortgage Interest All Properties:** $0.00
- **Total Depreciation or Depletion for All Properties:** $0.00
- **Total Expenses for All Properties:** $0.00
- **Total Rental Real Estate and Royalty Income or Loss:** $0.00
- **Rent & Royalty Income:** $0.00
- **Rent & Royalty Losses:** $0.00
- **Repairs Expense Column A:** $0.00
- **Repairs Expense Column B:** $0.00
- **Repairs Expense Column C:** $0.00

**INCOME OR LOSS FROM PARTNERSHIPS AND S CORPS**

- **Prtshp/Corp Passive Income:** $0.00
- **Prtshp/Corp Nonpassive Income:** $14,762.00
- **Prtshp/Corp Passive Loss:** $0.00
- **Prtshp/Corp Nonpassive Loss:** $0.00
- **Partnership Income:** $14,762.00
- **Partnership Loss:** $0.00

**INCOME OR LOSS FROM ESTATES AND TRUSTS**

- **Estate/Trust Passive Income:** $0.00
- **Estate/Trust Passive Loss:** $0.00
- **Estate and Trust Income:** $0.00
- **Estate and Trust Loss:** $0.00
- **Passive Loss Not Reported On F8582:** 2
- **SCH K1 ES Payment Indicator:** N

**INCOME OR LOSS FROM REAL ESTATE MORTGAGE INVESTMENT CONDUITS**

- **Real Estate Mortgage Income/Loss:** $0.00

### Summary

- **Net Farm Rent Income/Loss:** $0.00
- **Gross Farming & Fishing Income:** $0.00

### Schedule SE--Self-Employment Tax

- **SSN of Self-Employed Taxpayer:** III-II-IIII
- **Net Farm Profit/Loss: SCH F:** $0.00
- **Conservation Reserve Program Payments:** $0.00
- **Net Nonfarm Profit/Loss:** $5,757.00
Form 6251--Alternative Minimum Tax-Individuals

Form 8863 - Education Credits (Hope and Lifetime Learning Credits)

Part I - EDUCATION CREDITS

STUDENT 1 NAME CNTRL: ............................................................... MAVE
STUDENT 1 SSN: ........................................................................ JJJ-JJ-JJJJJ
STUDENT 2 NAME CNTRL: ............................................................... NONE
STUDENT 2 SSN: ........................................................................ NONE
STUDENT 3 NAME CNTRL: ............................................................... NONE
STUDENT 3 SSN: ........................................................................ NONE
TENTATIVE CREDIT AMOUNT: ...................................................... $2,500.00

Part II - LIFETIME LEARNING CREDITS

TENTATIVE CREDIT AMOUNT: ...................................................... $2,500.00

©2016 Cheryl Hunt. All rights reserved.
PART III - ALLOWABLE EDUCATION CREDITS

GROSS EDUCATION CR PER COMPUTER: $1,500.00
TOTAL EDUCATION CREDIT AMOUNT: $1,500.00
TOTAL EDUCATION CREDIT AMOUNT PER COMPUTER: $1,500.00

Form 8962

Married Filing Separately Premium Tax Credit Exception Checkbox Indicator: 0
FEDERAL POVERTY LEVEL CHECKBOX: C
DEPENDENTS’ MODIFIED AGI: $0.00
MONTHLY CONTRIBUTION FOR HEALTH CARE: $366.00
ANNUAL PREMIUM: $15,444.00
ANNUAL PREMIUM SLCSP: $15,444.00
ANNUAL ADVANCE PAYMENT OF PTC: $89,624.00
JANUARY MONTHLY PREMIUM: $0.00
JANUARY MONTHLY PREMIUM SLCSP: $0.00
JANUARY MONTHLY ADVANCE PTC: $0.00
FEBRUARY MONTHLY PREMIUM: $0.00
FEBRUARY MONTHLY PREMIUM SLCSP: $0.00
FEBRUARY MONTHLY ADVANCE PTC: $0.00
MARCH MONTHLY PREMIUM: $0.00
MARCH MONTHLY PREMIUM SLCSP: $0.00
MARCH MONTHLY ADVANCE PTC: $0.00
APRIL MONTHLY PREMIUM: $0.00
APRIL MONTHLY PREMIUM SLCSP: $0.00
APRIL MONTHLY ADVANCE PTC: $0.00
MAY MONTHLY PREMIUM: $0.00
MAY MONTHLY PREMIUM SLCSP: $0.00
MAY MONTHLY ADVANCE PTC: $0.00
JUNE MONTHLY PREMIUM: $0.00
JUNE MONTHLY PREMIUM SLCSP: $0.00
JUNE MONTHLY ADVANCE PTC: $0.00
JULY MONTHLY PREMIUM: $0.00
JULY MONTHLY PREMIUM SLCSP: $0.00
JULY MONTHLY ADVANCE PTC: $0.00
AUGUST MONTHLY PREMIUM: $0.00
AUGUST MONTHLY PREMIUM SLCSP: $0.00
AUGUST MONTHLY ADVANCE PTC: $0.00
SEPTEMBER MONTHLY PREMIUM: $0.00
SEPTEMBER MONTHLY PREMIUM SLCSP: $0.00
SEPTEMBER MONTHLY ADVANCE PTC: $0.00
OCTOBER MONTHLY PREMIUM: $0.00
OCTOBER MONTHLY PREMIUM SLCSP: $0.00
OCTOBER MONTHLY ADVANCE PTC: $0.00
NOVEMBER MONTHLY PREMIUM: $0.00
NOVEMBER MONTHLY PREMIUM SLCSP: $0.00
NOVEMBER MONTHLY ADVANCE PTC: $0.00
DECEMBER MONTHLY PREMIUM: $0.00
DECEMBER MONTHLY PREMIUM SLCSP: $0.00
DECEMBER MONTHLY ADVANCE PTC: $0.00
TOTAL PREMIUM TAX CREDIT: $11,054.00
NET PREMIUM TAX CREDIT: $9,624.00
Appendices

Appendix A
Sample 2015 W-2 Form, Reference Guide for Box 12 Codes, and Sample Wage and Tax Statement

Appendix B
Criteria for 2017-2018 Simplified Needs Formulas and Automatic Zero EFC Calculation

Appendix C
2015 Federal Tax Year: Eligible to File a 1040A/EZ?

Appendix D
Current Year Transcript Availability
https://www.irs.gov/individuals/transcript-availability

Appendix E
How to Register for Get Transcript Online Using New Authentication Process
https://www.irs.gov/individuals/secure-access-how-to-register-for-certain-online-self-help-tools?
Appendix A

Sample 2015 W-2 Form

In addition to wages earned, the W-2 form may reveal sources of untaxed income, such as payments to tax-deferred pension and savings plan amounts reported on in boxes 12a through 12d, coded D, E, F, G, H and S.

Schools are not required to review income listed in box 14, however if you are aware that a box 14 item should be reported (i.e. clergy parsonage allowances) then you would count that amount as untaxed income.

Form W-2 Reference Guide for Box 12 Codes

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Uncollected social security or RRTA tax on tips</td>
</tr>
<tr>
<td>B</td>
<td>Uncollected Medicare tax on tips (but not Additional Medicare Tax)</td>
</tr>
<tr>
<td>C</td>
<td>Taxable cost of group-term life insurance over $50,000</td>
</tr>
<tr>
<td>D</td>
<td>Elective deferrals to a section 401(k) cash or deferred arrangement plan (including a SIMPLE 401(k) arrangement)</td>
</tr>
<tr>
<td>E</td>
<td>Elective deferrals under a section 403(b) salary reduction agreement</td>
</tr>
<tr>
<td>F</td>
<td>Elective deferrals under a section 408(k)(6) salary reduction SEP</td>
</tr>
<tr>
<td>G</td>
<td>Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan</td>
</tr>
<tr>
<td>H</td>
<td>Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan</td>
</tr>
<tr>
<td>J</td>
<td>Nontaxable sick pay</td>
</tr>
<tr>
<td>K</td>
<td>20% excise tax on excess golden parachute payments</td>
</tr>
<tr>
<td>L</td>
<td>Substantiated employee business expense reimbursements</td>
</tr>
<tr>
<td>M</td>
<td>Uncollected social security or RRTA tax on taxable cost of group-term life insurance over $50,000 (former employees only)</td>
</tr>
<tr>
<td>N</td>
<td>Uncollected Medicare tax on taxable cost of group-term life insurance over $50,000 (but not Additional Medicare Tax) (former employees only)</td>
</tr>
<tr>
<td>P</td>
<td>Excludable moving expense reimbursements paid directly to employee</td>
</tr>
<tr>
<td>Q</td>
<td>Nontaxable combat pay</td>
</tr>
<tr>
<td>R</td>
<td>Employer contributions to an Archer MSA</td>
</tr>
<tr>
<td>S</td>
<td>Employee salary reduction contributions under a section 408(p) SIMPLE plan</td>
</tr>
<tr>
<td>T</td>
<td>Adoption benefits</td>
</tr>
<tr>
<td>U</td>
<td>Income from exercise of nonstatutory stock option(s)</td>
</tr>
<tr>
<td>V</td>
<td>Employer contributions (including employee contributions through a cafeteria plan) to an employee’s health savings account (HSA)</td>
</tr>
<tr>
<td>W</td>
<td>Deferrals under a section 409A nonqualified deferred compensation plan</td>
</tr>
<tr>
<td>X</td>
<td>Income under a nonqualified deferred compensation plan that fails to satisfy section 409A</td>
</tr>
<tr>
<td>Y</td>
<td>Designated Roth contributions under a section 401(k) plan</td>
</tr>
<tr>
<td>Z</td>
<td>Designated Roth contributions under a section 403(b) plan</td>
</tr>
<tr>
<td>BB</td>
<td>Cost of employer-sponsored health coverage</td>
</tr>
</tbody>
</table>


©2016 Cheryl Hunt. All rights reserved.
**Sample 2015 W-2 Wage and Tax Statement**

---

**Form W-2 Wage and Tax Statement**

**Employer:**

**Employer Identification Number (EIN):**

**Employee:**

**Employee's Social Security Number:**

**Submission Type:** Original document

<table>
<thead>
<tr>
<th>Item Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages, Tips and Other Compensation</td>
<td>$100,000.00</td>
</tr>
<tr>
<td>Federal Income Tax Withheld</td>
<td>$20,000.00</td>
</tr>
<tr>
<td>Social Security Wages</td>
<td>$100,000.00</td>
</tr>
<tr>
<td>Medicare Wage and Tips</td>
<td>$10,000.00</td>
</tr>
<tr>
<td>Medicare Tax Withheld</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Social Security Tips</td>
<td>$0.00</td>
</tr>
<tr>
<td>Allocated Tips</td>
<td>$0.00</td>
</tr>
<tr>
<td>Deferred Compensation</td>
<td>$7,500.00</td>
</tr>
</tbody>
</table>

**Code D: Employer Contributions to a Health Savings Account:** $0.00

**Code V: Employer contributions under a section 401(k) nonqualified Deferred Compensation plan:** $0.00

**Code Z: Income under section 401A on a nonqualified Deferred Compensation plan:** $0.00

**Code B: Employer's Contribution to Simple Account:** $0.00

**Code B: Employer's Contribution to MSA:** $0.00

**Code A: Expenses incurred for Qualified Adoptions:** $0.00

**Code H: Income from exercise of non-statutory stock options:** $0.00

**Code AB: Designated Roth Contributions under a Section 401(k) Plan:** $0.00

**Code BB: Designated Roth Contributions under a Section 403(b) Plan:** $0.00

**Code DD: Cost of Employer-Sponsored Health Coverage:** $0.00

**Code EE: Deferred Compensation Under a Governmental Section 457(b) Plan:** $0.00

**Retirement Plan Indicator:** Yes

**Third Party Sick Pay Indicator:** Unanswered

**W2 Submission Type:** Original

**W2 WNC SSN Validation Code:** Correct SSN
Appendix B

Criteria for 2017-2018 Simplified Needs Formulas and Automatic Zero EFC Calculation

The following criteria is used to determine if students qualify to have their EFCs calculated using a simplified formula.

<table>
<thead>
<tr>
<th>Formula A</th>
<th>Dependent student</th>
<th>Simplified (assets not considered)</th>
<th>Automatic Zero EFC</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>▪ Parents had a 2015 AGI of $49,999 or less (for tax filers), or if non-filers, income earned from work in 2015 is $49,999 or less; <strong>and</strong></td>
<td>▪ Parents had a 2015 AGI of $25,000 or less (for tax filers), or if non-filers, income earned from work in 2015 is $25,000 or less; <strong>and</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>▪ Either</td>
<td>▪ Either</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Parents filed or are eligible to file 2015 IRS Form 1040A or 1040EZ (or not required to file any income tax return) <strong>or</strong></td>
<td>- Parents filed or are eligible to file 2015 IRS Form 1040A or 1040EZ (or not required to file any income tax return) <strong>or</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Anyone in the parents’ household size (as defined on the FAFSA) received any designated means-tested federal benefits* during 2015 or 2016, <strong>or</strong></td>
<td>- Anyone in the parents’ household size (as defined on the FAFSA) received any designated means-tested federal benefits* during 2015 or 2016, <strong>or</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Parent is a dislocated worker.</td>
<td>- Parent is a dislocated worker.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Formula B</th>
<th>Independent student <strong>without</strong> dependents (other than a spouse)</th>
<th>Simplified (assets not considered)</th>
<th>Automatic Zero EFC</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>▪ Student (and spouse, if any) had a 2015 AGI of $49,999 or less (for tax filers), or if non-filers, income earned from work in 2015 is $49,999 or less; <strong>and</strong></td>
<td>▪ Student (and spouse, if any) had a 2015 AGI of $25,000 or less (for tax filers), or if non-filers, income earned from work in 2015 is $25,000 or less; <strong>and</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Either</td>
<td>▪ Either</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Student (and spouse, if any) filed or are eligible to file 2015 IRS Form 1040A or 1040EZ (or not required to file any income tax return) <strong>or</strong></td>
<td>- Student (and spouse, if any) filed or are eligible to file 2015 IRS Form 1040A or 1040EZ (or not required to file any income tax return) <strong>or</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Anyone in the student’s household size (as defined on the FAFSA) received any designated means-tested federal benefits* during 2015 or 2016, <strong>or</strong></td>
<td>- Anyone in the student’s household size (as defined on the FAFSA) received any designated means-tested federal benefits* during 2015 or 2016, <strong>or</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Student (or spouse, if any) is a dislocated worker.</td>
<td>- Student (or spouse, if any) is a dislocated worker.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Formula C</th>
<th>Independent student <strong>with</strong> dependents (other than a spouse)</th>
<th>Simplified (assets not considered)</th>
<th>Automatic Zero EFC</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>▪ Student (and spouse, if any) had a 2015 AGI of $49,999 or less (for tax filers), or if non-filers, income earned from work in 2015 is $49,999 or less; <strong>and</strong></td>
<td>▪ Student (and spouse, if any) had a 2015 AGI of $25,000 or less (for tax filers), or if non-filers, income earned from work in 2015 is $25,000 or less; <strong>and</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>▪ Either</td>
<td>▪ Either</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Student (and spouse, if any) filed or are eligible to file 2015 IRS Form 1040A or 1040EZ (or not required to file any income tax return) <strong>or</strong></td>
<td>- Student (and spouse, if any) filed or are eligible to file 2015 IRS Form 1040A or 1040EZ (or not required to file any income tax return) <strong>or</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Anyone in the student’s household size (as defined on the FAFSA) received any designated means-tested federal benefits* during 2015 or 2016, <strong>or</strong></td>
<td>- Anyone in the student’s household size (as defined on the FAFSA) received any designated means-tested federal benefits* during 2015 or 2016, <strong>or</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Student (or spouse, if any) is a dislocated worker.</td>
<td>- Student (or spouse, if any) is a dislocated worker.</td>
</tr>
</tbody>
</table>

*Benefits include: Medicaid, Supplemental Security Income (SSI), Supplemental Nutrition Assistance (SNAP), Free or Reduced Price School Lunch, Temporary Assistance for Needy Families (TANF), and Special Supplemental Nutrition Program for Women, Infants and Children (WIC).
Appendix C

2015 Federal Tax Year: Eligible to File a 1040A/EZ?

“If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ” (2017-2018 FAFSA questions 35 and 83.)

YES, IF taxable income from line 43 is less than $100,000 –AND– IF amounts (other than zero) do not appear on the following lines, except as noted below for lines 13, 40 and 44:

<table>
<thead>
<tr>
<th>1040 Section</th>
<th>Line #</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>10</td>
<td>Taxable refunds, credits or offsets of state/local income taxes.</td>
</tr>
<tr>
<td></td>
<td>11</td>
<td>Alimony received.</td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>Business income or loss.</td>
</tr>
<tr>
<td></td>
<td>13</td>
<td>Capital gain or loss (ignore amount unless Schedule D was required).</td>
</tr>
<tr>
<td></td>
<td>14</td>
<td>Other gains or losses.</td>
</tr>
<tr>
<td></td>
<td>17</td>
<td>Rental real estate, royalties, partnerships, etc.</td>
</tr>
<tr>
<td></td>
<td>18</td>
<td>Farm income or loss.</td>
</tr>
<tr>
<td></td>
<td>21</td>
<td>Other income.</td>
</tr>
<tr>
<td>Adjusted Gross Income</td>
<td>24</td>
<td>Certain business expenses of reservists, performing artists and fee-basis government officials.</td>
</tr>
<tr>
<td></td>
<td>25</td>
<td>Health savings account deduction.</td>
</tr>
<tr>
<td></td>
<td>26</td>
<td>Moving expenses.</td>
</tr>
<tr>
<td></td>
<td>27</td>
<td>Deductible part of self-employment tax.</td>
</tr>
<tr>
<td></td>
<td>28</td>
<td>Self-employed SEP, SIMPLE and qualified plans.</td>
</tr>
<tr>
<td></td>
<td>29</td>
<td>Self-employed health insurance deduction.</td>
</tr>
<tr>
<td></td>
<td>30</td>
<td>Penalty on early withdrawal of savings.</td>
</tr>
<tr>
<td></td>
<td>31a</td>
<td>Alimony paid.</td>
</tr>
<tr>
<td></td>
<td>35</td>
<td>Domestic production activities deduction.</td>
</tr>
<tr>
<td>Tax and Credits</td>
<td>40</td>
<td>Itemized or standard deduction (ignore amount unless itemized deductions were taken). *</td>
</tr>
<tr>
<td></td>
<td>43</td>
<td>Taxable income must be less than $100,000.</td>
</tr>
<tr>
<td></td>
<td>44</td>
<td>Tax (ignore amount unless any box is checked on line 44).</td>
</tr>
<tr>
<td></td>
<td>48</td>
<td>Foreign tax credit.</td>
</tr>
<tr>
<td></td>
<td>53</td>
<td>Residential energy credits.</td>
</tr>
<tr>
<td></td>
<td>54</td>
<td>Other credits from Form 3800, 8801 or other.</td>
</tr>
<tr>
<td>Other Taxes</td>
<td>57</td>
<td>Self-employment tax.</td>
</tr>
<tr>
<td></td>
<td>58</td>
<td>Unreported social security and Medicare tax from Form 4137 or 8919.</td>
</tr>
<tr>
<td></td>
<td>59</td>
<td>Additional tax on IRAs, other qualified retirement plans, etc.</td>
</tr>
<tr>
<td></td>
<td>60a</td>
<td>Household employment taxes from Schedule H.</td>
</tr>
<tr>
<td></td>
<td>60b</td>
<td>First-time homebuyer credit repayment.</td>
</tr>
<tr>
<td></td>
<td>62</td>
<td>Taxes from Form 8959, 8960 or other.</td>
</tr>
<tr>
<td>Payments</td>
<td>70</td>
<td>Amount paid with request for extension to file.</td>
</tr>
<tr>
<td></td>
<td>71</td>
<td>Excess social security and tier 1 RRTA tax withheld.</td>
</tr>
<tr>
<td></td>
<td>72</td>
<td>Credit for federal tax on fuels.</td>
</tr>
<tr>
<td></td>
<td>73</td>
<td>Credits from Form 2439, 8885 or other.</td>
</tr>
</tbody>
</table>

*On an IRS tax return transcript, the ‘Standard Deduction Per Computer’ line amount will show as a zero for someone who itemized.*

If all of the above conditions apply, the tax filer was eligible to file a 1040A or 1040EZ but filed a 1040 for other reasons. Therefore, the tax filer should answer YES to question 35 (student) or 83 (parent) on the 2017-2018 FAFSA.
### Sample IRS Form 1040: Eligible to File a 1040A/EZ?

**Filing Status**

1. **Single**
2. **Married filing jointly (even if only one had income)**
3. **Married filing separately. Enter spouse's SSN above and full name here.**
4. **Head of household (with qualifying person).**
5. **Qualifying widow(er) with dependent child**

#### Exemptions

- 6a **Yourself. If someone can claim you as a dependent, do not check box 6a.**
- 6b **Spouse.**
- **Dependent's**
  - First name: Jack
  - Last name: Maverick
  - Social security number: D D D D D D D D
  - Son
- **Total number of exemptions claimed:**

#### Income

- **Wages, salaries, tips, etc. Attach Form(s) W-2:**
- **Tax-exempt interest. Attach Schedule B if required:** 7a 5,831
- **Ordinary dividends. Attach Schedule B if required:** 8a 207
- **Qualified dividends:** 9a 0
- **Taxable refunds, credits, or offsets of state and local income taxes:** 10 0
- **Alimony received:** 11 0
- **Business income or (loss). Attach Schedule C or C-EZ:** 12 5,757
- **Capital gain or (loss). Attach Schedule D if required. If not required, check here:**
- **Other gains or (losses). Attach Form 4797:** 14 0
- **IRA distributions:** 15a 0
- **Pensions and annuities:** 16a 0
- **Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E:** 17 14,762
- **Farm income or (loss). Attach Schedule F:** 18 0
- **Unemployment compensation:** 19 0
- **Social security benefits:** 20a 0
- **Other income. List type and amount:** 21 0
- **Combine the amounts in the far right column for lines 7 through 21. This is your **total income:** 22 58,192

#### Adjusted Gross Income

- **Educator expenses:** 23 0
- **Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ:** 24 0
- **Health savings account deduction. Attach Form 8889:** 25 0
- **Moving expenses. Attach Form 3903:** 26 0
- **Deductible part of self-employment tax. Attach Schedule SE:** 27 407
- **Self-employed SEP, SIMPLE, and qualified plans:** 28 0
- **Self-employed health insurance deduction:** 29 5,831
- **Penalty on early withdrawal of savings:** 30 0
- **Alimony paid:**
  - **Recipient's SSN:** 31a 0
- **IRA deduction:** 32 0
- **Student loan interest deduction:** 33 0
- **Tuition and fees. Attach Form 8917:** 34 0
- **Domestic production activities deduction. Attach Form 8903:** 35 0
- **Add lines 23 through 35:** 36 6,238
- **Subtract line 36 from line 22. This is your adjusted gross income:** 37 51,954

*Ignore amount on line 13 unless Schedule D was required (as indicated by an un-checked box).*

©2016 Cheryl Hunt. All rights reserved.
If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Itemized deductions (from Schedule A) or your standard deduction

Exempt advance premium tax credit repayment. Attach Form 8962

Add lines 48 through 54. These are your total credits

Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-

Add lines 64 through 62. This is your total tax

Federal income tax withheld from Forms W-2 and 1099

2015 estimated tax payments and amount applied from 2014 return

Earned income credit (EIC)

Net premium tax credit. Attach Form 8862

Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required

Household employment taxes from Schedule H

First-time homebuyer credit repayment. Attach Form 5408 if required

Education credits from Form 8863, line 19

Retirement savings contributions credit. Attach Form 8880

Child tax credit. Attach Schedule 8812, if required

Residential energy credits. Attach Form 5695

Other credits from Form: [ ] 3800 [ ] 8801 [ ] 8802

Add lines 48 through 54. These are your total credits

Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-

Add lines 64 through 62. This is your total tax

If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid

Add lines 64, 65, 66a, and 67 through 73. These are your total payments

If Form 8888 is attached, check here

Add amount of line 75 you want applied to your 2016 estimated tax

Amount you owe. Subtract line 74 from line 63. For details on how to pay, see instructions

Estimated tax penalty (see instructions)

Do you want to allow another person to discuss this return with the IRS (see instructions)?

Yes. Complete below. No

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid

Date

Daytime phone number

(555) 221-3498

Date

Spouse's occupation

Piano Teacher

Date

Brooke J. Maverick

Spouse's signature. If a joint return, both must sign.

Skip H. Maverick

Sign Here

Joint return? See instructions. Keep a copy for your records.

Paid Preparer Use Only

Firm's name

Firm's EIN

Firm's address

Preparer's name

Preparer's EIN

Phone no.

Print/Type preparer's name

Signature

Signature

Form 1040 (2015)

www.irs.gov/form1040

Form 1040 (2015)

2016 Cheryl Hunt. All rights reserved.

30
Internal Revenue Service
United States Department of the Treasury

This Product Contains Sensitive Taxpayer Data

Request Date: 03-11-2016
Response Date: 03-11-2016
Tracking Number: XXXXXXXXXXXX

Tax Return Transcript

SSN Provided: HHH-HH-HHHH

The following items reflect the amount as shown on the return (PR), and the amount as adjusted (PC), if applicable. They do not show subsequent activity on the account.

SSN: HHH-HH-HHHH
SPOUSE SSN: III-II-IIII

NAME(S) SHOWN ON RETURN: SKIP H & BROOKE J MAVERICK
ADDRESS: 1497 F STREET
EUGENE, OR 99999

FILING STATUS: MARRIED FILING JOINT
FORM NUMBER: 1040
CYCLE POSTED: 20161005
RECEIVED DATE: Apr.15, 2016
REMITTANCE: $0.00
EXEMPTION NUMBER: 3

DEPENDENT 1 NAME CTRL: ............................................................................MAVE
DEPENDENT 1 SSN: .............................................................................JJJ-JJJ-JJJJ
DEPENDENT 2 NAME CTRL:
DEPENDENT 2 SSN:
DEPENDENT 3 NAME CTRL:
DEPENDENT 3 SSN:
DEPENDENT 4 NAME CTRL:
DEPENDENT 4 SSN:
PTIN:
PREPARER EIN:

Income

WAGES, SALARIES, TIPS, ETC: ............................................................ $37,645.00
TAXABLE INTEREST INCOME: ............................................................ $28.00
TAX-EXEMPT INTEREST: ................................................................. $0.00
ORDINARY DIVIDEND INCOME: SCH B: ............................................................ $0.00
QUALIFIED DIVIDENDS: ................................................................. $0.00
REFUNDS OF STATE/LOCAL TAXES: ......................................................... $0.00
ALIMONY RECEIVED: .......................................................................... $0.00
BUSINESS INCOME OR LOSS (Schedule C): ........................................ $5,757.00
BUSINESS INCOME OR LOSS: SCH C PER COMPUTER: ........................................ $5,757.00
CAPITAL GAIN OR LOSS: (Schedule D): .................................................. $0.00
CAPITAL GAINS OR LOSS: SCH D PER COMPUTER: ...................................... $0.00
OTHER GAINS OR LOSSES (Form 4797): ................................................ $0.00
TOTAL IRA DISTRIBUTIONS: ................................................................. $0.00
TAXABLE IRA DISTRIBUTIONS: .............................................................. $0.00
TOTAL PENSIONS AND ANNUITIES: ...................................................... $0.00
TAXABLE PENSION/ANNUITY AMOUNT: ................................................ $0.00
RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E): ................................ $14,762.00
RENT/ROYALTY/PARTNERSHIP/ESTATE (Schedule E) PER COMPUTER: ............... $14,762.00
RENT/ROYALTY INCOME/LOSS PER COMPUTER: .......................................... $0.00
ESTATE/TRUST INCOME/LOSS PER COMPUTER: ........................................ $0.00
PARTNERSHIP/S-CORP INCOME/LOSS PER COMPUTER PER COMPUTER: .......... $14,762.00
FARM INCOME OR LOSS (Schedule F): ....................................................... $0.00
FARM INCOME OR LOSS (Schedule F) PER COMPUTER: ................................ $0.00
UNEMPLOYMENT COMPENSATION: ........................................................... $0.00

*Ignore amount on line 13 unless Schedule D was required.
TOTAL SOCIAL SECURITY BENEFITS: $0.00
TAXABLE SOCIAL SECURITY BENEFITS: $0.00
TAXABLE SOCIAL SECURITY BENEFITS PER COMPUTER: $0.00

**OTHER INCOME:** $0.00
SCHEDULE EIC SE INCOME PER COMPUTER: $5,350.00
SCHEDULE EIC EARNED INCOME PER COMPUTER: $42,995.00
SCH EIC DISQUALIFIED INC COMPUTER: $28.00
TOTAL INCOME: $58,192.00
TOTAL INCOME PER COMPUTER: $58,192.00

**Adjustments to Income**

EDUCATOR EXPENSES: $0.00
EDUCATOR EXPENSES PER COMPUTER: $0.00
RESERVIST AND OTHER BUSINESS EXPENSE: $0.00
HEALTH SAVINGS ACCT DEDUCTION: $0.00
HEALTH SAVINGS ACCT DEDUCTION PER COMPUTER: $0.00
MOVING EXPENSES: F3903: $0.00
SELF EMPLOYMENT TAX DEDUCTION: $407.00
SELF EMPLOYMENT TAX DEDUCTION PER COMPUTER: $407.00
KEOGH/SEP CONTRIBUTION DEDUCTION: $0.00
SELF-EMP HEALTH INS DEDUCTION: $5,831.00
EARLY WITHDRAWAL OF SAVINGS PENALTY: $0.00
ALIMONY PAID SSN: $0.00
IRA DEDUCTION: $0.00
IRA DEDUCTION PER COMPUTER: $0.00
STUDENT LOAN INTEREST DEDUCTION: $0.00
STUDENT LOAN INTEREST DEDUCTION PER COMPUTER: $0.00
TUITION AND FEES DEDUCTION: $0.00
TUITION AND FEES DEDUCTION PER COMPUTER: $0.00
DENTAL INS DEDUCTION: $0.00
DENTAL INS DEDUCTION PER COMPUTER: $0.00
DOMESTIC PRODUCTION ACTIVITIES DEDUCTION: $0.00
OTHER ADJUSTMENTS: $0.00
ARCHER MSA DEDUCTION: $0.00
ARCHER MSA DEDUCTION PER COMPUTER: $0.00
TOTAL ADJUSTMENTS: $6,238.00
TOTAL ADJUSTMENTS PER COMPUTER: $6,238.00
ADJUSTED GROSS INCOME: $51,954.00
ADJUSTED GROSS INCOME PER COMPUTER: $51,954.00
RECOMPUTED ADJUSTED GROSS INCOME PER COMPUTER: $0.00

**Tax and Credits**

65-OR-OVER: NO
BLIND: NO
SPOUSE 65-OR-OVER: NO
SPOUSE BLIND: NO

**STANDARD DEDUCTION PER COMPUTER:** $12,600.00
ADDITIONAL STANDARD DEDUCTION PER COMPUTER: $0.00
TAX TABLE INCOME PER COMPUTER: $39,354.00
EXEMPTION AMOUNT PER COMPUTER: $12,000.00
TAXABLE INCOME: $27,354.00

**RECOMPUTED TAXABLE INCOME PER COMPUTER:** $27,354.00
TOTAL POSITIVE INCOME PER COMPUTER: $58,192.00
TENTATIVE TAX: $3,184.00
TENTATIVE TAX PER COMPUTER: $3,184.00
RECOMPUTED TENTATIVE TAX PER COMPUTER: $0.00

**FORM 8814 ADDITIONAL TAX AMOUNT:** $0.00
TAX ON INCOME LESS SOC SEC INCOME PER COMPUTER: $0.00
FORM 6251 ALTERNATIVE MINIMUM TAX: $0.00
FORM 6251 ALTERNATIVE MINIMUM TAX PER COMPUTER: $0.00
RECOMPUTED FORM 6251 ALTERNATIVE MINIMUM TAX PER COMPUTER: $0.00
FOREIGN TAX CREDIT: $0.00

**FOREIGN TAX CREDIT PER COMPUTER:** $0.00
FOREIGN INCOME EXCLUSION PER COMPUTER: $0.00
FOREIGN INCOME EXCLUSION TAX PER COMPUTER: $0.00
EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT AMOUNT: $0.00
EXCESS ADVANCE PREMIUM TAX CREDIT REPAYMENT VERIFIED AMOUNT: $0.00

**The 'Standard Deduction per Computer' line will show as a zero for someone who itemized.**
### Payments

- **Federal Income Tax Withheld:** $2,010.00
- **Health Care: Individual Responsibility:** $0.00
- **Health Care Full-Year Coverage Indicator:** 1
- **Cobra Premium Subsidy:** $0.00
- **Estimated Tax Payments:** $3,360.00
- **Other Payment Credit:** $0.00
- **Refundable Education Credit:** $1,000.00
- **Refundable Education Credit Per Computer:** $1,000.00
- **Refundable Education Credit Verified:** $0.00
- **Earned Income Credit:** $0.00

### Other Taxes

- **SE Tax:** $814.00
- **SE Tax Per Computer:** $814.00
- **Social Security and Medicare Tax on Unreported Tips:** $0.00
- **Tax on Qualified Plans F5329 (Pr):** $0.00
- **Tax on Qualified Plans F5329 Per Computer:** $0.00
- **IRA F Tax Per Computer:** $0.00
- **TP Tax Figures (Reduced by IRAF) Per Computer:** $2,498.00
- **IMF Total Tax (Reduced by IRAF) Per Computer:** $2,498.00
- **Other Taxes Per Computer:** $0.00
- **Unpaid FICA on Reported Tips:** $0.00
- **Other Taxes:** $0.00
- **Recapture Tax: F8611:** $0.00
- **Household Employment Taxes:** $0.00
- **Recapture Taxes:** $0.00
- **Total Assessment Per Computer:** $2,498.00
- **Total Tax Liability TP Figures:** $2,498.00
- **Total Tax Liability TP Figures Per Computer:** $2,498.00

### Credits

- **Refundable Education Credit Verified:** $0.00
- **Other Payment Credit:** $0.00
- **Refundable Education Credit Per Computer:** $0.00
- **Refundable Education Credit:** $1,000.00
- **Earned Income Credit:** $0.00
- **Federal Income Tax Withheld:** $2,010.00
- **Health Care: Individual Responsibility:** $0.00
- **Health Care Full-Year Coverage Indicator:** 1
- **Cobra Premium Subsidy:** $0.00
- **Estimated Tax Payments:** $3,360.00
- **Other Payment Credit:** $0.00
- **Refundable Education Credit:** $1,000.00
- **Refundable Education Credit Per Computer:** $1,000.00
- **Refundable Education Credit Verified:** $0.00
- **Earned Income Credit:** $0.00

### Taxes

- **Unpaid FICA on Reported Tips:** $0.00
- **Other Taxes:** $0.00
- **Recapture Tax: F8611:** $0.00
- **Household Employment Taxes:** $0.00
- **Recapture Taxes:** $0.00
- **Total Assessment Per Computer:** $2,498.00
- **Total Tax Liability TP Figures:** $2,498.00
- **Total Tax Liability TP Figures Per Computer:** $2,498.00

### Payments

- **Federal Income Tax Withheld:** $2,010.00
- **Health Care: Individual Responsibility:** $0.00
- **Health Care Full-Year Coverage Indicator:** 1
- **Cobra Premium Subsidy:** $0.00
- **Estimated Tax Payments:** $3,360.00
- **Other Payment Credit:** $0.00
- **Refundable Education Credit:** $1,000.00
- **Refundable Education Credit Per Computer:** $1,000.00
- **Refundable Education Credit Verified:** $0.00
- **Earned Income Credit:** $0.00

©2016 Cheryl Hunt. All rights reserved.
<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earned Income Credit Per Computer</td>
<td>$0.00</td>
</tr>
<tr>
<td>Earned Income Credit Nontaxable Combat Pay</td>
<td>$0.00</td>
</tr>
<tr>
<td>Schedule 8812 Nontaxable Combat Pay</td>
<td>$0.00</td>
</tr>
<tr>
<td>Excess Social Security &amp; RRTA Tax Withheld</td>
<td>$0.00</td>
</tr>
<tr>
<td>Schedule 8812 Total SS/Medicare Withheld</td>
<td>$0.00</td>
</tr>
<tr>
<td>Schedule 8812 Additional Child Tax Credit</td>
<td>$0.00</td>
</tr>
<tr>
<td>Schedule 8812 Additional Child Tax Credit Per Computer</td>
<td>$0.00</td>
</tr>
<tr>
<td>Schedule 8812 Additional Child Tax Credit Verified</td>
<td>$0.00</td>
</tr>
<tr>
<td>Amount Paid With Form 4868</td>
<td>$0.00</td>
</tr>
<tr>
<td>Form 2439 Regulated Investment Company Credit</td>
<td>$0.00</td>
</tr>
<tr>
<td>Form 4136 Credit for Federal Tax on Fuels Per Computer</td>
<td>$0.00</td>
</tr>
<tr>
<td>Health Coverage TX Cr: F8885</td>
<td>$0.00</td>
</tr>
<tr>
<td>Premium Tax Credit Amount</td>
<td>$1,430.00</td>
</tr>
<tr>
<td>Premium Tax Credit Verified Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Primary NAP First Time Home Buyer Installment Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Secondary NAP First Time Home Buyer Installment Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>First Time Homebuyer Credit Repayment Amount</td>
<td>$0.00</td>
</tr>
<tr>
<td>Form 5405 Total Homebuyers Credit Repayment Per Computer</td>
<td>$0.00</td>
</tr>
<tr>
<td>Small Employer Health Insurance Per Computer</td>
<td>$0.00</td>
</tr>
<tr>
<td>Small Employer Health Insurance Per Computer (2)</td>
<td>$0.00</td>
</tr>
<tr>
<td>Form 2439 and Other Credits</td>
<td>$0.00</td>
</tr>
<tr>
<td>Total Payments</td>
<td>$7,800.00</td>
</tr>
<tr>
<td>Total Payments Per Computer</td>
<td>$7,800.00</td>
</tr>
</tbody>
</table>

Refund or Amount Owed

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refund Amount</td>
<td>$-5,302.00</td>
</tr>
</tbody>
</table>
Appendix D

Current Year Transcript Availability

Use the table below to determine the general timeframe when you can request a transcript for a current year Form 1040, 1040A, or 1040EZ return filed on or before the April due date. Availability varies based on the method you used to file your return and whether you have a refund or balance due.

**Note**: If you made estimated tax payments and/or applied your overpayment from a prior year tax return to your current year tax return, you can request a [tax account transcript](https://www.irs.gov/individuals/transcript-availability) to confirm these payments or credits a few weeks after the beginning of the calendar year prior to filing your current year return.

<table>
<thead>
<tr>
<th>When your original return shows a ...</th>
<th>and you filed <em>electronically</em>, then</th>
<th>and you filed on <em>paper</em>, then</th>
</tr>
</thead>
<tbody>
<tr>
<td>refund amount or no balance due,</td>
<td>allow 2-3 weeks after return submission before you request a transcript.</td>
<td>allow 6-8 weeks after you mailed your return before you request a transcript.</td>
</tr>
<tr>
<td>balance due and you paid in full with your return,</td>
<td>allow 2-3 weeks after return submission before you request a transcript.</td>
<td>we process your return in June and you can request a transcript in mid to late June.</td>
</tr>
<tr>
<td>balance due and you paid in full after submitting the return,</td>
<td>allow 3-4 weeks after full payment before you request a transcript.</td>
<td></td>
</tr>
<tr>
<td>balance due and you didn’t pay in full,</td>
<td>we process your return in mid-May and you can request a transcript by late May.</td>
<td><strong>Note</strong>: we process all payments upon receipt.</td>
</tr>
</tbody>
</table>
To better protect taxpayers, the IRS recently upgraded its identity verification process for certain online self-help tools. The purpose is to prevent taxpayer impersonations and account takeovers by identity thieves. Because the Secure Access Authentication platform is more rigorous, it helps if you prepare to register in advance.

Currently, the Secure Access Authentication process applies to the Get Transcript Online and Get an IP PIN tools.

Here’s what new users need to get started:

• A readily available email address;
• Your Social Security number;
• Your filing status and address from your last-filed tax return;
• Your personal account number from a:
  ◦ credit card, or
  ◦ home mortgage loan, or
  ◦ home equity (second mortgage) loan, or
  ◦ home equity line of credit (HELOC), or
  ◦ car loan
  (The IRS does not retain this data)
• A readily available mobile phone. Only U.S-based mobile phones may be used. Your name must be associated with the mobile phone account. Landlines, Skype, Google Voice or similar virtual phones as well as phones associated with pay-as-you-go plans cannot be used;
• If you have a “credit freeze” on your credit records through Equifax, it must be temporarily lifted before you can successfully complete this process.

Because this process involves verification using financial records, there may be a “soft inquiry” placed on your credit report. This notice does not affect your credit score. The IRS does not retain your financial account information.

Note: If you have a pay-as-you-go mobile phone or a business/family plan mobile phone not associated with your name, you may request that we mail an activation code to the address we have on file for you. You still must have a text-enabled, U.S.-based phone to receive a security code text that completes the validation process and allows returning users to access their accounts.

First-time users of any Secure Access-supported tool must:

• Submit name and email address to receive a confirmation code;
• Enter the emailed confirmation code;
• Provide SSN, date of birth, filing status and address on the last filed tax return;
• Provide some financial account information for verification such as the last eight digits of their credit card number or car loan number or home mortgage account number or home equity (second mortgage) loan number or home equity line of credit;
• Enter a mobile phone number to receive a six-digit activation code via text message OR request an activation code by mail (see below);
• Enter the activation code sent to mobile phone;
• Create username and password, create a site phrase and select a site image.

First-time users who opt for an Activation Code by Mail must:

• Select Activation Code by Mail when prompted;
• Create username and password, create a site phrase and select a site image;
• Allow 5 to 10 days for mail delivery of the activation code;
• Return to the self-help tool and enter your username and password;
• Enter the activation code at the prompt;
• Enter number for any type of text-enabled phone at the prompt; this may include a pay-as-you-go mobile phone or a business/family plan mobile phone not associated with your name;
• Check phone for a security code text;
• Enter the security code text at the prompt to complete the Secure Access validation process.

Returning users with existing credentials but new to Secure Access must:

• Log in with an existing username and password;
• Submit financial account information for verification, for example, the last eight digits of a credit card number or car loan number or home mortgage account number or home equity (second mortgage) loan number;
• Submit a mobile phone number to receive an activation code via text OR request an activation code by mail (see above);
• Enter the activation code.

Returning users who previously completed the Secure Access process must:

• Log in with an existing username and password;
• Receive a security code text via mobile phone provided during account set up;
• Enter the security code into secure process.
Cheryl Hunt is a 27-year veteran of the financial aid industry; for the last 11 years providing regulatory and compliance training to higher education professionals across the country. She created this Tax Transcript tool to help financial aid professionals better understand and navigate a somewhat complex IRS document.

Cheryl hails from Eugene, Oregon. She loves hiking and college football – GO DUCKS! As a versatile training professional, she excels at taking complex financial aid concepts and presenting them in an easy-to-understand, interesting, and entertaining way. As a financial aid trainer, Cheryl hits the trifecta – hands-on experience in the financial aid office, strong public speaking skills and the ability to develop and deliver high quality training.

If your organization is looking for someone to deliver interactive and effective web-based or in-person training, email Cheryl at cheryl.hunt.trainer@gmail.com or send her a message through LinkedIn at https://www.linkedin.com/in/cherylhunt1487.