

How to file your taxes

(entirely free and with minimal tears)

Carina Cheng

GSPS

April 8, 2016

I'm no tax expert, but...

I'm no tax expert, but...

- Accounting minor...
almost

I'm no tax expert, but...

- Accounting minor... almost
- IRS certified in 2010, 2011, 2012



I'm no tax expert, but...

- Accounting minor... almost
- IRS certified in 2010, 2011, 2012
- I've filed almost 100 tax returns in the past 5 years



First things first...

First things first...

- Tax Deadline this year:

April 18!!!

First things first...

- Tax Deadline this year: **April 18!!!**
- If you end up needing to re-file: use amendment form 1040X

Form 1040X (Rev. January 2016)		Department of the Treasury—Internal Revenue Service Amended U.S. Individual Income Tax Return		OMB No. 1545-0074
▶ Information about Form 1040X and its separate instructions is at www.irs.gov/form1040x .				
This return is for calendar year <input type="checkbox"/> 2015 <input type="checkbox"/> 2014 <input type="checkbox"/> 2013 <input type="checkbox"/> 2012 Other year. Enter one: calendar year or fiscal year (month and year ended):				
Your first name and initial		Last name		Your social security number : : : :
If a joint return, spouse's first name and initial		Last name		Spouse's social security number : : : :
Current home address (number and street). If you have a P.O. box, see instructions.			Apt. no.	Your phone number
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).				
Foreign country name		Foreign province/state/county		Foreign postal code

e-file programs

e-file programs

intuit.[®]

TurboTax[®]



e-file programs

- Pros:
 - easy if you have limited tax knowledge
 - automatically generates your tax forms and calculates numbers
 - free
- Cons:
 - could miss certain deductions and credits you qualify for
 - not really free

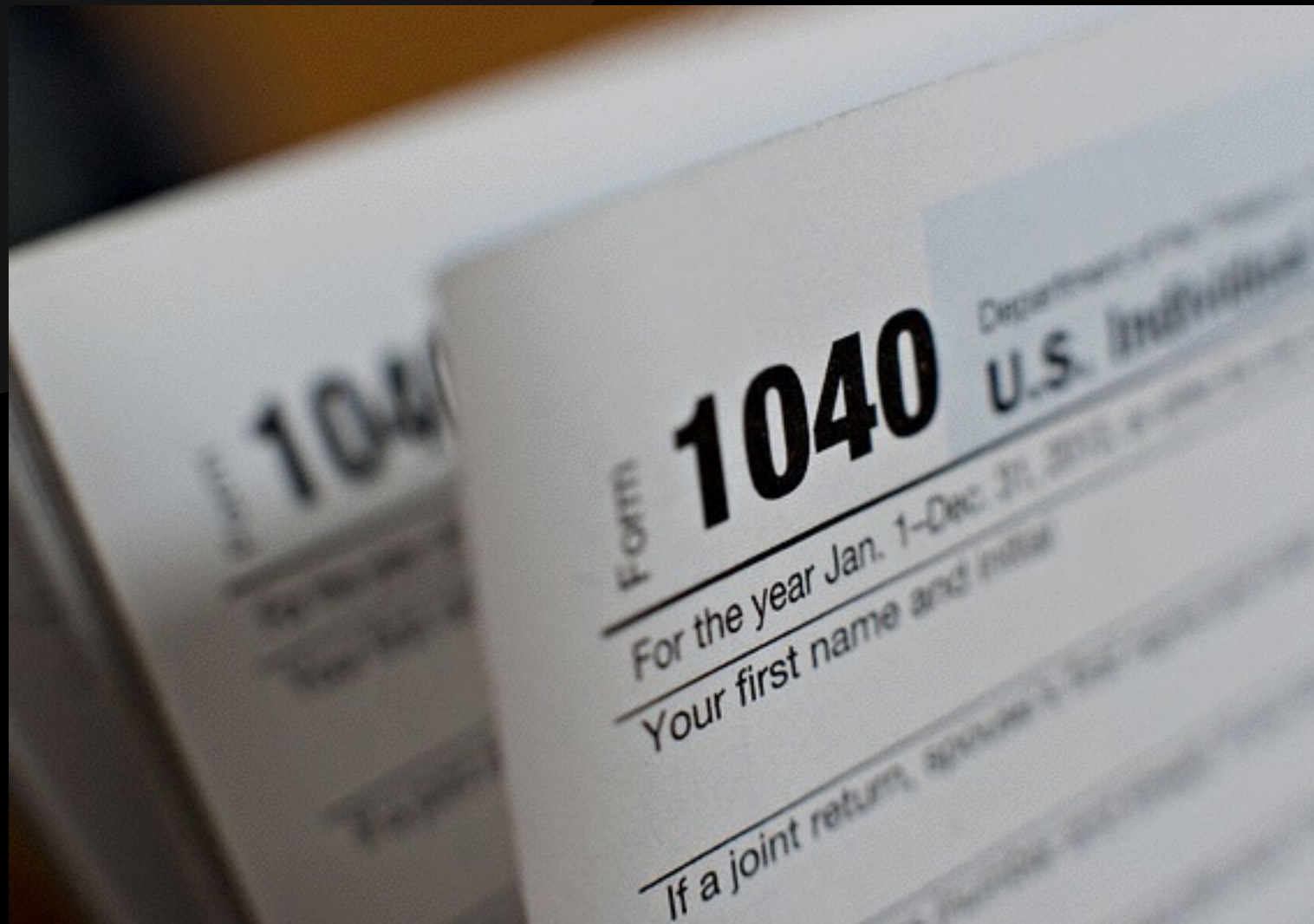
e-file programs

Compare our product features

LIMITED TIME ONLY! ▶ File by March 17 and save up to \$25

	Federal Free Edition	Deluxe	Premier	Home & Business
<p>Simple tax returns (1040EZ/1040A)</p> <p>Start for Free</p> <p>\$0 Federal \$0 State</p>	<p>Maximize your tax deductions</p> <p>Start for Free</p> <p>\$54.99 \$34.99* State additional</p> <p>MOST POPULAR*</p>	<p>Investments and rental property</p> <p>Start for Free</p> <p>\$79.99 \$54.99* State additional</p>	<p>Self-employed and small business owners</p> <p>Start for Free</p> <p>\$104.99 \$79.99* State additional</p>	
Easy prep, print and e-file with 100% accurate calculations	●	●	●	●
Jumpstart your refund by automatically importing your W-2 tax forms	●	●	●	●
Searches 350+ tax deductions and credits (Schedule A)		●	●	●
Maximizes mortgage/property tax deductions (Schedule A)		●	●	●
Turns charitable donations into big deductions with ItsDeductible™		●	●	●

Let's explore the 1040



1040: Personal Info

Form **1040** Department of the Treasury—Internal Revenue Service (99) **2015** U.S. Individual Income Tax Return 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	Last name	Your social security number
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If a joint return, spouse's first name and initial	Last name	Spouse's social security number
--	-----------	---

Home address (number and street). If you have a P.O. box, see instructions.	Apt. no.	▲ Make sure the SSN(s) above and on line 6c are correct.
---	----------	---

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

Foreign country name	Foreign province/state/county	Foreign postal code	Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse
----------------------	-------------------------------	---------------------	---

Filing Status Check only one box.

1 <input type="checkbox"/> Single	4 <input type="checkbox"/> 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. ▶ _____
2 <input type="checkbox"/> Married filing jointly (even if only one had income)	5 <input type="checkbox"/> Qualifying widow(er) with dependent child
3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above and full name here. ▶ _____	

Exemptions

6a <input type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a	} Boxes checked on 6a and 6b _____
b <input type="checkbox"/> Spouse	

c Dependents:		(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if child under age 17 qualifying for child tax credit (see instructions)	No. of children on 6c who: • lived with you • did not live with you due to divorce or separation (see instructions)
(1) First name	Last name				
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

If more than four dependents, see instructions and check here

d Total number of exemptions claimed _____ **Add numbers on lines above ▶**

1040: Personal Info

Name, address, SSN

Form **1040** Department of the Treasury—Internal Revenue Service (99) **2015** U.S. Individual Income Tax Return 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	Last name	Your social security number
If a joint return, spouse's first name and initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. **▲ Make sure the SSN(s) above and on line 6c are correct.**

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

Foreign country name	Foreign province/state/country	Foreign postal code
----------------------	--------------------------------	---------------------

Filing Status Check only one box.

1 <input type="checkbox"/> Single	4 <input type="checkbox"/> 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. ▶ _____
2 <input type="checkbox"/> Married filing jointly (even if only one had income)	5 <input type="checkbox"/> Qualifying widow(er) with dependent child
3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above and full name here. ▶ _____	

Exemptions

6a <input type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a	Boxes checked on 6a and 6b _____		
b <input type="checkbox"/> Spouse	No. of children on 6c who:		
c Dependents:	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if child under age 17 qualifying for child tax credit (see instructions)
(1) First name Last name			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
			<input type="checkbox"/>
If more than four dependents, see instructions and check here ▶ <input type="checkbox"/>			
d Total number of exemptions claimed			

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. You Spouse

Dependents on 6c not entered above _____

Add numbers on lines above ▶

1040: Personal Info

Name, address, SSN

Filing status

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For the year Jan. 1–Dec. 31, 2015, or other tax year beginning _____, 2015, ending _____, 20____ See separate instructions.

Your first name and initial	Last name	Your social security number
If a joint return, spouse's first name and initial	Last name	Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. **▲ Make sure the SSN(s) above and on line 6c are correct.**

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

Foreign country name Foreign province/state/country Foreign postal code

Filing Status Check only one box.

1 <input type="checkbox"/> Single	4 <input type="checkbox"/> 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. ▶ _____
2 <input type="checkbox"/> Married filing jointly (even if only one had income)	5 <input type="checkbox"/> Qualifying widow(er) with dependent child
3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above and full name here. ▶ _____	

Exemptions

6a <input type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a	Boxes checked on 6a and 6b _____		
b <input type="checkbox"/> Spouse	No. of children on 6c who:		
c Dependents:	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if child under age 17 qualifying for child tax credit (see instructions)
(1) First name Last name			
_____			<input type="checkbox"/>
_____			<input type="checkbox"/>
_____			<input type="checkbox"/>
_____			<input type="checkbox"/>
If more than four dependents, see instructions and check here ▶ <input type="checkbox"/>			
d Total number of exemptions claimed			

Dependents on 6c not entered above _____

Add numbers on lines above ▶

1040: Personal Info

Name, address, SSN

Filing status

Personal exemption(s)

Form **1040** Department of the Treasury—Internal Revenue Service (99) **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____

Your first name and initial _____ Last name _____ Your social security number _____

If a joint return, spouse's first name and initial _____ Last name _____ Spouse's social security number _____

Home address (number and street). If you have a P.O. box, see instructions. _____ Apt. no. _____

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

Foreign country name _____ Foreign province/state/county _____ Foreign postal code _____

Filing Status Check only one box.

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

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

b Spouse

(1) First name		(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if child under age 17 qualifying for child tax credit (see instructions)
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>

If more than four dependents, see instructions and check here ▶

d Total number of exemptions claimed

Boxes checked on 6a and 6b _____

No. of children on 6c who:
• lived with you _____
• did not live with you due to divorce or separation (see instructions) _____

Dependents on 6c not entered above _____

Add numbers on lines above ▶

1040: Personal Info

Name, address, SSN

Filing status

Form **1040** Department of the Treasury—Internal Revenue Service (99) **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____

Your first name and initial _____ Last name _____

If a joint return, spouse's first name and initial _____ Last name _____

Home address (number and street). If you have a P.O. box, see instructions. _____ Apt. no. _____

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

Foreign country name _____ Foreign province/state/county _____ Foreign postal code _____

Filing Status Check only one box.

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 the child's name here. ▶ _____

5 Qualifying widow(er) with dependent child

Exemptions

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

b Spouse

(1) First name		(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if child under age 17 qualifying for child tax credit (see instructions)
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	<input type="checkbox"/>

If more than four dependents, see instructions and check here ▶

d Total number of exemptions claimed

Boxes checked on 6a and 6b _____

No. of children on 6c who:
• lived with you _____
• did not live with you due to divorce or separation (see instructions) _____

Dependents on 6c not entered above _____

Add numbers on lines above ▶

Personal exemption(s)

1 if single
2 if married (filing jointly)
more if you have kids
NONE if you are a dependent

1040: Income

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

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

1040: Income

a Control number 012598482		d Employee's social security number [REDACTED]		1 Wages, tips, other compensation 9,269.00		2 Federal income tax withheld 1,054.35	
c Employer's name, address, and ZIP code UNIV OF CALIFORNIA - BERKELEY FINANCIAL SVCS- PAYROLL #1104 BERKELEY, CA 94720-1104		b Employer identification number [REDACTED]		3 Social security wages		4 Social security tax withheld	
		5 Medicare wages and tips		6 Medicare tax withheld			
		9 Advance EIC payment		10 Dependent care benefits			
e Employee's name, suffix CARINA CHENG 12863 PINE MEADOW COURT SAN DIEGO, CA 92130		12 See Instrs. for Box 12		14 Other			
This information is being furnished to the Internal Revenue Service. OMB No. 1545-0008 Department of the Treasury-Internal Revenue Service			11 Nonqualified plans 13 Statutory Employee <input type="checkbox"/> Retirement Plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>			Form W-2 Wage and Tax Statement 2015 Copy B, To Be Filed With Employee's FEDERAL Tax Return.	
15 State	Employer's state I.D. No. CA	16 State wages, tips, etc. 9,269.00	17 State income tax 131.80	18 Local wages, tips, etc.	19 Local income tax	20 Locality	

----- CUT HERE -----

1040: Income

Line 7: Wages from W-2

a Control number 012598482	d Employee's social security number [REDACTED]	1 Wages, tips, other compensation 9,269.00	2 Federal income tax withheld 1,054.35		
c Employer's name, address, and ZIP code UNIV OF CALIFORNIA - BERKELEY FINANCIAL SVCS- PAYROLL #1104 BERKELEY, CA 94720-1104		b Employer identification number [REDACTED]	3 Social security wages		
e Employee's name, suffix CARINA CHENG 12863 PINE MEADOW COURT SAN DIEGO, CA 92130		5 Medicare wages and tips	6 Medicare tax withheld		
This information is being furnished to the Internal Revenue Service. OMB No. 1545-0008 Department of the Treasury-Internal Revenue Service		9 Advance EIC payment	10 Dependent care benefits		
11 Nonqualified plans		12 See Instrs. for Box 12	14 Other		
13 Statutory Employee <input type="checkbox"/>		Retirement Plan <input type="checkbox"/>	Third-party sick pay <input type="checkbox"/>		
Form W-2 Wage and Tax Statement 2015		Copy B, To Be Filed With Employee's FEDERAL Tax Return.			
15 State Employer's state I.D. No. CA [REDACTED]	16 State wages, tips, etc. 9,269.00	17 State income tax 131.80	18 Local wages, tips, etc.	19 Local income tax	20 Locality

----- CUT HERE -----

1040: Income

Line 7: Wages from W-2

Remember this
for later

a Control number 012598482		d Employee's social security number [REDACTED]		1 Wages, tips, other compensation 9,269.00		2 Federal income tax withheld 1,054.35	
c Employer's name, address, and ZIP code UNIV OF CALIFORNIA - BERKELEY FINANCIAL SVCS- PAYROLL #1104 BERKELEY, CA 94720-1104		b Employer identification number [REDACTED]		3 Social security wages		4 Social security tax withheld	
		5 Medicare wages and tips		6 Medicare tax withheld			
		9 Advance EIC payment		10 Dependent care benefits			
e Employee's name, suffix CARINA CHENG 12863 PINE MEADOW COURT SAN DIEGO, CA 92130		12 See Instrs. for Box 12		14 Other			
This information is being furnished to the Internal Revenue Service. OMB No. 1545-0008 Department of the Treasury-Internal Revenue Service			11 Nonqualified plans 13 Statutory Employee <input type="checkbox"/> Retirement Plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>			Form W-2 Wage and Tax Statement 2015 Copy B, To Be Filed With Employee's FEDERAL Tax Return.	
15 State	Employer's state I.D. No. CA	16 State wages, tips, etc. 9,269.00	17 State income tax 131.80	18 Local wages, tips, etc.	19 Local income tax	20 Locality	

----- CUT HERE -----

1040: Income

Line 7: Wages from W-2

Remember this
for later

a Control number 012598482	d Employee's social security number [REDACTED]	1 Wages, tips, other compensation 9,269.00	2 Federal income tax withheld 1,054.35			
c Employer's name, address, and ZIP code UNIV OF CALIFORNIA - BERKELEY FINANCIAL SVCS- PAYROLL #1104 BERKELEY, CA 94720-1104		b Employer identification number [REDACTED]	3 Social security wages			
e Employee's name, suffix CARINA CHENG 12863 PINE MEADOW COURT SAN DIEGO, CA 92130		5 Medicare wages and tips	4 Social security tax withheld			
This information is being furnished to the Internal Revenue Service. OMB No. 1545-0008 Department of the Treasury-Internal Revenue Service		9 Advance EIC payment	6 Medicare tax withheld			
11 Nonqualified plans		12 See Instrs. for Box 12	10 Dependent care benefits			
13 Statutory Employee <input type="checkbox"/>		Retirement Plan <input type="checkbox"/>	14 Other			
Third-party sick pay <input type="checkbox"/>		Form W-2 Wage and Tax Statement 2015				
Copy B, To Be Filed With Employee's FEDERAL Tax Return.						
15 State CA	Employer's state I.D. No. [REDACTED]	16 State wages, tips, etc. 9,269.00	17 State income tax 131.80	18 Local wages, tips, etc.	19 Local income tax	20 Locality

----- CUT HERE -----

Used for CA-540

1040: Income

Line 7: Wages from W-2

Remember this
for later

a Control number 012598482	d Employee's social security number [REDACTED]	1 Wages, tips, other compensation 9,269.00	2 Federal income tax withheld 1,054.35			
c Employer's name, address, and ZIP code UNIV OF CALIFORNIA - BERKELEY FINANCIAL SVCS- PAYROLL #1104 BERKELEY, CA 94720-1104		b Employer identification number [REDACTED]	3 Social security wages			
e Employee's name, suffix CARINA CHENG 12863 PINE MEADOW COURT SAN DIEGO, CA 92130		5 Medicare wages and tips	6 Medicare tax withheld			
This information is being furnished to the Internal Revenue Service. OMB No. 1545-0008 Department of the Treasury-Internal Revenue Service		9 Advance EIC payment	10 Dependent care benefits			
11 Nonqualified plans		12 See Instrs. for Box 12	14 Other			
13 Statutory Employee <input type="checkbox"/>		Retirement Plan <input type="checkbox"/>	Form W-2 Wage and Tax Statement 2015			
		Third-party sick pay <input type="checkbox"/>	Copy B, To Be Filed With Employee's FEDERAL Tax Return.			
15 State CA	Employer's state I.D. No. [REDACTED]	16 State wages, tips, etc. 9,269.00	17 State income tax 131.80	18 Local wages, tips, etc.	19 Local income tax	20 Locality

Used for CA-540

Mail this with your 1040

1040: Income

Box 21: Scholarship Income from 1098t

get yours at [1098t.com!](http://1098t.com)

		<input type="checkbox"/> CORRECTED (if checked)			
FILERS name, street address, city or town, province or state, ZIP or foreign postal code, and telephone number Regents of the University of Ca at Berkeley TRA Coordinator 140 University Hall Berkeley, CA 94720-1110 510-642-3190		1 Payments received for qualified tuition and related expenses \$14,803.00	2 Amounts billed for qualified tuition and related expenses	OMB No. 1545-1574 2015 Form 1098-T	Tuition Statement
FILER'S Federal identification no. [REDACTED]	STUDENT'S social security number [REDACTED]	3 Check if you have changed your reporting method for 2015 <input type="checkbox"/>		Copy B For Students	
STUDENTS name, street address, city or town, province or state, country, and ZIP or foreign postal code CARINA CHENG 12863 PINE MEADOW CT. SAN DIEGO, CA 92130		4 Adjustments made for a prior year \$0.00	5 Scholarships or grants \$46,230.32	This is important tax information and is being furnished to the Internal Revenue Service.	
Service Provider/Account Number (optional) FOR INQUIRIES: 1-877-467-3821	8 Check if at least half-time student <input checked="" type="checkbox"/>	6 Adjustments to Scholarships or grants for a prior year \$0.00	7 Check this box if the amount in box 1 or 2 includes amounts for an academic period beginning January - March 2016 <input type="checkbox"/>	9 Check if a graduate student <input checked="" type="checkbox"/>	10 Ins. Contract reimb./refund

Form 1098-T (Keep for your records.) Department of the Treasury - Internal Revenue Service

1040: Income

Box 21: Scholarship Income from 1098t

get yours at 1098t.com!

Box 5
– Box 1
– Textbook/Laptop
Purchases
= Income!

<input type="checkbox"/> CORRECTED (if checked)	
FILERS name, street address, city or town, province or state, ZIP or foreign postal code, and telephone number	
Regents of the University of Ca at Berkeley TRA Coordinator 140 University Hall Berkeley, CA 94720-1110 510-642-3190	
OMB No. 1545-1574 2015 Form 1098-T	
1 Payments received for qualified tuition and related expenses \$14,803.00	
2 Amounts billed for qualified tuition and related expenses	
3 Check if you have changed your reporting method for 2015 <input type="checkbox"/>	
FILERS Federal identification no. [REDACTED]	STUDENTS social security number [REDACTED]
STUDENTS name, street address, city or town, province or state, country, and ZIP or foreign postal code	
CARINA CHENG 12863 PINE MEADOW CT. SAN DIEGO, CA 92130	
4 Adjustments made for a prior year \$0.00	
5 Scholarships or grants \$46,230.32	
6 Adjustments to Scholarships or grants for a prior year \$0.00	
7 Check this box if the amount in box 1 or 2 includes amounts for an academic period beginning January - March 2016 <input type="checkbox"/>	
Service Provider/Account Number (optional) FOR INQUIRIES: 1-877-467-3821	8 Check if at least half-time student <input checked="" type="checkbox"/>
	9 Check if a graduate student <input checked="" type="checkbox"/>
	10 Ins. Contract reimb./refund
Tuition Statement	
Copy B For Students	
This is important tax information and is being furnished to the Internal Revenue Service.	

Form 1098-T (Keep for your records.) Department of the Treasury - Internal Revenue Service

1040: Income

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

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

1040: Income

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

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

1040: Income

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	\$ W-2
8a	Taxable interest. Attach Schedule B if required	8a	
b	Tax-exempt interest. Do not include on line 8a	8b	
9a	Ordinary dividends. Attach Schedule B if required	9a	
b	Qualified dividends	9b	
10	Taxable refunds, credits, or offsets of state and local income taxes	10	
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	13	
14	Other gains or (losses). Attach Form 4797	14	
15a	IRA distributions	15a	
b	Taxable amount	15b	
16a	Pensions and annuities	16a	
b	Taxable amount	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits	20a	
b	Taxable amount	20b	
21	Other income. List type and amount	21	\$ 1098t
22	Combine the amounts in the far right column for lines 7 through 21. This is your total income <input type="checkbox"/>	22	

SCHOLARSHIP IN EXCESS OF TUITION

1040: Income

1099-INT

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

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

\$ W-2

SCHOLARSHIP IN EXCESS OF TUITION \$ 1098t

1040: Income

1099-INT

1099-DIV

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

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

\$ W-2

SCHOLARSHIP IN EXCESS OF TUITION \$ 1098t

1040: Income

1099-INT

1099-DIV

1099-R

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

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

\$ W-2

SCHOLARSHIP IN EXCESS OF TUITION

\$ 1098t

1040: Deductions

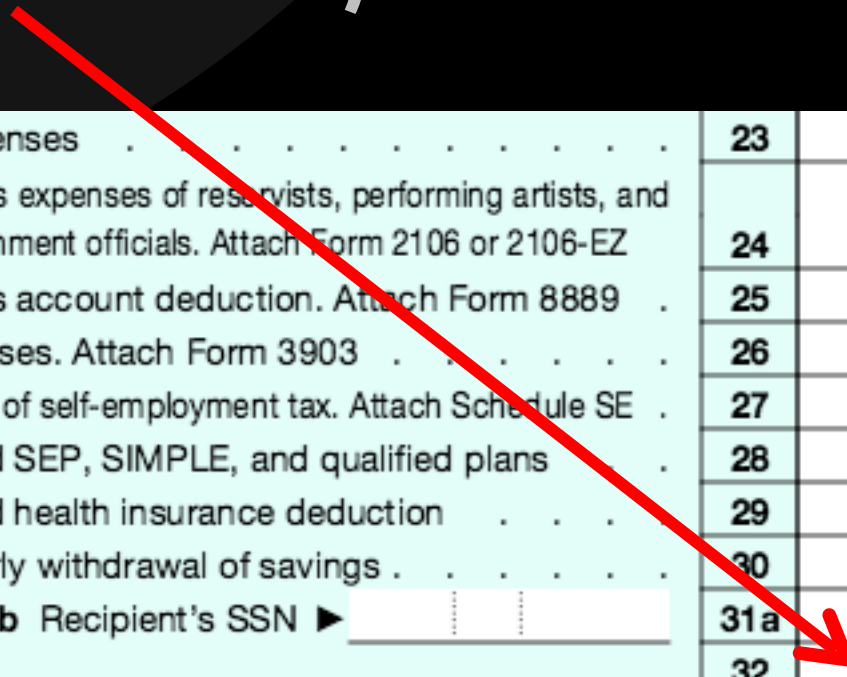
Adjusted Gross Income

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

1040: Deductions

Deduction if you contributed
to a retirement account
(not ROTH IRA)

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

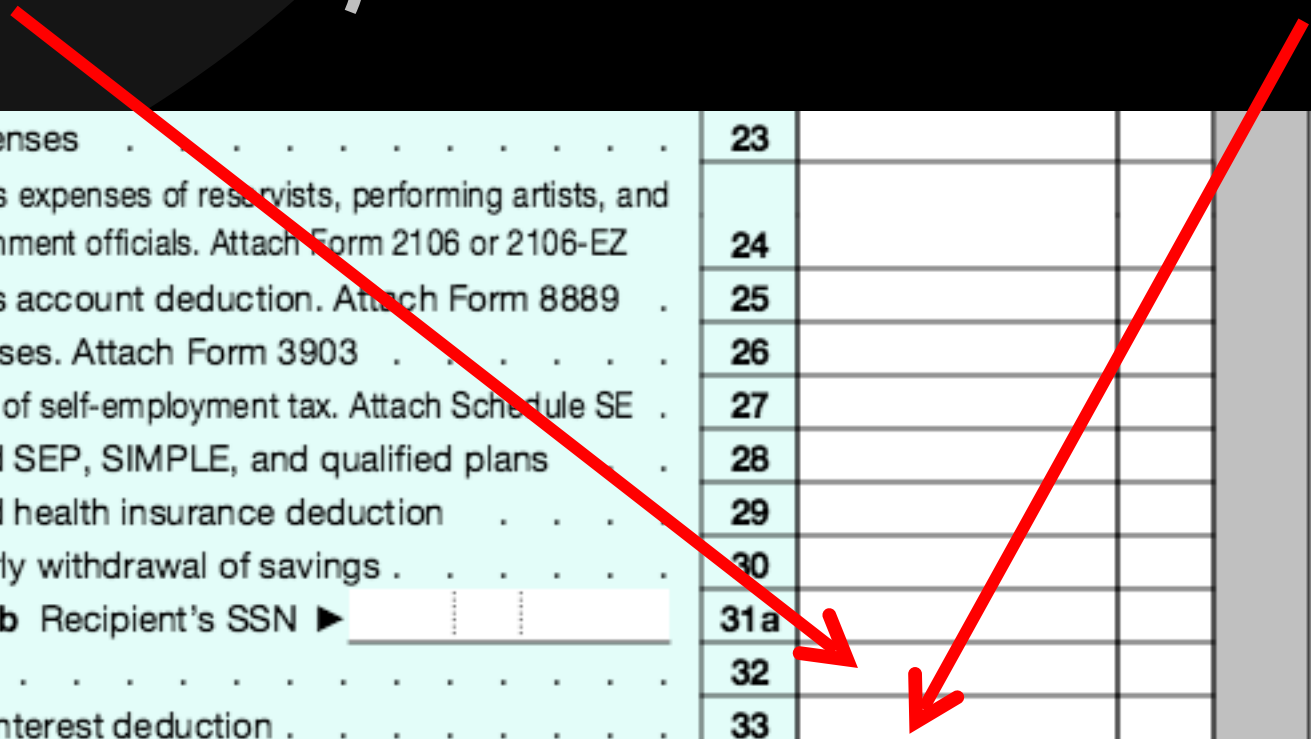


1040: Deductions

Deduction if you contributed to a retirement account (not ROTH IRA)

Interest you paid on student loans

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



1040: Deductions

Deduction if you contributed to a retirement account (not ROTH IRA)

Interest you paid on student loans

Adjusted Gross Income	23	Educator expenses	23			
	24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24			
	25	Health savings account deduction. Attach Form 8889	25			
	26	Moving expenses. Attach Form 3903	26			
	27	Deductible part of self-employment tax. Attach Schedule SE	27			
	28	Self-employed SEP, SIMPLE, and qualified plans	28			
	29	Self-employed health insurance deduction	29			
	30	Penalty on early withdrawal of savings	30			
	31a	Alimony paid b Recipient's SSN ▶ <input type="text"/>	31a			
	32	IRA deduction	32			
	33	Student loan interest deduction	33			
	34	Tuition and fees. Attach Form 8917	34			
	35	Domestic production activities deduction. Attach Form 8903	35			
	36	Add lines 23 through 35	36			
37	Subtract line 36 from line 23. This is your adjusted gross income ▶	37				

AGI = Income - Deductions

1040: Tax

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:

38	Amount from line 37 (adjusted gross income)	38	
39a	Check <input type="checkbox"/> You were born before January 2, 1951, <input type="checkbox"/> Blind. <input type="checkbox"/> Spouse was born before January 2, 1951, <input type="checkbox"/> Blind. Total boxes checked ▶ 39a <input type="checkbox"/>		
b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b <input type="checkbox"/>		
40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	
41	Subtract line 40 from line 38	41	
42	Exemptions. If line 38 is \$154,950 or less, multiply \$4,000 by the number on line 6d. Otherwise, see instructions	42	
43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	
44	Tax (see instructions). Check if any from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/>	44	
45	Alternative minimum tax (see instructions). Attach Form 6251	45	
46	Excess advance premium tax credit repayment. Attach Form 8962	46	
47	Add lines 44, 45, and 46 ▶	47	

1040: Tax

AGI



Form 1040 (2015) Page **2**

38	Amount from line 37 (adjusted gross income)	38	
39a	Check <input type="checkbox"/> You were born before January 2, 1951, <input type="checkbox"/> Blind. <input type="checkbox"/> Spouse was born before January 2, 1951, <input type="checkbox"/> Blind. Total boxes checked ▶ 39a <input type="checkbox"/>		
b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b <input type="checkbox"/>		
40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	
41	Subtract line 40 from line 38	41	
42	Exemptions. If line 38 is \$154,950 or less, multiply \$4,000 by the number on line 6d. Otherwise, see instructions	42	
43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	
44	Tax (see instructions). Check if any from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/>	44	
45	Alternative minimum tax (see instructions). Attach Form 6251	45	
46	Excess advance premium tax credit repayment. Attach Form 8962	46	
47	Add lines 44, 45, and 46 ▶	47	

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:

1040: Tax

Standard Deduction

or itemized* if you:

- have large medical expenses
- own a house

*need to fill out Schedule A

AGI

Form 1040 (2015) Page **2**

38	Amount from line 37 (adjusted gross income)	38	
39a	Check <input type="checkbox"/> You were born before January 2, 1951, <input type="checkbox"/> Blind. <input type="checkbox"/> Spouse was born before January 2, 1951, <input type="checkbox"/> Blind. Total boxes checked ▶ 39a <input type="checkbox"/>		
b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b <input type="checkbox"/>		
40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	
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47	Add lines 44, 45, and 46	47	

Tax and Credits

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- People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.
- All others:

1040: Tax

Standard Deduction

or itemized* if you:

- have large medical expenses
- own a house

*need to fill out Schedule A

Exemptions

AGI

Form 1040 (2015) Page 2

	38	Amount from line 37 (adjusted gross income)	38	
Tax and Credits	39a	Check <input type="checkbox"/> You were born before January 2, 1951, <input type="checkbox"/> Blind. } Total boxes checked ▶ 39a <input type="checkbox"/> if: <input type="checkbox"/> Spouse was born before January 2, 1951, <input type="checkbox"/> Blind. }		
	b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b <input type="checkbox"/>		
Standard Deduction for—	40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	
• People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.	41	Subtract line 40 from line 38	41	
• All others:	42	Exemptions. If line 38 is \$154,950 or less, multiply \$4,000 by the number on line 6d. Otherwise, see instructions	42	
	43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	
	44	Tax (see instructions). Check if any from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/>	44	
	45	Alternative minimum tax (see instructions). Attach Form 6251	45	
	46	Excess advance premium tax credit repayment. Attach Form 8962	46	
	47	Add lines 44, 45, and 46 ▶	47	

1040: Tax

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:

38	Amount from line 37 (adjusted gross income)	38	
39a	Check <input type="checkbox"/> You were born before January 2, 1951, <input type="checkbox"/> Blind. <input type="checkbox"/> Spouse was born before January 2, 1951, <input type="checkbox"/> Blind. Total boxes checked ▶ 39a <input type="checkbox"/>		
b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b <input type="checkbox"/>		
40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	
41	Subtract line 40 from line 38	41	
42	Exemptions. If line 38 is \$154,950 or less, multiply \$4,000 by the number on line 6d. Otherwise, see instructions	42	
43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	
44	Tax (see instructions). Check if any from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/>	44	
45	Alternative minimum tax (see instructions). Attach Form 6251	45	
46	Excess advance premium tax credit repayment. Attach Form 8962	46	
47	Add lines 44, 45, and 46 ▶	47	

1040: Tax

AGI

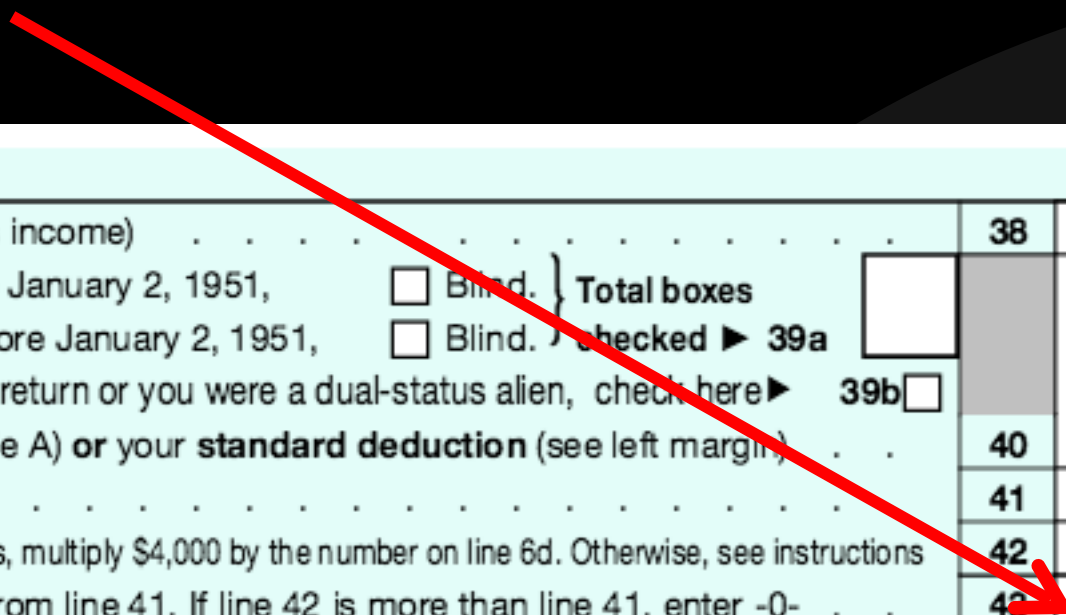
-Deduction

-Exemption

=Taxable Income

Form 1040 (2015) Page **2**

	38	Amount from line 37 (adjusted gross income)	38	
Tax and Credits	39a	Check <input type="checkbox"/> You were born before January 2, 1951, <input type="checkbox"/> Blind. } Total boxes if: <input type="checkbox"/> Spouse was born before January 2, 1951, <input type="checkbox"/> Blind. } checked ► 39a <input type="checkbox"/>		
	b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ► 39b <input type="checkbox"/>		
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:	40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	
	41	Subtract line 40 from line 38	41	
	42	Exemptions. If line 38 is \$154,950 or less, multiply \$4,000 by the number on line 6d. Otherwise, see instructions	42	
	43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	
	44	Tax (see instructions). Check if any from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/> _____	44	
	45	Alternative minimum tax (see instructions). Attach Form 6251	45	
	46	Excess advance premium tax credit repayment. Attach Form 8962	46	
	47	Add lines 44, 45, and 46 ►	47	



1040: Tax

AGI

-Deduction

-Exemption

=Taxable Income

Tax Table!

<https://www.irs.gov/pub/irs-pdf/i1040tt.pdf>

Form 1040 (2015) Page **2**

38	Amount from line 37 (adjusted gross income)	38	
39a	Check <input type="checkbox"/> You were born before January 2, 1951, <input type="checkbox"/> Blind. } Total boxes if: <input type="checkbox"/> Spouse was born before January 2, 1951, <input type="checkbox"/> Blind. } checked ▶ 39a <input type="checkbox"/>		
b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b <input type="checkbox"/>		
40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	
41	Subtract line 40 from line 38	41	
42	Exemptions. If line 38 is \$154,950 or less, multiply \$4,000 by the number on line 6d. Otherwise, see instructions	42	
43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	
44	Tax (see instructions). Check if any from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/>	44	
45	Alternative minimum tax (see instructions). Attach Form 6251	45	
46	Excess advance premium tax credit repayment. Attach Form 8962	46	
47	Add lines 44, 45, and 46	47	

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:

If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—				If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household	At least	But less than	Single	Married filing jointly *	Married filing separately	Head of a household
		Your tax is—						Your tax is—						Your tax is—			
0	5	0	0	0	0	1,000						2,000					
5	15	1	1	1	1	1,000	1,025	101	101	101	101	2,000	2,025	201	201	201	201
15	25	2	2	2	2	1,025	1,050	104	104	104	104	2,025	2,050	204	204	204	204
25	50	4	4	4	4	1,050	1,075	106	106	106	106	2,050	2,075	206	206	206	206
50	75	6	6	6	6	1,075	1,100	109	109	109	109	2,075	2,100	209	209	209	209
75	100	9	9	9	9	1,100	1,125	111	111	111	111	2,100	2,125	211	211	211	211
100	125	11	11	11	11	1,125	1,150	114	114	114	114	2,125	2,150	214	214	214	214
125	150	14	14	14	14	1,150	1,175	116	116	116	116	2,150	2,175	216	216	216	216
150	175	16	16	16	16	1,175	1,200	119	119	119	119	2,175	2,200	219	219	219	219
175	200	19	19	19	19	1,200	1,225	121	121	121	121	2,200	2,225	221	221	221	221
200	225	21	21	21	21	1,225	1,250	124	124	124	124	2,225	2,250	224	224	224	224
225	250	24	24	24	24	1,250	1,275	126	126	126	126	2,250	2,275	226	226	226	226
250	275	26	26	26	26	1,275	1,300	129	129	129	129	2,275	2,300	229	229	229	229
275	300	29	29	29	29	1,300	1,325	131	131	131	131	2,300	2,325	231	231	231	231
300	325	31	31	31	31	1,325	1,350	134	134	134	134	2,325	2,350	234	234	234	234
325	350	34	34	34	34	1,350	1,375	136	136	136	136	2,350	2,375	236	236	236	236
350	375	36	36	36	36	1,375	1,400	139	139	139	139	2,375	2,400	239	239	239	239
375	400	39	39	39	39	1,400	1,425	141	141	141	141	2,400	2,425	241	241	241	241
400	425	41	41	41	41	1,425	1,450	144	144	144	144	2,425	2,450	244	244	244	244
425	450	44	44	44	44	1,450	1,475	146	146	146	146	2,450	2,475	246	246	246	246
450	475	46	46	46	46	1,475	1,500	149	149	149	149	2,475	2,500	249	249	249	249
475	500	49	49	49	49	1,500	1,525	151	151	151	151	2,500	2,525	251	251	251	251
500	525	51	51	51	51	1,525	1,550	154	154	154	154	2,525	2,550	254	254	254	254
525	550	54	54	54	54	1,550	1,575	156	156	156	156	2,550	2,575	256	256	256	256
550	575	56	56	56	56	1,575	1,600	159	159	159	159	2,575	2,600	259	259	259	259
575	600	59	59	59	59	1,600	1,625	161	161	161	161	2,600	2,625	261	261	261	261
600	625	61	61	61	61	1,625	1,650	164	164	164	164	2,625	2,650	264	264	264	264
625	650	64	64	64	64	1,650	1,675	166	166	166	166	2,650	2,675	266	266	266	266
650	675	66	66	66	66	1,675	1,700	169	169	169	169	2,675	2,700	269	269	269	269
675	700	69	69	69	69	1,700	1,725	171	171	171	171	2,700	2,725	271	271	271	271
700	725	71	71	71	71	1,725	1,750	174	174	174	174	2,725	2,750	274	274	274	274
725	750	74	74	74	74	1,750	1,775	176	176	176	176	2,750	2,775	276	276	276	276
750	775	76	76	76	76	1,775	1,800	179	179	179	179	2,775	2,800	279	279	279	279
775	800	79	79	79	79	1,800	1,825	181	181	181	181	2,800	2,825	281	281	281	281
800	825	81	81	81	81	1,825	1,850	184	184	184	184	2,825	2,850	284	284	284	284
825	850	84	84	84	84	1,850	1,875	186	186	186	186	2,850	2,875	286	286	286	286
850	875	86	86	86	86												

1040: Tax

AGI

-Deduction

-Exemption

=Taxable Income

Tax Table!

<https://www.irs.gov/pub/irs-pdf/i1040tt.pdf>

Form 1040 (2015) Page **2**

38	Amount from line 37 (adjusted gross income)	38	
39a	Check <input type="checkbox"/> You were born before January 2, 1951, <input type="checkbox"/> Blind. } Total boxes if: <input type="checkbox"/> Spouse was born before January 2, 1951, <input type="checkbox"/> Blind. } checked ▶ 39a <input type="checkbox"/>		
b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b <input type="checkbox"/>		
40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	
41	Subtract line 40 from line 38	41	
42	Exemptions. If line 38 is \$154,950 or less, multiply \$4,000 by the number on line 6d. Otherwise, see instructions	42	
43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	
44	Tax (see instructions). Check if any from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/>	44	
45	Alternative minimum tax (see instructions). Attach Form 6251	45	
46	Excess advance premium tax credit repayment. Attach Form 8962	46	
47	Add lines 44, 45, and 46	47	

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:

1040: Credits

• All others:
 Single or Married filing separately, \$6,300
 Married filing jointly or Qualifying widow(er), \$12,600
 Head of household, \$9,250

48	Foreign tax credit. Attach Form 1116 if required	48				
49	Credit for child and dependent care expenses. Attach Form 2441	49				
50	Education credits from Form 8863, line 19	50				
51	Retirement savings contributions credit. Attach Form 8880	51				
52	Child tax credit. Attach Schedule 8812, if required.	52				
53	Residential energy credits. Attach Form 5695	53				
54	Other credits from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/> _____	54				
55	Add lines 48 through 54. These are your total credits	55				
56	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0- ▶	56				

1040: Credits

While DEDUCTIONS reduce your INCOME,
CREDITS reduce your TAX!

<ul style="list-style-type: none"> • All others: Single or Married filing separately, \$6,300 Married filing jointly or Qualifying widow(er), \$12,600 Head of household, \$9,250 	48	Foreign tax credit. Attach Form 1116 if required	48				
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	51	Retirement savings contributions credit. Attach Form 8880	51				
	52	Child tax credit. Attach Schedule 8812, if required.	52				
	53	Residential energy credits. Attach Form 5695	53				
	54	Other credits from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/> _____	54				
	55	Add lines 48 through 54. These are your total credits	55				
	56	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0- ▶	56				

1040: Credits

While DEDUCTIONS reduce your INCOME,
CREDITS reduce your TAX!

Unfortunately, they will rarely apply to you...

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1040: Credits

While DEDUCTIONS reduce your INCOME,
CREDITS reduce your TAX!

Unfortunately, they will rarely apply to you...

Lifetime Learning Credit

grad students w/ tuition > fellowship

• All others: Single or Married filing separately, \$6,300 Married filing jointly or Qualifying widow(er), \$12,600 Head of household, \$9,250	48	Foreign tax credit. Attach Form 1116 if required	48			
	49	Credit for child and dependent care expenses. Attach Form 2441	49			
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	52	Child tax credit. Attach Schedule 8812, if required.	52			
	53	Residential energy credits. Attach Form 5695	53			
	54	Other credits from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/> _____	54			
	55	Add lines 48 through 54. These are your total credits	55			
	56	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0- ▶	56			

1040: Other Taxes

Other Taxes	57	Self-employment tax. Attach Schedule SE	57		
	58	Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 8919	58		
	59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59		
	60a	Household employment taxes from Schedule H	60a		
	b	First-time homebuyer credit repayment. Attach Form 5405 if required	60b		
	61	Health care: individual responsibility (see instructions) Full-year coverage <input type="checkbox"/>	61		
	62	Taxes from: a <input type="checkbox"/> Form 8959 b <input type="checkbox"/> Form 8960 c <input type="checkbox"/> Instructions; enter code(s) <input type="text"/>	62		
	63	Add lines 56 through 62. This is your total tax ▶	63		

1040: Payments

Payments

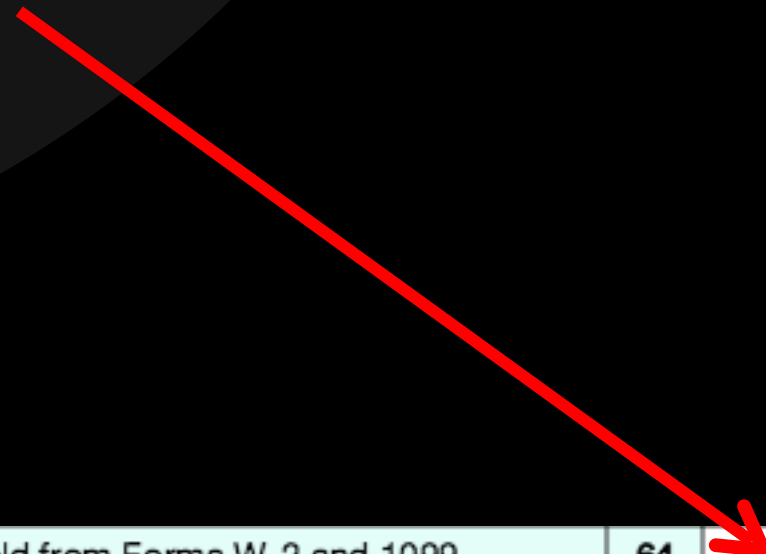
If you have a qualifying child, attach Schedule EIC.

64	Federal income tax withheld from Forms W-2 and 1099	64		
65	2015 estimated tax payments and amount applied from 2014 return	65		
66a	Earned income credit (EIC)	66a		
b	Nontaxable combat pay election 66b			
67	Additional child tax credit. Attach Schedule 8812	67		
68	American opportunity credit from Form 8863, line 8	68		
69	Net premium tax credit. Attach Form 8962	69		
70	Amount paid with request for extension to file	70		
71	Excess social security and tier 1 RRTA tax withheld	71		
72	Credit for federal tax on fuels. Attach Form 4136	72		
73	Credits from Form: a <input type="checkbox"/> 2439 b <input type="checkbox"/> Reserved c <input type="checkbox"/> 8885 d <input type="checkbox"/>	73		
74	Add lines 64, 65, 66a, and 67 through 73. These are your total payments ▶	74		

1040: Payments

Federal Income Tax Withheld

- box 2 on W-2
- + box 4 on 1099-INT
- + box 5 on 1099-DIV
- + box 4 on 1099-R
- + others?



Payments	64	Federal income tax withheld from Forms W-2 and 1099	64				
	65	2015 estimated tax payments and amount applied from 2014 return	65				
	66a	Earned income credit (EIC)	66a				
	b	Nontaxable combat pay election 66b <input type="checkbox"/>					
	67	Additional child tax credit. Attach Schedule 8812	67				
	68	American opportunity credit from Form 8863, line 8	68				
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	74	Add lines 64, 65, 66a, and 67 through 73. These are your total payments ▶	74				

If you have a qualifying child, attach Schedule EIC.

1040: Payments

Federal Income Tax Withheld

- box 2 on W-2
- + box 4 on 1099-INT
- + box 5 on 1099-DIV
- + box 4 on 1099-R
- + others?

EIC

you probably don't qualify but it's a good one to be aware of

Payments	64	Federal income tax withheld from Forms W-2 and 1099	64			
	65	2015 estimated tax payments and amount applied from 2014 return	65			
	66a	Earned income credit (EIC)	66a			
	b	Nontaxable combat pay election 66b <input type="checkbox"/>				
	67	Additional child tax credit. Attach Schedule 8812	67			
	68	American opportunity credit from Form 8863, line 8	68			
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	74	Add lines 64, 65, 66a, and 67 through 73. These are your total payments ▶	74			

If you have a qualifying child, attach Schedule EIC.

1040: Payments

Federal Income Tax Withheld

- box 2 on W-2
- + box 4 on 1099-INT
- + box 5 on 1099-DIV
- + box 4 on 1099-R
- + others?

Credit for college students

EIC

you probably don't qualify but it's a good one to be aware of

Payments	64	Federal income tax withheld from Forms W-2 and 1099	64		
	65	2015 estimated tax payments and amount applied from 2014 return	65		
	66a	Earned income credit (EIC)	66a		
	b	Nontaxable combat pay election 66b			
	67	Additional child tax credit. Attach Schedule 8812	67		
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	74	Add lines 64, 65, 66a, and 67 through 73. These are your total payments	74		

If you have a qualifying child, attach Schedule EIC.

1040: Final Steps

Income

- Deductions

= AGI

- Standard Deduction

- Exemptions

= Taxable Income

Figure out Tax

-Credits

-Payments

Refund	75	If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid			75	
	76a	Amount of line 75 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>			76a	
	b	Routing number	c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings			
	d	Account number				
Direct deposit? See instructions.	77	Amount of line 75 you want applied to your 2016 estimated tax			77	
Amount You Owe	78	Amount you owe. Subtract line 74 from line 63. For details on how to pay, see instructions			78	
	79	Estimated tax penalty (see instructions)			79	
Third Party Designee	Do you want to allow another person to discuss this return with the IRS (see instructions)? <input type="checkbox"/> Yes. Complete below. <input type="checkbox"/> No					
	Designee's name	Phone no.	Personal identification number (PIN)			
Sign Here	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.					
Joint return? See instructions. Keep a copy for your records.	Your signature	Date	Your occupation	Daytime phone number		
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)		

1040: Final Steps

Income

- Deductions

= AGI

- Standard Deduction

- Exemptions

= Taxable Income

→ Figure out Tax

-Credits

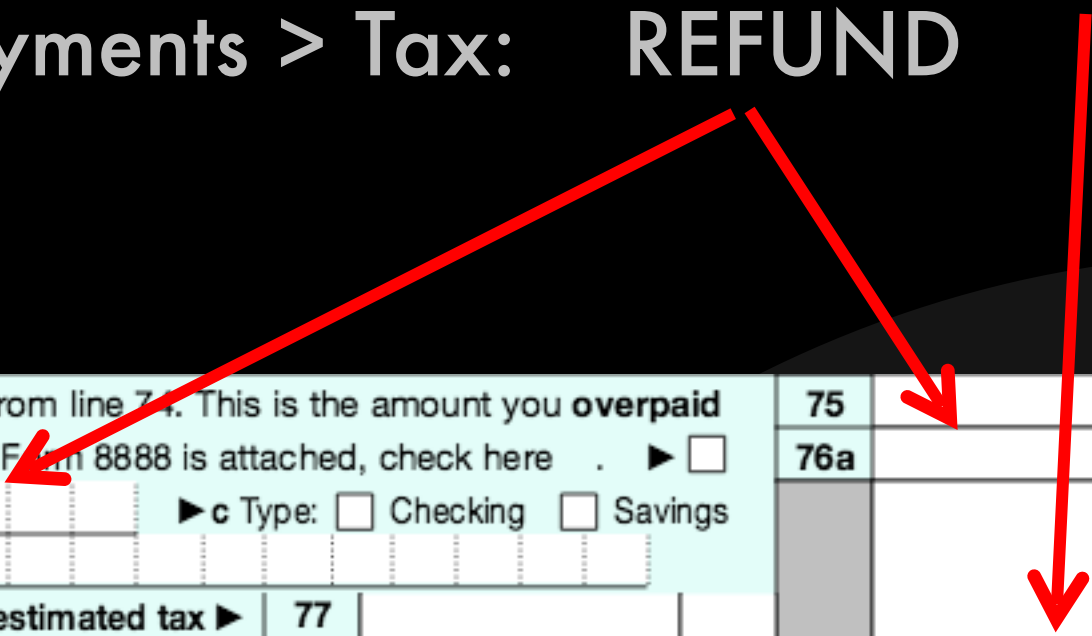
-Payments

If Tax > Payments:

If Payments > Tax:

you owe money

REFUND



Refund	75	If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid	75	
	76a	Amount of line 75 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>	76a	
Direct deposit? See instructions.	b	Routing number	c	Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
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	79	Estimated tax penalty (see instructions)	79	
Third Party Designee	Do you want to allow another person to discuss this return with the IRS (see instructions)? <input type="checkbox"/> Yes. Complete below. <input type="checkbox"/> No			
	Designee's name	Phone no.	Personal identification number (PIN)	
Sign Here	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.			
Joint return? See instructions. Keep a copy for your records.	Your signature	Date	Your occupation	Daytime phone number
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Mailing your 1040

Print 3 copies
Sign & Date each

mail one for federal

Get address here:

<https://www.irs.gov/uac/Where-to-File-Paper-Tax>Returns-With-or-Without-a-Payment>

mail one for state (with your CA-540)

keep one for your records

Refund	75	If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid	75	
	76a	Amount of line 75 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>	76a	
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	Designee's name	Phone no.	Personal identification number (PIN)	
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Joint return? See instructions. Keep a copy for your records.	Your signature	Date	Your occupation	Daytime phone number
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Estimated Taxes

- If you owe more than \$1000 two years in a row, you will be penalized (a small amount)
- To avoid fees: file estimated taxes quarterly

For the period:	Due date:
Jan. 1 ¹ – March 31	April 18
April 1 – May 31	June 15
June 1 – Aug. 31	Sept. 15
Sept. 1 – Dec. 31	Jan. 17, next year ²

- Form 1040-ES
- Need to estimate your AGI, taxable income, taxes, deductions, and credits for the year (use prior year as starting point, and overestimate rather than underestimate)

CA-540

- CA state taxes are similar to the format of the 1040
- It starts with your AGI and then just follow instructions (standard deduction, personal exemption, tax table, etc. etc.)
- Usually the final amount is less than the amount on your 1040 (it IS possible to owe money on one and get back money on another)
- One cool credit to know about: renter's credit!
\$60 credit for paying rent in CA, if AGI < some threshold

Mailing your CA-540

Print 2 copies
Sign & Date each

mail one for state (with your 1040)

Get address here: <https://www.ftb.ca.gov/aboutFTB/add.shtml>

keep one for your records

Mailing your CA-540

Print 2 copies
Sign & Date each

mail one for state (with your 1040)

Get address here: <https://www.ftb.ca.gov/aboutFTB/add.shtml>

keep one for your records

Don't forget to include
copies of your W-2 for
both federal & state!

International Taxes

- Use glaciertax.com (not free) to file taxes
- Usually treated as a US resident for tax purposes
- But certain deductions/credits may not apply

That's all!

- Taxes just boil down to:
 - following instructions and rules and exceptions to the rules and exceptions to the exceptions
 - simple math
 - a little patience
- IRS website is very well documented and Google is your friend