

DAY 1 – EXPRESS TAX PREPARER TRAINING

TAX YEAR 2023

PREPARE + PROSPER



INTRODUCE YOURSELF

- Introduce yourself
- Share your name (and pronouns if you would like)
- How did you get connected to Prepare + Prosper?



PREPARER TRAINING OVERVIEW



- Basic A: Tax Return Basics

- Basic B: Filing Status & Dependency

- Basic C: Income & Adjustments

- Basic D: Tax Credits

- Basic E: Form M1PR & Finishing a Return

- Software Lab: Practice return preparation with TaxSlayer

PREPARE + PROSPER

TRAINING WEBSITE

- Extra material that complements live training topics
 - Self-paced material to read or watch
- Copies of these training slides available on the volunteer training site
- Access it at prepareandprosper.moodlecloud.com





WHAT WE DO—AND WHY!

PREPARE + PROSPER



OUR PROGRAMS

Prepare + Prosper

Tax
Preparation
& Financial
Services

Money
Mentors
Financial
Coaching

FAIR
Banking

Advocacy

FREE TAX PREPARATION

- Every year tax credits lift more than 8.9 million people above federal poverty guideline
- P+P customers saved over \$1.8 million in tax preparation fees by using a free service in 2023
- IRS Volunteer Income Tax Assistance program operates nation-wide



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FINANCIAL SERVICES & REFERRALS

Tax time is a money moment when people can improve their finances.



P+P TAX RETURN CRASH COURSE



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RETURNS WE DO

Form **1040** Department of the Treasury—Internal Revenue Service (99) **2019** (OMB No. 1545-0074) (IRS Like Only—Do not write or staple in this space.)

Filing Status Single Married filing jointly Married filing separately (MFS) Head of household (HOH) Qualifying widow(er) (QW)

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

Home address (number and street); if you have a P.O. box, see instructions. _____ **City, town or post office, state, and ZIP code.** _____ **Foreign country name** _____

Standard Deduction Someone can claim: You as a dependent Your spouse as a dependent Spouse benefits on a separate return or you were a dual-status alien

Dependents (see instructions):

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) <input type="checkbox"/> Qualifies for (see instructions):
				<input type="checkbox"/> Child tax credit <input type="checkbox"/> Credit for other dependents

1 **W** **1** **W**
2a **T** **2** **T**
3a **C** **3** **C**
4a **IR** **4** **IR**
5a **S** **5** **S**
6 **CH** **6** **CH**
7a **CR** **7** **CR**
8 **OT** **8** **OT**

Form 1040: Federal Individual Income Tax Return

m DEPARTMENT OF REVENUE

2019 Form M1, Individual Income Tax

Your First Name and Initial _____ **Last Name** _____ **Your Social Security Number (SSN)** _____ **Your Date of Birth** _____

Current Home Address _____ **City** _____ **State** _____ **ZIP Code** _____

2019 Federal Filing Status (place an X in one box):

(1) Single (2) Married filing jointly (3) Married filing separately (4) Head of household (5) Qualifying widow(er)

State Elections Campaign Fund

Your Code _____ **Spouse's Code** _____ **Political Party Code Numbers:** _____

From Your Federal Return (see instructions):

A. Wages, salaries, tips, etc. _____ **B.** IRA, pensions, and annuities _____ **C.** Unemployment _____ **D.** Federal taxable income _____

Form M1: Minnesota Individual Income Tax Return

m DEPARTMENT OF REVENUE

2019 Form M1PR, Homestead Credit Refund (for Homeowners) and Renter's Property Tax Refund

Your First Name and Initial _____ **Last Name** _____ **Your Social Security Number** _____ **Your Date of Birth** _____

Current Home Address _____ **City** _____ **State** _____ **ZIP Code** _____ **Check if: New Address** **Foreign Address**

Place an X in boxes that apply:

Renter Homeowner Nursing Home or Adult Foster Care Resident Mobile Home Owner

State Elections Campaign Fund If you want \$5 to go to help candidates for state offices pay campaign expenses, enter the code number for the party of your choice. This will not increase your tax or reduce your refund.

Your Code _____ **Spouse's Code** _____ **Political Party Code Numbers:** _____

1 **Federal adjusted gross income (from Line 1 of Form M1, see instructions if you did not file Form M1)** **1** ■ _____

2 **Nontaxable Social Security and/or Railroad Retirement Board benefits received and not included in line 1 above (determine from instructions)** **2** ■ _____

3 **Deduction for contributions to a qualified retirement plan (add lines 15 and 19 of federal Schedule 1; see instructions) Also see line 9 of this Form M1PR** **3** ■ _____

4 **Total payments from programs including MEIP (MN Family Investment Program), MSA (MN Unemployment Aid), SSI (Supplemental Security Income), etc.** **4** ■ _____

5 **Additional nontaxable** _____

6 **Add lines 1 through 4** _____

7 **Subtraction for 65** _____

8 **Refund** _____

Form M1PR: Minnesota Property Tax Refund

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SCOPE OF SERVICE

SCOPE OF SERVICE

VITA sites nationwide have a shared scope of service. Preparing out of scope returns or returns that do not match a volunteer's certification level violates the VITA Volunteer Standards of Conduct. Use the scope charts, the taxpayer's intake paperwork, and the tax interview to verify if a return is in scope. Pub 4012 has an extensive chart outlining VITA scope. **Always consult the chart in Pub 4012 if the P+P manual is unclear.** P require an appointment with specific volunteers or st

P+P income guidelines

Income is \$35,000 or less for a single taxpayer with no dependents

Income is \$55,000 or less for a married or single taxpayer with dependents or taxpayers with self-employment income (see next chart section)

Income is over limits stated above.
Check with manager for exceptions

Self-employment income

Self-employment income and other income over \$55,000

Self-employment income from:

- Driving a taxi cab
- Acting as a clergy member
- Farming or hobbies
- Rental property
- Day trading
- Participating in a corporation or partnership

Scope of Service

When using the list, please note that column 3 (In Scope?) does not stand alone. Additional information contained in columns 4 and 5 (Scope Limitations and Certification Levels) may include topics or certification levels that affect whether volunteers may or may not prepare the return under the provisions of the Volunteer Protection Act.

If no certification level is listed, the topic is in scope for all certification levels.

Many forms and schedules that are out of scope are included as reference. If a form or schedule is not listed, it is out of scope because no training has been provided. In addition, if a volunteer has not been trained on an in-scope tax law topic, that topic is out of scope for that volunteer.

F(orm) or S(schedule) Number	Line or Box Number	In Scope? Y or N	Scope Limitations	Certification Levels
F 1040	Digital asset (virtual currency) question	Y	In scope if taxpayers can check the No box. Taxpayers check No if they: <ul style="list-style-type: none"> • held no virtual currency for the tax year or if the taxpayer's only transactions involving virtual currency during the tax year were purchases of virtual currency with real currency • held virtual currency in a wallet or account • transferred virtual currency from one wallet or account they own or control to another that they own or control • received virtual currency as an inheritance or gift 	
F 1040	1	Yes	Wages, salaries, tips, etc.	Advanced certification required for unreported tip income.
F 1040	2a, b	Yes	Tax-exempt and taxable interest See F 1099-INT for limitations	
F 1040	3a, b	Yes	Qualified and Ordinary dividends See F 1099-DIV for limitations	
F 1040	4a, 4b, 5a, 5b	Yes	IRAs, pensions and annuities See F 1099-R for limitations Not in scope for:	Basic certification if taxable amount is determined. Advanced

P+P INCOME GUIDELINES

\$40,000 or less for single taxpayer

\$60,000 or less for families



WHAT GOES ON A TAX RETURN?

- All income is reported
 - There are some exceptions, but generally, all income is taxable
- Certain expenses and life situations
 - Incentivized by tax law to allow adjustments, deductions, subtractions, or credits
- Additional forms and schedules are used to report the special situations



**ACTIVITY:
TAX TERMS MATCH UP**



USE THE ACTIVITY HANDOUT

TAX TERMS MATCH UP ANSWERS

1 -> C

2 -> K

3 -> H

4 -> I

5 -> F

6 -> E

7 -> B

8 -> D

9 -> J

10 -> G

11 -> A

RESOURCES AND IRS CERTIFICATION

PREPARE + PROSPER

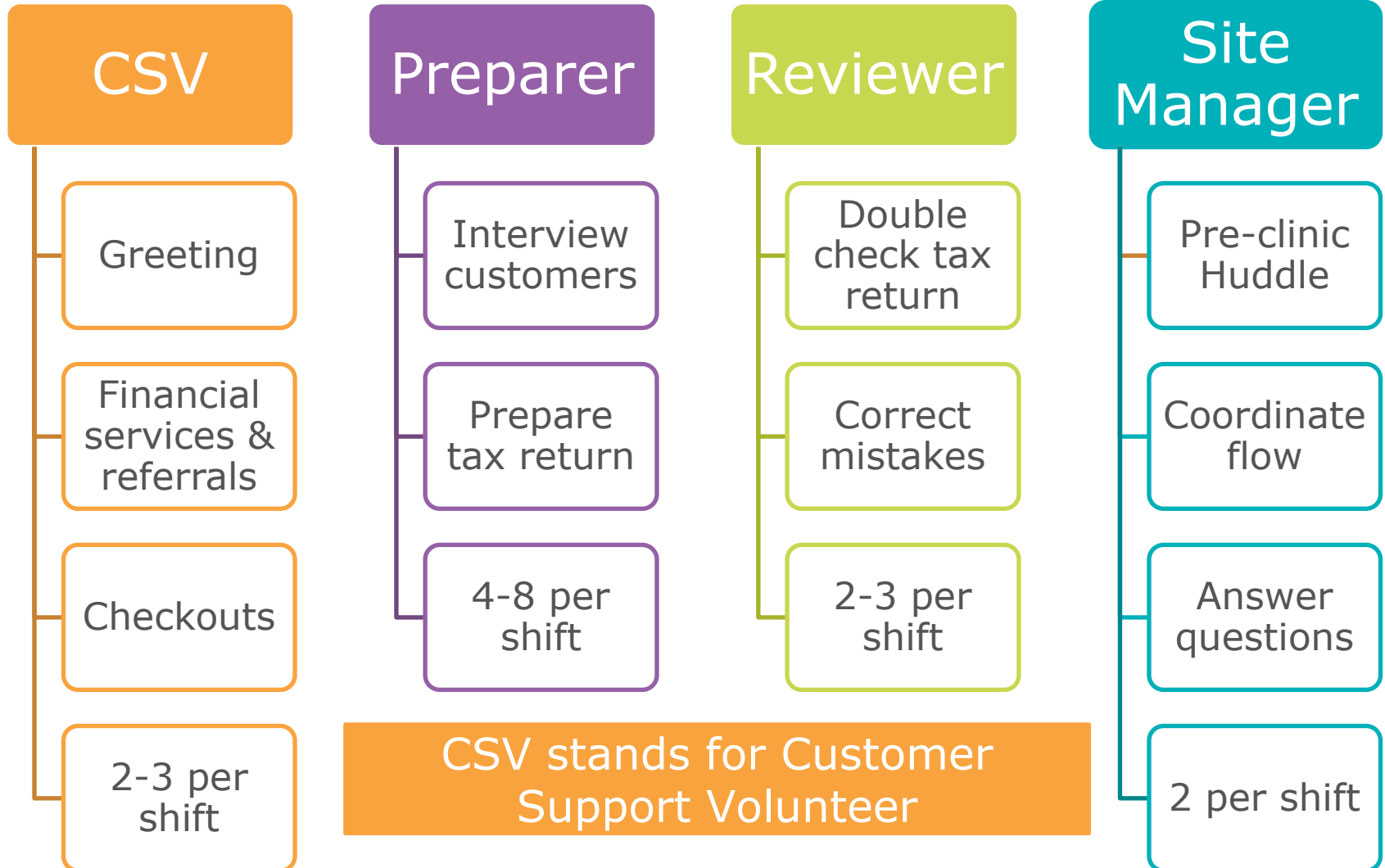


PEOPLE RESOURCES

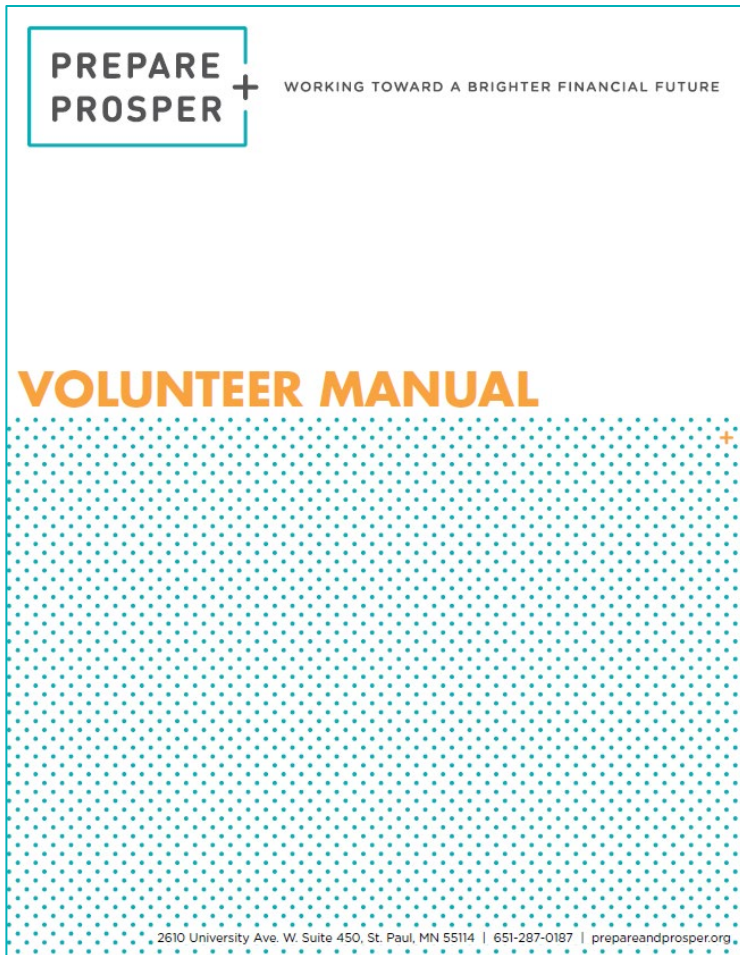
- Managers and experienced volunteers can help:
 - Answer tax questions
 - Troubleshoot TaxSlayer problems
 - Help with procedural issues
- Managers coordinate the flow of tax clinics
 - Kick off with a team Huddle
 - Ensure things are on track throughout the shift



KNOW YOUR TEAM

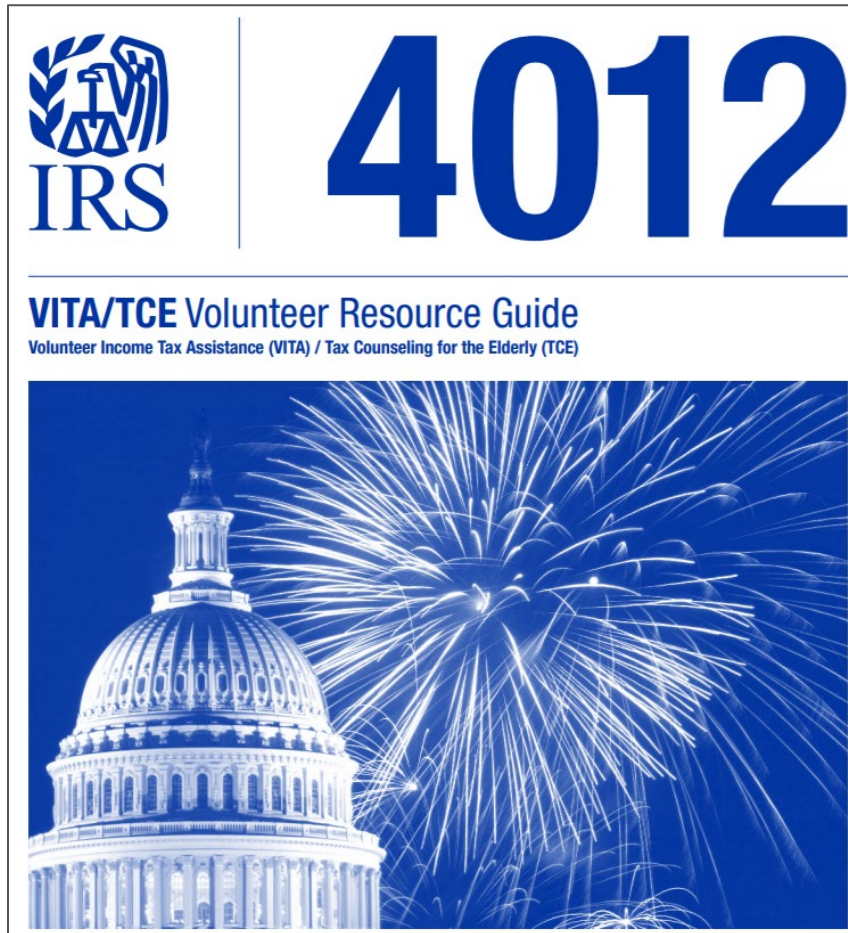


P+P VOLUNTEER TAX MANUAL



- Combines federal and Minnesota tax law
- Provides software instructions
- Gives “at-a-glance” summaries for credits and income
- Available virtually on the P+P volunteer training site

PUBLICATION 4012



- Excellent reference guide for federal tax law
- Flow charts and interview questions
- TaxSlayer entry instructions
- Available virtually on the P+P volunteer training site

MINNESOTA INSTRUCTION BOOKLETS

m DEPARTMENT OF REVENUE

Coming soon

An Even Better Revenue Website

We are redesigning the Minnesota

m DEPARTMENT OF REVENUE

Coming soon

An Even Better Revenue Website

We are redesigning the Minnesota Department of Revenue website to make it easier for you to find and use the information you rely on to meet your state tax obligations.

Watch for a beta (preview) version of our new website in early 2019!

Homestead Credit Refund (for Homeowners) and Renter's Property Tax Refund

Forms and Instructions

> Form M1PR
Homestead Credit Refund (for Homeowners) and Renter's Property Tax Refund

Minnesota Individual Income Tax

Forms and Instructions

> Form M1
Minnesota Individual Income Tax Return

> Schedule M1W
Minnesota Income Tax Withheld

> Schedule M1SA
Minnesota Itemized Deductions

> Schedule M1MA
Marriage Credit

> Schedule M1WFC
Minnesota Working Family Credit

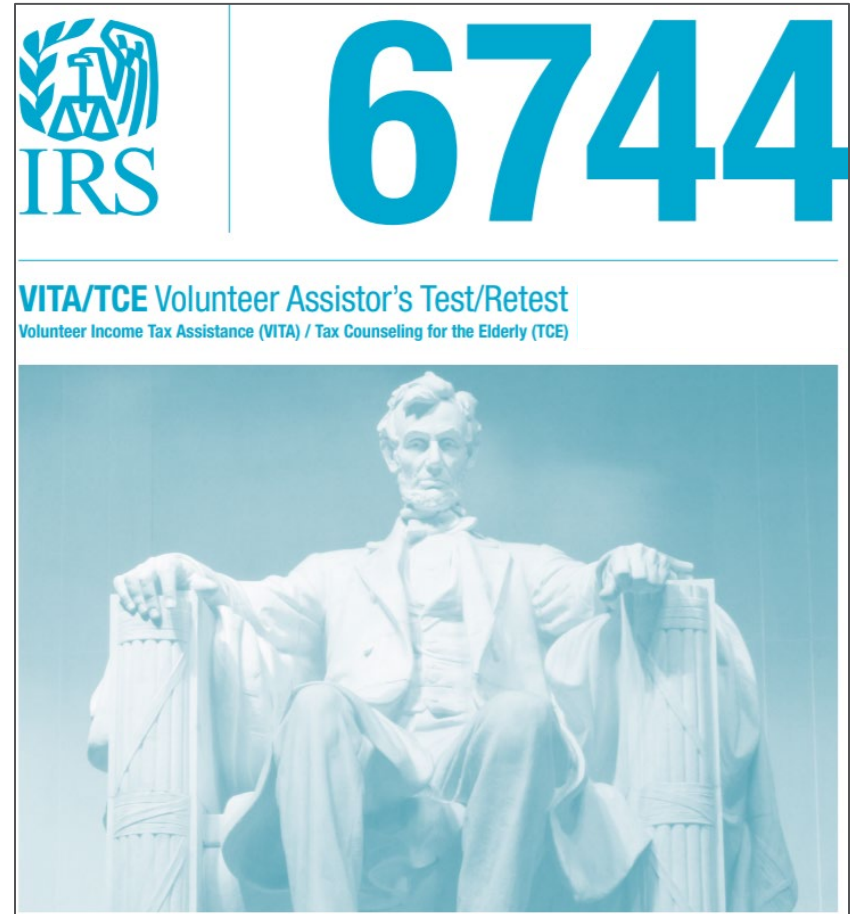
> Schedule M1REF
Refundable Credits

> Schedule M1M
Income Additions and Subtractions

- Provides plain language instructions for Minnesota tax law
- Available virtually on the P+P volunteer training site
- Copies available at the tax site
- Minnesota Tax Fact Sheets online provide greater detail

IRS CERTIFICATION TESTS

- Tests must be completed before volunteering
- Preparers must take these tests:
 - Volunteer Standards of Conduct
 - Intake/Interview and Quality Review
 - Basic tax law or Advanced tax law



IRS CERTIFICATION TESTS

- Tests are “open book” and there is no time limit
- To pass, must receive a score of 80% or higher
- Retest option is available if needed
- Test resources:
 - P+P volunteer tax manual
 - Pub 4012, Pub 4961, Pub 5101
 - Trainings on the P+P training site
 - IRS Publications
 - Internet search

VOLUNTEER STANDARDS OF CONDUCT (VSC)

- Six VITA volunteer standards of conduct
- Provide a shared ethical code for VITA sites across the nation
- Standards require volunteers to:
 - Not solicit payments or business from taxpayers
 - Conduct accurate, respectful, and professional work
 - Follow specific tax clinic procedures related to intake process and data security



INTAKE/INTERVIEW & QUALITY REVIEW STANDARDS

- **Intake:** ID and Social Security number or ITIN documentation must be viewed
- **Interview:** Preparer uses IRS Form 13614-C to do a detailed tax interview
 - All questions must be answered
 - Unsure questions must be corrected to yes or no
 - Return is categorized as Basic, Advanced, or out-of-scope
- **Quality review:** All returns are reviewed by a volunteer who did not prepare the return
 - Taxpayer is involved in final review
 - Volunteers inform taxpayers of their responsibility for the accuracy of the return
 - Taxpayers sign the return

BASIC VS ADVANCED CERTIFICATION

Basic

- Filing status and dependents
- W2, interest and dividend incomes
- Some retirement income
- Education credits
- Minnesota topics

Advanced

- Self-employment
- Capital gains and stock sales
- Some retirement income
- Premium tax credit
- Health Savings Accounts

IRS TEST VERIFICATION

- Email Form 13615, Volunteer Agreement, to the Volunteer Resources Department
 - IRS requires P+P to keep verification of volunteer certification
 - Signing this form confirms your commitment to following the Volunteer Standards of Conduct

Form 13615 (October 2023)	Department of the Treasury - Internal Revenue Service Volunteer Standards of Conduct Agreement – VITA/TCE Programs
<p>The mission of the VITA/TCE return preparation programs is to assist eligible taxpayers in satisfying their tax responsibilities by providing free tax return preparation. To establish the greatest degree of public trust, volunteers are required to maintain the highest standards of ethical conduct and provide quality service.</p> <p>Use of Form 13615: This form provides information on a volunteer's certification. All VITA/TCE volunteers must pass the Volunteer Standards of Conduct certification, and sign and date Form 13615, Volunteer Standards of Conduct Agreement - VITA/TCE Programs, prior to working at a VITA/TCE site. In addition, return preparers, quality reviewers, coordinators, and tax law instructors must certify in Intake/Interview and Quality Review and tax law prior to signing this form. These certifications are also required for greeters, screeners, client facilitators, who answer tax law questions. This form is not valid until the coordinator, sponsoring partner, instructor, or IRS contact confirms the volunteer's identity, name and address with a government-issued photo ID, and signs and dates this form.</p> <p>Standards of Conduct: As a volunteer in the VITA/TCE programs, you must adhere to the following Volunteer Standards of Conduct:</p>	
<p>VSC #1 - Follow all Quality Site Requirements (QSR).</p> <p>VSC #2 - Do not accept payment, ask for donations, or accept refund payments for federal or state tax return preparation from customers.</p> <p>VSC #3 - Do not solicit business from taxpayers you help or use the information you gained about them (taxpayer information) for any direct or indirect personal benefit for yourself, any other specific individual or organization.</p>	<p>VSC #4 - Do not knowingly prepare false returns.</p> <p>VSC #5 - Do not engage in criminal, infamous, dishonest, notoriously disgraceful conduct, or any other conduct considered to have a negative effect on the VITA/TCE programs.</p> <p>VSC #6 - Treat all taxpayers in a professional, courteous, and respectful manner.</p>
<p>Failure to comply with these standards could result in, but is not limited to, the following:</p> <ul style="list-style-type: none"> • Removal from all VITA/TCE programs • Inclusion in the IRS Volunteer Registry to bar future VITA/TCE activity indefinitely • Deactivation of your sponsoring partner's site VITA/TCE electronic filing ID number (EFIN) • Removal of all IRS products, supplies, loaned equipment, and taxpayer information from your site • Termination of your sponsoring organization's partnership with the IRS • Termination of grant funds from the IRS to your sponsoring partner and • Referral of your conduct for potential TIGTA and criminal investigations 	
<p>Taxpayer Impact: Taxpayer trust in the IRS and the local sponsoring partner organization is jeopardized when ethical standards are not followed. Fraudulent returns that report incorrect income, credits, or deductions can result in many years of interaction with the IRS as the taxpayer tries to pay the additional tax plus interest and penalties. This can result in an extreme burden for the taxpayer.</p> <p>Volunteer Protection: The Volunteer Protection Act generally protects unpaid volunteers from liability for acts or omissions that occur while acting within the scope of their responsibilities at the time of the act or omission. It provides no protection for harm caused by willful or criminal misconduct, gross negligence, reckless misconduct, or a conscious, blatant disregard of the rights or safety of the individual harmed by the volunteer.</p> <p>For additional information on the volunteer standards of conduct, please refer to Publication 4961, Volunteer Standards of Conduct - Ethics Training.</p>	
<p>Privacy Act Notice – The Privacy Act of 1974 requires that when we ask for information we tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it and whether your response is voluntary, required to obtain a benefit, or mandatory.</p> <p>Our legal right to ask for information is 5 U.S.C. 301. We are asking for this information to assist us in contacting you in regards to your interest and/or participation in the IRS volunteer income tax preparation and outreach programs. The information you provide may be furnished to others who coordinate activities and staffing at volunteer return preparation sites or outreach activities. The information may also be used to establish effective controls, send correspondence and recognize volunteers. Your response is voluntary. However, if you do not provide the requested information, the IRS may not be able to use your assistance in these programs. Please note: Sponsoring organizations may perform background checks on their volunteers.</p> <p>IRC 7216(a) - Imposes criminal penalties on tax return preparers who knowingly or recklessly make unauthorized disclosures or uses of information furnished in connection with the preparation of an income tax return. A violation of IRC 7216(a) is a misdemeanor, with a maximum penalty of up to one year imprisonment or a fine of not more than \$1,000, or both, together with the cost of prosecution.</p>	
Catalog Number 38947H	www.irs.gov
Form 13615 (Rev. 10-2023)	

CUSTOMER AND TAX RETURN FLOW

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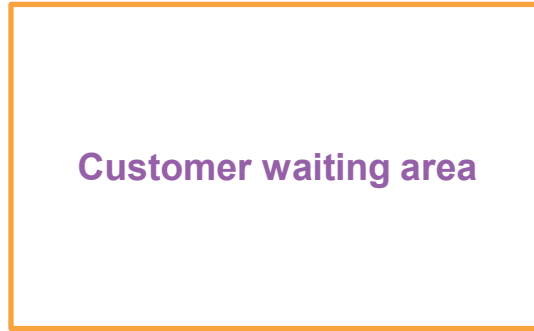
TAX SEASON 2024 SERVICES

- In-person tax preparation
 - Operating at eight locations in the Twin Cities
 - All services are by appointment
- Special focus programs
 - Self-employment program: taxpayers with self-employment income over \$10,000 or complex situations
 - Remote Tax Preparation program: taxpayers living in group homes and nursing homes
- Do-It-Yourself Tax Preparation with support from P+P



TAX CLINIC FLOW

Entrance



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CUSTOMER FLOW

Customer arrives for appointment



CSV completes a brief screening



Preparer does tax interview and prep



CSV checks in about financial services



Customer returns to waiting area during review



CSV provides the final return and gets signatures

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VOLUNTEER CHECKLISTS

- Guide for each volunteer role
- Helps keep a consistent tax return process
- Finish the screening checklist if the Customer Support Volunteer did not
- Address every checklist item

P+P VOLUNTEER CHECKLISTS

Customer's preferred name: _____ Appointment time and number: _____

Screening Checklist
Volunteer name: _____

- Process:** Explained the clinic process.
- Joint return:** If filing jointly, both spouses are present.
- Picture ID:** Viewed proof of identity for taxpayer and spouse.
- SSN/ITIN:** Viewed SSN/ITIN verification for all people on the tax return.
- Income guidelines:** Total is within P+P limits:
 - o \$40k for single filers; \$60k for families
 - o More than \$10k of self-employment income - refer to SE clinic
- P+P scope:** No common out-of-scope issues.
 - o Renting property to another person
 - o Active military or national guard duty
 - o Driving a cab (not including Uber/Lyft)
 - o Cryptocurrency transactions
 - o Bankruptcy filed or pending
- Customer envelope:** Name, appointment time, and number written on the envelope.
- Tax documents:** Taxpayer confirmed that all tax documents are present.
- Direct Deposit:** Asked if taxpayer's direct deposit information is available or if new direct deposit options are needed.
- Financial Services:** Informed the taxpayer that a volunteer will follow up about options on the Boost Your Money form.

-----When paperwork is complete-----

- Intake sheets:** Verified that all intake questions are answered.

Certification level: If Advanced, write topics.

- Basic
- Advanced
IRS intake Part _____
IRS intake Question # _____

Notes from Screening or Preparation _____

Preparation checklist
Volunteer name: _____

If a checklist item is not applicable, write N/A next to the checkbox.

- Screening checklist** completed.
- SSN/ITIN verification:** Source documents present for everyone on return.
- I conducted a taxpayer interview:**
 - All questions on IRS and P+P intake sheets answered (none left blank/unsure).
 - Correct filing status determined.
 - Shaded dependency section completed.
 - P+P consents answered and signed.
- Boost Your Money Form:** Taxpayer completed the form, and a CSV received it.
- Supplemental worksheets:** Completed worksheets for education credits and/or SE income (SETO), if needed.
- MN household income:** Nontaxable income entered on Form MIPR, if needed.
- MIPR only:** "Send state only" marked in the TaxSlayer E-file section, if needed.
- Paper file:** If applicable, wrote notes about reason for paper filing.
- Refund Savings:** Discussed saving, splitting, and Save + Win contest and connected savers to a CSV.
- Refund or balance due options:** Completed Preparer Use section on the P+P intake sheet.
- Ready for Review:** "Ready for Review" marked in the TaxSlayer E-file Section.
- Filing MIPR later:** Put a Homeowner + Renter Info sheet in the customer envelope, if needed.
- Documentation:** Included source documents in the customer envelope.

Expected refund or (balance due):

Federal _____ MN _____
MN Property _____

INTAKE PAPERWORK

Form **13614-C** (October 2023) Department of the Treasury - Internal Revenue Service **Intake/Interview and Quality Review Sheet** OMB Number 1545-1564

You will need:

- Tax information such as Forms W-2, 1099, 1088, 1095
- Social Security cards or ITIN letters for all persons on your tax return.
- Picture ID (such as valid driver's license) for you and your spouse.

Please complete pages 1-4 of this form.

- You are responsible for the information on your return. Please provide complete and accurate information.
- If you have questions, please ask the IRS-certified volunteer preparer.

Volunteers are trained to provide high quality service and uphold the highest ethical standards. To report unethical behavior to the IRS, email us at efraud@irs.gov.

Part I - Your Personal Information (If you are filing a joint return, enter your names in the same order as last year's return)

- Your first name M.I. Last name Best contact number Yes No
 Yes No
 Yes No
 Yes No
- Your spouse's first name M.I. Last name Best contact number Yes No
 Yes No
 Yes No
 Yes No
- Mailing address Apt # City
- Your Date of Birth 5. Your job title 6. Last year, were you: a. F Yes No C L
b. Totally and permanently disabled Yes No C L
- Your spouse's Date of Birth 8. Your spouse's job title 9. Last year, was your spouse: a. F Yes No C L
b. Totally and permanently disabled Yes No C L
- Can anyone claim you or your spouse as a dependent?
- Have you, your spouse, or dependents been a victim of tax related identity theft or been issued an Identity Protection PIN?
- Provide an email address (optional) (this email address will not be used for contacts from the Internal Revenue Service)

Part II - Marital Status and Household Information

- As of December 31, 2023, what was your marital status? Never Married Married Divorced Legally Separated Widowed
a. If Yes, Did you get married in 2023? Yes No
b. Did you live with your spouse during any part of the last six months? Yes No
Date of first decree _____ Date of separate maintenance decree _____ Year of spouse's death _____
- List the names below of everyone who lived with you last year (other than your spouse) anyone you supported but did not live with you last year

Name (last, first; Do not enter your name or spouse's name below)	Date of Birth (mm/dd/yyyy)	Relationship to you (for example, step, parent, none, etc)	Number of US States lived in last year	Number of US States (other than CA, HI, NY, or WA) lived in last year	Single or Married (yes/no)	Full-time or Part-time (yes/no)	Totally and Permanently Disabled (yes/no)	In this past year, qualifying percentage of any other support? (yes/no)	Did you provide more than 20% of his or her support? (yes/no)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)

Catalog Number 52121E www.irs.gov

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TAX INTAKE SHEET

Preferred name(s) _____ (taxpayer) _____ (spouse)

What tax returns do you need prepared? Check all that apply.
 2023 Income taxes Prior year(s) _____
 2023 Renter or homeowner refund Other _____

TAXPAYER SURVEY

A. How do you identify?
 African American or Black English American Sign Language
 American Indian or Alaskan Native Spanish Hmong
 Asian or Pacific Islander Somali Vietnamese
 Hispanic or Latino Oromo Korean
 Middle Eastern/North African Arabic Russian
 White, Non-Hispanic Multiracial Not listed above, write in: _____
 Not listed above, write in: _____

B. Are you or a member of your household considered a person with a disability?
 Yes Female Nonbinary
 No Male Not listed above, write in: _____

D. What is your gender?
 Female Male Nonbinary
 No Not listed above, write in: _____

STAY IN TOUCH

Get tips and news from Prepare + Prosper year-round! We'll contact you about once a month and we'll never share your information. Message and data rates may apply with texting.

• Email _____
• Would you like to receive text messages from us? Yes No

DIRECT DEPOSIT AND PAYMENT INFORMATION

If you are getting a refund, how do you want to receive it?

- I want my refund deposited in my savings or checking account.
- I want my refund information with me.
- I need a new bank account or prepaid card for my refund.
- I want to split my federal refund or purchase a U.S. Savings Bond.
- I want to receive a check in the mail.

If you have a balance due, how do you want to make a tax payment?

- I need more information so I can pay later.
- I want the payment to come out of my checking or savings account.

Save + Win! Save your refund and return to win \$100!

PREPARE + PROSPER

BOOST YOUR MONEY

Preferred name(s) _____ (taxpayer) _____ (spouse)

Phone number: _____ Email address: _____

Check in on your financial health and build your financial

Check the boxes below to access free resource today or get referrals to (P+P) programs, or to one of our trusted partners.

PREPAID DEBIT CARD

- The CFP® Prepaid Card is available regardless of credit or banking history. The card has no monthly fee or minimum balance required.
- It can be used for your tax refund and other available regardless of bank funds.
- I want to open a CFP® Prepaid Card today.
- I want to make an account.
- I want to be direct deposited.
- I want to save and enter for a chance to win \$100.

BANK ACCOUNTS

CFP® Bank and savings accounts or minimum balances available regardless of bank funds.

SAVE + WIN: Are you saving all or part of your federal or state refund? Ent Yes No

U.S. SAVINGS BONDS: You can build long term savings by purchasing a U.S. Savings Bond or someone else using part of your federal tax refund.

- I want more information about buying U.S. savings bonds.

FINANCIAL COACHING: Work with a P+P Money Mentors financial coach who will meet with you over a six month period to set a financial goal and develop a plan to reach it.

- I want to work with a financial coach monthly to help me reach my financial goal(s).

CREDIT SERVICES: P+P can help you access your free credit report or (re)build your credit.

- I want to get a copy of my credit report today.
- I want to fill out a request form today to receive a copy of my free credit report by mail.
- I have little or no credit history and want to get more information about a credit builder loan.

PAYDAY LOAN HELP: Exodus Lending helps Minnesota families break the cycle of predatory loan debt with a refinancing program that has 0% interest and no fees.

- I have a predatory loan and would like more information about Exodus Lending.

→

PREPARE + PROSPER

REQUIRED INTAKE PAPERWORK

P+P Tax Intake

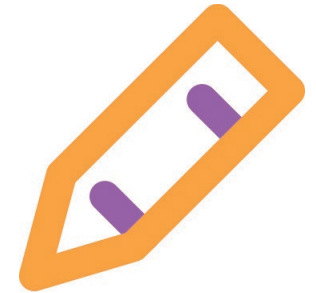
P+P supplemental form to collect Minnesota tax information

Form 13614-C

IRS Intake/Interview & Quality Sheet, which is mandatory for all taxpayers at VITA sites

Boost Your Money Form

P+P supplemental form to match customers with desired financial services and referrals



ACTIVITY: DO THE INTAKE PAPERWORK

COMPLETE THE THREE INTAKE SHEETS IN YOUR MANUAL.

IRS INTAKE – FORM 13614-C

Page 1

- Required for all taxpayers
- Basic taxpayer and family information
- Preparers must answer dependent questions

Form 13614-C (October 2023)		Department of the Treasury - Internal Revenue Service Intake/Interview and Quality Review Sheet						OMB Number 1545-1964					
You will need: <ul style="list-style-type: none"> • Tax Information such as Forms W-2, 1099, 1098, 1095. • Social Security cards or ITIN letters for all persons on your tax return. • Picture ID (such as valid driver's license) for you and your spouse. 							<ul style="list-style-type: none"> • Please complete pages 1-4 of this form. • You are responsible for the information on your return. Please provide complete and accurate information. • If you have questions, please ask the IRS-certified volunteer preparer. 						
Volunteers are trained to provide high quality service and uphold the highest ethical standards. To report unethical behavior to the IRS, email us at wi.voltax@irs.gov													
Part I – Your Personal Information (If you are filing a joint return, enter your names in the same order as last year's return)													
1. Your first name		M.I.	Last name		Best contact number		Are you a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No						
2. Your spouse's first name		M.I.	Last name		Best contact number		Is your spouse a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No						
3. Mailing address				Apt #	City		State	ZIP code					
4. Your Date of Birth		5. Your job title		6. Last year, were you:			a. Full-time student <input type="checkbox"/> Yes <input type="checkbox"/> No						
				b. Totally and permanently disabled <input type="checkbox"/> Yes <input type="checkbox"/> No			c. Legally blind <input type="checkbox"/> Yes <input type="checkbox"/> No						
7. Your spouse's Date of Birth		8. Your spouse's job title		9. Last year, was your spouse:			a. Full-time student <input type="checkbox"/> Yes <input type="checkbox"/> No						
				b. Totally and permanently disabled <input type="checkbox"/> Yes <input type="checkbox"/> No			c. Legally blind <input type="checkbox"/> Yes <input type="checkbox"/> No						
10. Can anyone claim you or your spouse as a dependent?							<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure						
11. Have you, your spouse, or dependents been a victim of tax related identity theft or been issued an Identity Protection PIN?							<input type="checkbox"/> Yes <input type="checkbox"/> No						
12. Provide an email address (optional) (this email address will not be used for contacts from the Internal Revenue Service)													
Part II – Marital Status and Household Information													
1. As of December 31, 2023, what was your marital status?		<input type="checkbox"/> Never Married		(This includes registered domestic partnerships, civil unions, or other formal relationships under state law)									
		<input type="checkbox"/> Married		a. If Yes, Did you get married in 2023? <input type="checkbox"/> Yes <input type="checkbox"/> No									
		<input type="checkbox"/> Divorced		b. Did you live with your spouse during any part of the last six months of 2023? <input type="checkbox"/> Yes <input type="checkbox"/> No									
		<input type="checkbox"/> Legally Separated		Date of final decree									
		<input type="checkbox"/> Widowed		Date of separate maintenance decree									
				Year of spouse's death									
2. List the names below of:													
• everyone who lived with you last year (other than your spouse)													
• anyone you supported but did not live with you last year													
If additional space is needed check here <input type="checkbox"/> and list on page 3													
To be completed by a Certified Volunteer Preparer													
Name (first, last) Do not enter your name or spouse's name below	Date of Birth (mm/dd/yy)	Relationship to you (for example: son, daughter, parent, none, etc)	Number of months lived in your home last year	US Citizen (yes/no)	Resident of US, Canada, or Mexico last year (yes/no)	Single or Married as of 12/31/23 (S/M)	Full-time Student last year (yes/no)	Totally and Permanently Disabled (yes/no)	Is this person a qualifying child/relative of any other person? (yes/no)	Did this person provide more than 50% of his/her own support? (yes,no,n/a)	Did this person have less than \$4,700 of income? (yes,no,n/a)	Did the taxpayer(s) provide more than 50% of support for this person? (yes/no/n/a)	Did the taxpayer(s) pay more than half the cost of maintaining a home for this person? (yes/no)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)					

IRS INTAKE – FORM 13614-C

Page 2

- Required for all taxpayers
- Collects income and life situation information
- Preparers ensure all questions are YES or NO

Page 2

Check appropriate box for each question in each section

Yes	No	Unsure	
			Part III – Income – Last Year, Did You (or Your Spouse) Receive
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. (B) Wages or Salary? (Form W-2) If yes, how many jobs did you have last year? _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. (A) Tip Income?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. (B) Scholarships? (Forms W-2, 1098-T)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. (B) Interest/Dividends from: checking/savings accounts, bonds, CDs, brokerage? (Forms 1099-INT, 1099-DIV)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. (B) Refund of state/local income taxes? (Form 1099-G)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. (B) Alimony income or separate maintenance payments?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. (A) Self-Employment income? (Forms 1099-MISC, 1099-NEC, 1099-K, cash, digital assets, or other property or services)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. (A) Cash/check/digital assets, or other property or services for any work performed not reported on Forms W-2 or 1099?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9. (A) Income (or loss) from the sale or exchange of stocks, bonds, digital assets or real estate? (including your home) (Forms 1099-S, 1099-B)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10. (B) Disability income? (such as payments from insurance, or workers compensation) (Forms 1099-R, W-2)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. (A) Retirement income or payments from pensions, annuities, and or IRA? (Form 1099-R)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. (B) Unemployment Compensation? (Form 1099-G)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. (B) Social Security or Railroad Retirement Benefits? (Forms SSA-1099, RRB-1099)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. (M) Income (or loss) from rental property?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. (B) Other income? (gambling, lottery, prizes, awards, jury duty, digital assets, Sch K-1, royalties, foreign income, etc.)
			Part IV – Expenses – Last Year, Did You (or Your Spouse) Pay
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. (B) Alimony or separate maintenance payments? If yes, do you have the recipient's SSN? <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. Contributions or repayments to a retirement account? <input type="checkbox"/> IRA (A) <input type="checkbox"/> Roth IRA (B) <input type="checkbox"/> 401K (B) <input type="checkbox"/> Other
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. (B) College or post secondary educational expenses for yourself, spouse or dependents? (Form 1098-T)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. Any of the following? <input type="checkbox"/> (A) Medical & Dental (including insurance premiums) <input type="checkbox"/> (A) Mortgage Interest (Form 1098) <input type="checkbox"/> (A) Taxes (State, Real Estate, Personal Property, Sales) <input type="checkbox"/> (B) Charitable Contributions
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. (B) Child or dependent care expenses such as daycare?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. (B) For supplies used as an eligible educator such as a teacher, teacher's aide, counselor, etc.?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. (A) Expenses related to self-employment income or any other income you received?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. (B) Student loan interest? (Form 1098-E)
			Part V – Life Events – Last Year, Did You (or Your Spouse)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. (A) Have a Health Savings Account? (Forms 5498-SA, 1099-SA, W-2 with code W in box 12)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. (A) Have credit card, student loan or mortgage debt cancelled/forgiven by a lender or have a home foreclosure? (Forms 1099-C, 1099-A)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. (A) Adopt a child?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. (B) Have Earned Income Credit, Child Tax Credit or American Opportunity Credit disallowed in a prior year? If yes, for which tax year? _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. (A) Purchase and install energy-efficient home items? (such as windows, furnace, insulation, etc.)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. (A) Receive the First Time Homebuyers Credit in 2008?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. (B) Make estimated tax payments or apply last year's refund to this year's tax? If so how much? _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. (A) File a federal return last year containing a "capital loss carryover" on Form 1040 Schedule D?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9. (A) Have health coverage through the Marketplace (Exchange)? [Provide Form 1095-A]

Catalog Number 52121E www.irs.gov Form 13614-C (Rev. 10-2023)

IRS INTAKE – FORM 13614-C

Page 3

- Not required
- Review questions 1 through 7 if completed
- P+P collects demographic data separately
- Use the comments section as needed

Page 3

Additional Information and Questions Related to the Preparation of Your Return

1. Would you like to receive written communications from the IRS in a language other than English? Yes No If yes, which language? _____

2. Presidential Election Campaign Fund (If you check a box, your tax or refund will not change)
Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. You Spouse

3. If you are due a refund, did you: a. Directly deposit it? Yes No b. Purchase U.S. Savings Bonds? Yes No c. Split your refund between different accounts? Yes No

4. If you have a balance due, would you like to have your payment deducted directly from your bank account? Yes No

5. Did you live in an area that was declared a federal disaster area? Yes No If yes, where? _____

6. Did you, or your spouse if filing jointly, receive a letter from the IRS? Yes No

7. Would you like information on how to vote and/or how to register to vote? Yes No

Many free tax preparation sites operate by receiving grant money or other federal financial assistance. The data from the following questions may be used by this site to apply for these grants or to help ensure the continued receipt of financial funding. Your answer will be used only for statistical purposes. These questions are optional.

8. Would you say you can carry on a conversation with understanding & speaking? Well Not well Not at all Prefer not to answer

9. Would you say you can read a newspaper or book in English? Very well Well Not well Not at all Prefer not to answer

10. Do you or any member of your household have a disability? Yes No Prefer not to answer

11. Are you or your spouse a Veteran from the U.S. Armed Forces? Yes No Prefer not to answer

12. Your race?
 American Indian or Alaska Native Asian Black or African American Native Hawaiian or other Pacific Islander White Prefer not to answer

13. Your spouse's race?
 American Indian or Alaska Native Asian Black or African American Native Hawaiian or other Pacific Islander White Prefer not to answer

No spouse

14. Your ethnicity?
 Hispanic or Latino Not Hispanic or Latino Prefer not to answer

Additional comments

The Privacy Act of 1974 requires that when we ask for information we tell you our legal right to ask for the information, why we are asking for it, and how it will be used. We must also tell you what could happen if we do not receive it, and whether your response is voluntary, required to obtain a benefit, or mandatory. Our legal right to ask for information is 5 U.S.C. 301. We are asking for this information to assist us in contacting you relative to your interest and/or participation in the IRS volunteer income tax preparation and outreach programs. The information you provide may be furnished to others who coordinate activities and staffing at volunteer return preparation sites or outreach activities. The information may also be used to establish effective controls, send correspondence and recognize volunteers. Your response is voluntary. However, if you do not provide the requested information, the IRS may not be able to use your assistance in these programs. The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests. The OMB Control Number for this study is 1545-1964. Also, if you have any comments regarding the time estimates associated with this study or suggestion on making this process simpler, please write to the Internal Revenue Service, Tax Products Coordinating Committee, SEW:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, Washington, DC 20224

Catalog Number 52121E www.irs.gov Form 13614-C (Rev. 10-2023)

IRS INTAKE – FORM 13614-C

Department of the Treasury - Internal Revenue Service

Form **15080**
(October 2023)

Consent to Disclose Tax Return Information to VITA/TCE Tax Preparation Sites

Federal Disclosure:
Federal law requires this consent form be provided to you. Unless authorized by law, we cannot disclose your tax return information to third parties for purposes other than the preparation and filing of your tax return without your consent. If you consent to the disclosure of your tax return information, Federal law may not protect your tax return information from further use or distribution.

You are not required to complete this form to engage our tax return preparation services. If we obtain your signature on this form by conditioning our tax return preparation services on your consent, your consent will not be valid. If you agree to the disclosure of your tax return information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature.

Terms:
Global Carry Forward of data allows TaxSlayer LLC, the provider of the VITA/TCE tax software, to make your tax return information available to ANY volunteer site participating in the IRS's VITA/TCE program that you select to prepare a tax return in the next filing season. This means you will be able to visit any volunteer site using TaxSlayer next year and have your tax return populate with your current year data, regardless of where you filed your tax return this year. This consent is valid through November 30, 2025.

The tax return information that will be disclosed includes, but is not limited to, demographic, financial and other personally identifiable information, about you, your tax return and your sources of income, which was input into the tax preparation software for the purpose of preparing your tax return. This information includes your name, address, date of birth, phone number, SSN, filing status, occupation, employer's name and address, and the amounts and sources of income, deductions and credits that were claimed on, or contained within, your tax return. The tax return information that will be disclosed also includes the name, SSN, date of birth, and relationship of any dependents that were claimed on your tax return.

You do not need to provide consent for the VITA/TCE partner preparing your tax return this year. Global Carry Forward will assist you only if you visit a different VITA or TCE partner next year that uses TaxSlayer. You have the right to receive a signed copy of this form.

Limitation on the Duration of Consent: If we, the taxpayer, do not wish to limit the duration of the consent of the disclosure of tax return information to a date earlier than presented above (November 30, 2025). If I/we wish to limit the duration of the consent of the disclosure to an earlier date, I/we will deny consent.

Limitation on the Scope of Disclosure: If we, the taxpayer, do not wish to limit the scope of the disclosure of tax return information further than presented above. If I/we wish to limit the scope of the disclosure of tax return information further than presented above, I/we will deny consent.

Consent:
I/we, the taxpayer, have read the above information.

I/we hereby consent to the disclosure of tax return information described in the Global Carry Forward terms above and allow the tax return preparer to enter a PIN in the tax preparation software on my behalf to verify that I/we consent to the terms of this disclosure.

Primary taxpayer (printed name and signature) _____ e _____

Secondary taxpayer (printed name and signature) _____ e _____

If you believe your tax return information has been disclosed to a third party without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484. Report a Crime or IRS Employee Misconduct - U.S. Treasury Inspector General for Tax Administration (TIGTA) (<https://www.tigta.gov/reportcrime-misconduct>).

Catalog Number 39573K www.irs.gov Form **15080** (Rev. 10-2023)

- Optional consent for taxpayers to share data
- Global Carryforward consent allows basic taxpayer data to roll forward at any free tax preparation site nationwide
- Taxpayers do not need to fill this out to decline
- No signature is considered declining

P+P TAX INTAKE SHEET – PG 1

On page 1

- Preferred name
- Demographic survey
- Invitation to join P+P text and email lists
- Direct deposit and payment preferences

PREPARE + PROSPER

PREPARE + PROSPER

TAX INTAKE SHEET

Preferred name(s): _____
(Taxpayer) (Spouse)

What tax returns do you need prepared? *Check all that apply.*

<input type="checkbox"/> 2023 income taxes	<input type="checkbox"/> Prior year(s): _____
<input type="checkbox"/> 2023 renter or homeowner refund	<input type="checkbox"/> Other: _____

TAXPAYER SURVEY

<p>A. How do you identify?</p> <input type="checkbox"/> African <input type="checkbox"/> African American or Black <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Middle Eastern/North African <input type="checkbox"/> White, Non-Hispanic <input type="checkbox"/> Multiracial <input type="checkbox"/> Not listed above, write in: _____	<p>C. What language do you primarily speak at home?</p> <input type="checkbox"/> English <input type="checkbox"/> Spanish <input type="checkbox"/> Somali <input type="checkbox"/> Oromo <input type="checkbox"/> Amharic <input type="checkbox"/> Not listed above, write in: _____
<p>B. Are you or a member of your household considered a person with a disability?</p> <input type="checkbox"/> Yes <input type="checkbox"/> No	<p>D. What is your gender?</p> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Nonbinary <input type="checkbox"/> Not listed above, write in: _____

STAY IN TOUCH

Get tips and news from Prepare + Prosper year-round! We'll contact you about once a month and we will never share your information. Message and data rates may apply with texting.

- Email _____
- Would you like to receive text messages from us? Yes No


DIRECT DEPOSIT AND PAYMENT INFORMATION

If you are getting a refund, how do you want to receive it?

- I want my refunds deposited in my savings or checking account.
 - I have my account information with me.
- I need a new bank account or prepaid card for my refunds.
- I want to split my federal refund or purchase a U.S. Savings Bond.
- I want to receive a check in the mail.

If you have a balance due, how do you want to make a tax payment?

- I need more information so I can pay later.
- I want the payment to come out of my checking or savings account.



P+P TAX INTAKE SHEET – PG 2

On page 2

- Consents to use information
- Minnesota tax situations

PERMISSION TO USE YOUR INFORMATION

Review the Prepare + Prosper (P+P) Permission to Use Your Information handout and the consents below.

If you choose "no" for any of these consents, P+P cannot e-file your tax return, and you will receive paper copies to sign and mail.

- P+P may keep an electronic copy of my tax return for up to 6 years. Yes No
- P+P may use anonymous data containing tax return dollar amounts for marketing, fundraising, or other non-fundraising activity. This allows us to count you in our statistics when we apply for funding or share data with our partners. We do not use personally identifiable information. Yes No
- P+P may disclose my tax return information to TaxSlayer (our tax preparation software) to e-file my tax return, and TaxSlayer may disclose my tax return information to P+P for follow-up. Yes No

Taxpayer signature _____ Date _____

Spouse signature _____ Date _____

MINNESOTA TAX INFORMATION

1. Were you a resident of Minnesota the entire year? Yes No

2. Did you make Minnesota estimated income tax payments in 2023? Yes No
If yes, how much did you pay? \$ _____

3. Did any of the following situations apply to you or your spouse in 2023? Check boxes below.

- None of the following situations apply.
- | | |
|--|---|
| <input type="checkbox"/> Made student loan payments | <input type="checkbox"/> Received an AmeriCorps education award |
| <input type="checkbox"/> Had a child born in 2023 | <input type="checkbox"/> Completed a masters degree (teachers only) |
| <input type="checkbox"/> Experienced a stillbirth | <input type="checkbox"/> Received military service pension/retirement pay |
| <input type="checkbox"/> Donated an organ | <input type="checkbox"/> Contributed to a 529 College Savings Plan |
| <input type="checkbox"/> Paid for long-term care insurance | <input type="checkbox"/> Received a sexual harassment/abuse settlement |
| <input type="checkbox"/> Received a public pension | <input type="checkbox"/> Earned income while living on an reservation |

4. Did you pay for K-12 school expenses or supplies for your child in 2023? Yes No

If yes, did the child attend public, private, or home school? _____

What grades was the child attending in 2023? _____

Volunteer Notes

P+P TAX INTAKE SHEET – PG 3

On page 3

- Minnesota “household income” information
- Property tax refund details

RENTERS AND HOMEOWNERS ONLY

! Answer the questions below if you are a renter or homeowner. Stop here if you are not a renter or homeowner.

1. Check boxes below if you or your spouse received any of the following nontaxable sources of income. Do not include income received by your child or any dependents.

- I did not receive any nontaxable sources of income.
- MSA (MN Supplemental Aid) \$_____per month or year
- SSI (Supplemental Security Income) \$_____per month or year
- MFIP (Minnesota Family Investment Program) \$_____per month or year
- GA (General Assistance) \$_____per month or year
- Emergency Assistance \$_____per month or year
- Housing Support (formerly GRH) \$_____per month or year
- Workers' compensation \$_____per month or year
- Student loan debt cancelled \$_____per month or year
- Rent reduction received for being a caretaker \$_____per month or year
- Scholarship, fellowship, grants for college \$_____Box 5 on Form 1098-T
- Other nontaxable income, such as: \$_____per month or year
Diversions Work Payments, HAMP incentives, refugee cash assistance, strike benefits, foster care payments. **Do not include:** Child support, SNAP/food support, or energy assistance. Type(s): _____

2. Did you rent out part of your home or use it for business?

- Yes No

3. Renters: Do you have all of your Certificate(s) of Rent Paid (CRP)?

- Yes No Not yet Not applicable

4. Homeowners/mobile home owners: Do you have your 2023 Property Tax Statement?

- Yes No Not yet Not applicable


5. Homeowners/mobile home owners: Did you live with someone who is not listed on your tax return?

- Yes No Not applicable

P+P TAX INTAKE SHEET – PG 4

On page 4

- Volunteer use only
- Direct deposit allocations
- Documentation of routing and account number
- Savings bond details
- Direct debit information



STOP HERE! THIS SECTION IS FOR TAX PREPARER USE!

Refund Allocations - State refunds will be deposited into Bank Account 1.

Bank Account 1 Amount \$ _____ Refund Notes: _____
 Same account for all refunds _____

Bank Account 2 Amount \$ _____ _____

Bank Account Documentation

Not documented; paper check requested or no refund.

Printed document with account information like a voided check or account statement
(included with paperwork for review and do not write below).

No printed documentation, but customer has information and wrote it below.

Account 1 Routing number: _____ Account 1 type
 Savings account
 Checking account

Account 1 Account number: _____

Account 2 Routing number: _____ Account 2 type
 Savings account
 Checking account

Account 2 Account number: _____

U.S. Savings Bonds - Bonds must be purchased in \$50 increments with a federal refund.

Bond for taxpayer: _____ Amount: _____
 Bond for someone else: _____ Amount: _____
 Bond for someone else: _____ Amount: _____

Balance Due Authorization - Complete and have customer sign if direct debit is requested.
 Withdrawal date can be April 15 or any date prior.

I authorize a withdrawal of \$ _____ on _____ (date) for payment of my
Federal taxes from this account.
 Direct withdrawal from my: checking account savings account

I authorize a withdrawal of \$ _____ on _____ (date) for payment of my
Minnesota taxes from this account.
 Direct withdrawal from my: checking account savings account

Taxpayer signature _____ Date: _____

BOOST YOUR MONEY FORM

PREPARE + PROSPER

BOOST YOUR MONEY

Preferred name(s): _____
 (taxpayer) (spouse)

Phone number: _____ Email address: _____ Zip code _____

Check in on your financial health and build your financial well-being!

Check the boxes below to access free resources today or get referrals to other Prepare + Prosper (P+P) programs, or to one of our trusted partners.

PREPAID DEBIT CARD

The CFR Focus card is available regardless of credit or banking history. The card has no monthly fee or minimum balance required. It can be used for your tax refund and other deposits.

I want to open a CFR Focus card today for my refund to be direct deposited.

BANK ACCOUNTS

P+P FAIR Banking program offers checking and savings accounts with no overdraft fees or minimum balance requirements. They are available regardless of banking history (excluding bank fraud).

I want to make an appointment to open an account.

SAVE + WIN: Are you saving all or part of your federal or state refund? Enter our drawing to win \$100!

I want to save and enter for a chance to win \$100.

U.S. SAVINGS BONDS: You can build long-term savings by purchasing a U.S. savings bond for yourself or someone else using part of your federal tax refund.

I want more information about buying U.S. savings bonds.

FINANCIAL COACHING: Work with a P+P Money Mentors financial coach who will meet with you over a six month period to set a financial goal and develop a plan to reach it.

I want to work with a financial coach monthly to help me reach my financial goal(s).

CREDIT SERVICES: P+P can help you access your free credit report or (re)build your credit.

- I want to get a copy of my credit report today.
- I want to fill out a request form today to receive a copy of my free credit report by mail.
- I have little or no credit history and want to get more information about a credit builder loan.

PAYDAY LOAN HELP: Exodus Lending helps Minnesota families break the cycle of predatory loan debt with a refinancing program that has 0% interest and no fees.

I have a predatory loan and would like more information about Exodus Lending.



FREE FINANCIAL PLANNING: A Certified Financial Planner® is a financial expert who can meet with you for a free one-time consultation.

- I would like a financial planner to call me to set up an appointment to discuss:
 - Retirement savings or distribution options
 - Appropriate life insurance coverage
 - Opening a 529 College Savings Plan
 - Investing

FINANCIAL COUNSELING: LSS Financial Counselors are certified experts in helping people with issues like student loan repayment, credit card debt, and first-time homebuyer programs.

- I would like to meet with an LSS financial counselor regarding:
 - Student loans and/or understanding repayment options
 - Credit card debt
 - First time homebuyers information

CHILD SAVINGS ACCOUNTS (Saint Paul Residents Only): CollegeBound provides a college savings account with \$50 for each child who lives in Saint Paul and is born on or after January 1, 2020.

- I am a resident of Saint Paul and have a child born on or after Jan 1, 2020.
- I am currently expecting a child and live in Saint Paul.
- My child is already enrolled in CollegeBound.

I am not interested in any of the programs or services offered here.

Consent to share information

By signing below, I give Prepare + Prosper consent to share the above contact information with the organization(s) I am requesting referrals for. This consent is valid for one year from today.

Signature: _____ Date: _____

Can we text you regarding your financial referrals*? Yes No

*We will never send any sensitive financial information or any personally identifiable information via text.



VOLUNTEER CHECKLIST: Follow this checklist for each service or referral that is of interest to the customer.

- Initial details:** I shared details of the referral or service and ensured the customer is eligible.
- Resources:** I provided a handout or brochure for each referral/service requested.
- Consents:** The customer signed the consent to share data for each referral/service requested.
- Financial Services Log:** I logged the customer information on paper financial services log.
- Tracking form:** I recorded the customer's name and the referrals/services requested in the online financial services tracking form www.tinyurl.com/fstracker2024
- Next steps:** I explained next steps for each referral/service requested.

Referral Notes (add to online tracking form)

10 MINUTE BREAK



PREPARE + PROSPER

P+P FINANCIAL SERVICES

PREPARE + PROSPER



FINANCIAL SERVICES OFFERED

- Customer Support Volunteers (CSVs) can help customers throughout the tax clinic process
- Key financial services offered:
 - Discussing financial plans and goals
 - Opening new accounts for direct deposit
 - Sharing information about savings and savings bonds
 - Referring to trusted financial organizations
 - Ordering credit reports

PREPARER ROLE IN FINANCIAL SERVICES

- Ensure the CSV connects with taxpayers
 - A completed Boost Your Money form is important for this connection
- Enter Savings Bond, split refund, and direct deposit information in TaxSlayer
 - Use the P+P tax intake sheet and Boost Your Money Form as a guide
 - Work with the taxpayer and the CSV for details
- Make sure savers get entered in Save + Win contest by talking to a CSV

CSV ROLE IN FINANCIAL SERVICES

- Collect the customer's Boost Your Money form
- Share expertise on products, services, and referrals that are available
- Check-in with customers about their financial situation
- Finalize all product offerings, contest entries, and referrals



NEW DIRECT DEPOSIT OPTIONS

- Many taxpayers use an account they already have to deposit their refund
- CSVs can connect people with a new direct deposit option if needed

Prepaid debit card	CSV opens during tax preparation. <i>Focus prepaid card offered by Community Financial Resources.</i>
Checking or savings account	Return is held until account is opened after the tax appointment. <i>Accounts offered by FAIR Banking, a P+P partnership with Sunrise Banks.</i>

SPLIT REFUND BASICS

- Federal tax refunds can be split into multiple accounts
 - Uses federal Form 8888
 - Enter in the E-file section of TaxSlayer
- Minnesota refunds cannot be split
 - MN refunds go into first account entered in TaxSlayer
- Makes saving part of a refund easy
 - Spend some now and save some for later



U.S. SAVINGS BONDS BASICS

- Purchase up to three U.S. savings bonds with a federal tax refund
 - Buy in increments of \$50
 - Uses Form 8888 on the federal tax return
- Long term, low risk investment earning interest for up to 30 years
 - Interest is generally higher than a savings account
- Get bonds in a loved one's name
 - Give the gift of savings
 - Buy up to two bonds for others

SAVE + WIN CONTEST

- **Save + Win** is a savings contest run by P+P
- Makes saving fun with the chance to win a prize
- Ways to save:
 - Put a full tax refund into a savings account
 - Split a federal tax refund to put some in savings
 - Buy a U.S. savings bond
 - Save a Minnesota renter's or homeowner's refund

HOW SAVE + WIN WORKS

- **SAVE** \$50 or more into a savings account or buy a U.S. Savings Bond
- **ENTER** the contest by talking to a CSV and signing the Boost Your Money form
- **WIN** one of the weekly \$100 prizes (or stay in the drawing until tax season ends)

WHY IS SAVINGS IMPORTANT?

- Helps reach financial goals
- Provides a sense of security
- Offers financial freedom
- Save for a rainy day



Plant the seeds of a savings conversation and connect taxpayers to a customer support volunteer.

TAXPAYER INTERVIEW

PREPARE + PROSPER



WHAT IS A TAXPAYER INTERVIEW?

- Discussion with the taxpayer to fully learn about the tax situation
- Assessment of the intake sheets and source documents to determine additional information needed
- Conversation that identifies returns that require an advanced VITA certification level or are out-of-scope



PREPARE + PROSPER

COMMUNICATION TIPS

- Talk in plain language
- Guide the conversation with good questions
- Listen carefully to responses
- Explain why personal information is needed
 - “I need your son’s birthdate to help me determine if he qualifies as a dependent.”
 - “I’m asking more about your school expenses to make sure you get all of the tax benefits you are eligible for.”



SCREENING TOOL

- Matches with the screening checklist
- Lists allowable options for identity verification
- Helps identify common out-of-scope situations

PREPARE + PROSPER	
SCREENING TOOL	
PROCESS	<ul style="list-style-type: none"> • Tax preparation steps: Screening, preparation, review, and checkout. • Financial services: Direct deposit support, savings options, and financial referrals. • Wait time: Usually 2 - 3 hours to complete the process. Complicated situations may take longer. • Questions: Answer any questions about the process; the tax preparer will answer tax questions.
REQUIREMENTS	<ul style="list-style-type: none"> • Filing a joint return? If married taxpayers file a joint return, both spouses must be present or they must have a Power of Attorney form. Talk to a manager if the customer wants to obtain a POA. • Photo ID for taxpayer and spouse? Acceptable documents (must be original): <ul style="list-style-type: none"> ✓ Driver's license ✓ Employer/school ID ✓ Visa (see out of scope section) ✓ Passport ✓ State/national ID card ✓ Military ID (see out of scope section) • SSN/ITIN verification for <u>everyone</u> listed on the return? Acceptable documents showing the entire Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN): <ul style="list-style-type: none"> ✓ SSN card (original, digital, paper copy) ✓ Prior-year tax return ✓ Letter from IRS or MDOR ✓ ITIN letter (original, digital, paper copy) ✓ Form SSA-1099 ✓ SSA benefit letter/statement <i>Documents listed above with truncated SSN may be accepted at a manager's discretion.</i>
SCOPE OF SERVICES	<ul style="list-style-type: none"> • Meets income limits? \$40,000 (single) or \$60,000 (family - any return with more than one person). If over income, provide the <i>Referrals</i> handout with other tax preparation options. • Self-employment (SE) income? (Form 1099-NEC or cash income) <ul style="list-style-type: none"> » Refer to the SE clinic if SE income is over \$10,000 or the taxpayer has: inventory, a home daycare, or an office in the home. For an appointment taxpayers should call 651-262-2169. » If SE income is less than \$10,000, file at site. Preparer must have advanced certification. • International student or scholar? Returns are often out of scope. <ul style="list-style-type: none"> » Ask if taxpayer needs to file as a non-resident. If yes, the return is out of scope - provide <i>Referrals</i> handout. If no, P+P can prepare the return. If unsure, ask a manager. • Out of scope returns: Provide <i>Referrals</i> handout for other tax preparation options. <ul style="list-style-type: none"> » Filed or has pending bankruptcy in the tax year or had income from: virtual currency/cryptocurrency exchange, rental property, active military/national guard duty, driving a cab (not including Uber/Lyft), or acting as a clergy member.
ENVELOPE & DOCUMENTS	<ul style="list-style-type: none"> • Customer envelope details: Taxpayer name, number, and appointment time is on the envelope. If filing prior years, make an envelope, Volunteer Checklist, and copies of intake sheets for each tax year. • Income statements & tax documents: Taxpayer MUST have all W-2s, income statements, and other tax documents. If all forms are not present, the taxpayer must return with all required documents. <ul style="list-style-type: none"> » if forms are available online, assist taxpayer with access to a computer and printer. » Taxpayer should place SSN/ITIN documentation and all tax documents in the customer envelope. • Direct deposit: Prioritize new prepaid card enrollment and FAIR referrals for those who need new accounts. Taxpayers with existing accounts should put the documentation in the customer envelope or write it on page 4 of the P+P Tax Intake Sheet. • Financial services: Explain that someone will collect the Boost Your Money form and follow up on requests for financial services and referrals.
INTAKE SHEETS	<ul style="list-style-type: none"> • Intake sheets completed: Taxpayer should answer all questions on each intake sheet. If taxpayer needs help, assist if time allows or inform the preparer that assistance is needed. • Advanced return situations: If taxpayer marked "yes" to a question next to an (A) on the IRS intake sheet, then preparer must have advanced certification. Make a note on the Volunteer Checklist.

WHAT IS AN ITIN?

- The IRS issues Individual Taxpayer Identification Numbers
- Nonresidents and others living in the U.S. who file a tax return, but are not eligible for an SSN
- P+P is a Certified Acceptance Agent and staff at the main office can assist with ITIN applications



ITINs must be renewed if they have not been used in the past three tax years! P+P CAA staff can assist with ITIN renewals.

INTAKE PAPERWORK & TAX DOCUMENT REVIEW

- Are all the intake forms filled out completely?
- Does the taxpayer need to file a return?
- Is the return in-scope for VITA and P+P?
- What IRS certification level is needed for preparation?
- Are any documents or pieces of information missing?
- Which financial services and referrals might benefit the customer?

WHO MUST FILE TAXES?

Taxpayers with income
above a certain amount

Taxpayers with special
tax situations

- Income over:
 - \$13,850 for most single filers
 - \$27,700 for most married filers
- Situations like filing as a dependent or having self-employment income have different limits
- Use your resources if you're not sure

WHO SHOULD FILE TAXES?

- Federal or state income tax withheld from income
- Qualifies for federal and state tax refundable credits
- Made estimated tax payments during the year
- Eligible for a renter's or homeowner's refund (Minnesota Form M1PR)



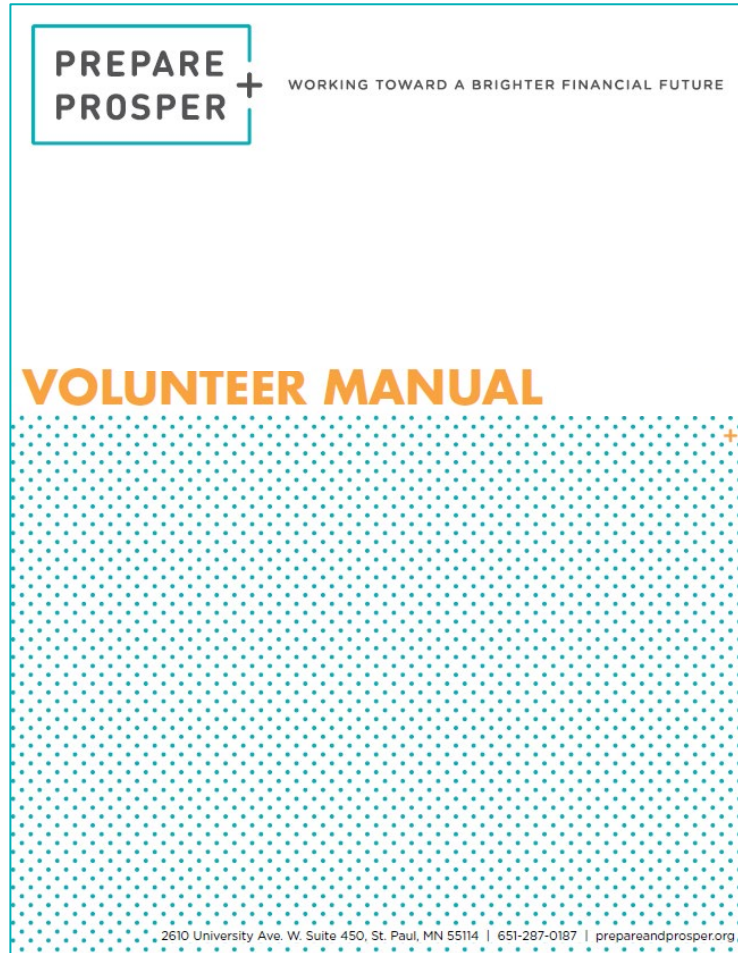
SCOPE OF SERVICE AND CERTIFICATION LEVELS

- Limited types of returns
 - Scope is set by the IRS
 - Detailed scope charts in P+P manual and Pub 4012
- Income limits for P+P
 - \$40,000 or less for an individual filer
 - \$60,000 or less for a family or self-employed taxpayer
- Certain tax topics require advanced certification
 - IRS intake sheet shows level next to each question
 - Transfer the preparation to another volunteer if needed

PREPARER PRIORITIES

- Do a tax interview to get all the information needed to prepare an accurate return
- Provide tax preparation using TaxSlayer software and keep appropriate documentation
- Work with Customer Support Volunteers (CSV) to connect customers to financial services
- Work with Reviewers to provide additional customer information if needed
- Provide respectful and professional service to all customers

FOLLOW ALONG IN YOUR P+P VOLUNTEER TAX MANUAL



DEPENDENCY

PREPARE + PROSPER



TAX BENEFITS FOR CLAIMING A DEPENDENT

- Head of Household filing status
- Child Tax Credit
- Credit for Other Dependents
- Child and Dependent Care Credit
- Earned Income Credit
- Child and Working Family Credits
- American Opportunity and Lifetime Learning Credit
- Minnesota K-12 Education Credit
- Minnesota dependent deduction



CLAIMING DEPENDENTS

- A dependent will be:
a **Qualifying Child** or a **Qualifying Relative**
- Use the IRS intake sheet to determine people a taxpayer may be able to claim
- Generally, the taxpayer will be financially supporting the person claimed

2. List the names below of:

- **everyone** who lived with you last year (other than your spouse)
- **anyone** you supported but did not live with you last year

If additional space is needed check here and list on page 3

Name (first, last) Do not enter your name or spouse's name below	Date of Birth (mm/dd/yy)	Relationship to you (for example: son, daughter, parent, none, etc)	Number of months lived in your home last year	US Citizen (yes/no)	Resident of US, Canada, or Mexico last year (yes/no)	Single or Married as of 12/31/22 (S/M)	Full-time Student last year (yes/no)	Totally and Permanently Disabled (yes/no)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)

To be completed by a Certified Volunteer Preparer				
Is this person a qualifying child/relative of any other person? (yes/no)	Did this person provide more than 50% of his/her own support? (yes,no,n/a)	Did this person have less than \$4,400 of income? (yes,no,n/a)	Did the taxpayer(s) provide more than 50% of support for this person? (yes/no/n/a)	Did the taxpayer(s) pay more than half the cost of maintaining a home for this person? (yes/no)

WHAT IS AN EXEMPTION?

- Many tax laws are built on personal and dependency “exemptions”
- Exemptions changed in tax year 2018
 - Pre-2018: exemptions reduced taxable income for each person on the return
 - Now: exemptions remain part of federal tax law but are set at \$0
- Minnesota dependent exemption tax benefit
 - Reduce Minnesota taxable income by \$4,800
 - Reduce income for calculating Property Tax Refund

YOUNG ADULT TAXPAYER

- Young adults often answer “NO” or “UNSURE” when asked about being a dependent
 - Ask more questions
 - Discuss the rules for being a dependent as part of the interview
- Parents and guardians may be unsure if a child can still be claimed as a dependent
 - Take time to determine how much support the young adult provided for themselves



CLAIMING A QUALIFYING CHILD

- Taxpayer (spouse) on the return cannot be claimed on another tax return
- Person being claimed must
 - Be a U.S. citizen/resident alien/national or a resident of Canada or Mexico
 - Meet the six tests for Qualifying Child





TIE-BREAKER RULES

- Child is a Qualifying Child for more than one person *and taxpayers disagree* about who will claim the child
- IRS will use tie-breaker rules to decide who is entitled to claim the child

If...	Then the child is treated as the qualifying child of the...
Only 1 person is the child's parent...	Parent
Both people are the child's parent...	Custodial parent
Both people are the child's parent and the child lived with each parent the same amount of time during the year...	Parent with higher AGI
None are the child's parent...	Person with the highest AGI

DIVORCED OR SEPARATED PARENTS

- **Custodial parent:** The parent with whom a child has spent the most nights
- **Noncustodial parent:** The parent with whom a child has spent fewer nights
- Custodial parents generally receive the tax benefits for a Qualifying Child
- Custodial parents may authorize a noncustodial parent to claim some tax benefits

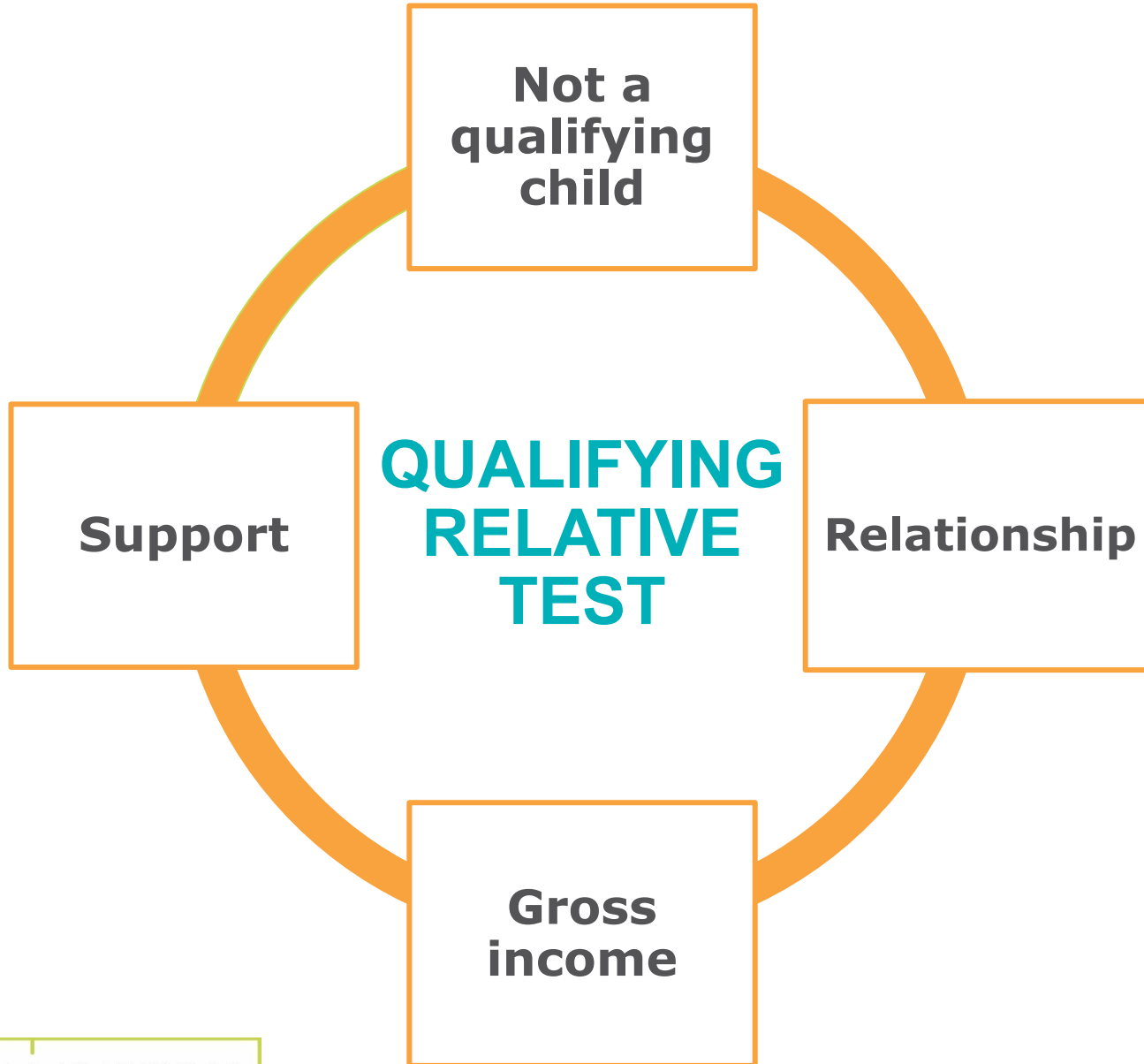
LUNCH BREAK



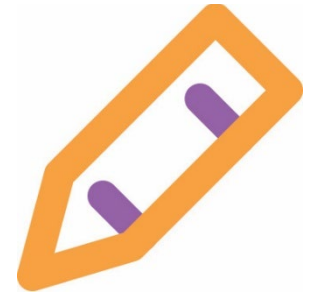
PREPARE + PROSPER

CLAIMING A QUALIFYING RELATIVE

- Taxpayer/spouse on the return cannot be claimed on another tax return
- Taxpayer cannot claim a married person who files a joint return
 - Exception: the married person files only to claim a refund and has no tax liability
- Person being claimed must be U.S. citizen or resident, or a resident of Canada or Mexico
- Person must meet the four tests to be a Qualifying Relative



ACTIVITY: DEPENDENCY QUIZ



OPEN YOUR P+P MANUAL TO PAGE 57



DEPENDENCY QUIZ ANSWERS



1. No
 - Qualifying relative rules; income is too high
2. Yes
 - Meets qualifying relative rules
3. Yes
 - Meets qualifying relative rules
4. Yes
 - Meets qualifying relative rules
5. No
 - Qualifying relative rules; income is too high
6. Hope
 - Qualifying child rules; residency test
7. Mike
 - Qualifying child tie breaker rules; tie goes to the parent
8. Yes
 - Qualifying as a dependent requires filing as a dependent

FILING STATUS



FILING STATUS OPTIONS

Single (S): unmarried or legally separated

Married filing jointly (MFJ): married

Qualifying surviving spouse (QSS): spouse passed away in 2021 or 2022 and taxpayer did not remarry

Married filing separately (MFS): married

Head of Household (HOH): unmarried or considered unmarried

MARITAL STATUS

- Marital status is not the only factor in determining filing status
- Other considerations:
 - Dependents?
 - Supporting others?
 - Recently lost a spouse?

Part II – Marital Status and Household Information

1. As of December 31, 2023, what was your marital status?	<input type="checkbox"/> Never Married <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Legally Separated <input type="checkbox"/> Widowed	(This includes registered domestic partnerships, civil unions, or other formal relationships under state law) a. If Yes, Did you get married in 2023? <input type="checkbox"/> Yes <input type="checkbox"/> No b. Did you live with your spouse during any part of the last six months of 2023? <input type="checkbox"/> Yes <input type="checkbox"/> No Date of final decree _____ Date of separate maintenance decree _____ Year of spouse's death _____
---	---	---

Marital status on the IRS intake sheet is not always the same as filing status.

MARRIAGE

- To file a joint tax return, taxpayers need to be legally married
- Married taxpayers must file using a married filing status (file jointly or separately)
- Cultural marriage or common law marriage without a license is not recognized in Minnesota
 - *Exception:* the couple was legally married in a state or country recognizing cultural or common law marriages prior to moving to Minnesota

MARRIED FILING SEPARATELY

- Married taxpayers may choose to file separately
- This is the least advantageous filing status
 - Tax rate is generally higher than MFJ
 - Not eligible for many credits
- Consider if taxpayer can be “considered unmarried” for Head of Household status
- If the spouse’s Social Security number is not available, the return must be paper filed

INJURED SPOUSE ALLOCATION

- Joint filer option when one spouse owes past-due debt
- Form 8379 allows the “injured spouse” to receive their portion of the federal refund
 - The “injured spouse” is the spouse that does not owe the past-due debt
- MN does not have an injured spouse program



HEAD OF HOUSEHOLD (HOH)

Taxpayer must meet these qualifications:

- Be unmarried or “considered unmarried”

AND

- Pay more than $\frac{1}{2}$ the cost of keeping up a home for the year

AND

- Have a Qualifying Person that lived in the home for more than $\frac{1}{2}$ the year

“CONSIDERED UNMARRIED”

- Married taxpayers can be “considered unmarried” and use the HOH filing status
- Rules to be “considered unmarried”:
 - Will file a separate return
 - Paid over half the cost of keeping up the home
 - Did not live with spouse (last 6 months of the year)
 - Main home for their child, stepchild, or foster child for more than half the year
 - Eligible to claim an exemption for the child

QUALIFYING PERSON FOR HH

Unmarried

- *A Qualifying Child*
 - Lived with the taxpayer more than $\frac{1}{2}$ the year
- A dependent parent
- *A Qualifying Relative* who:
 - Lived with the taxpayer more than $\frac{1}{2}$ the year
 - Is closely related to the taxpayer

“Considered unmarried”

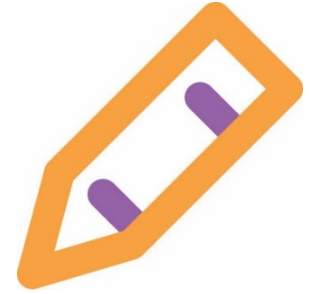
- Child, stepchild, or foster child who:
 - Lived with the taxpayer more than $\frac{1}{2}$ the year
 - Taxpayer qualifies to claim the exemption for the child



FILING STATUS CHANGES

- Filing status is the first data entry in TaxSlayer
- Important to determine filing status BEFORE starting the return
- If the filing status is changed state returns are deleted
 - Information entered for the Minnesota M1 return will be deleted and information need to be re-entered
 - All information entered for Minnesota M1PR return will be deleted and need to be re-entered





ACTIVITY: FILING STATUS QUIZ

OPEN YOUR P+P MANUAL TO PAGE 49



FILING STATUS QUIZ ANSWERS



1. Head of Household
 - Parents are qualifying people when living apart
2. Yes, Married Filing Separately
 - Scott is “considered unmarried” with a qualifying child and Kathy is not with no child
3. No
 - Robert is not a qualifying person for HH; not a Qualifying Relative
4. No
 - Trinity is not a qualify person for HH; not related to Chris
5. No
 - David is not a qualifying person for HH; not related to Mae
6. Yes
 - Amara is a qualifying person for HH; closely related to Abdullah
7. Married Filing Jointly
 - Joint filing permitted in the year of a spouse’s death

REPORTING INCOME

PREPARE + PROSPER



WHAT IS INCOME?

- Income can be received from money, services, investments, or property
- Generally, all income is taxable
 - **Taxable income examples:** wages from a job, payments from a retirement account, and cash payments for self-employed taxpayers are
 - **Nontaxable income examples:** Public benefits (like food support), gifts, and most foster care payments
- Taxable income is reported on Form 1040 and Form M1 to calculate income tax

IDENTIFYING INCOME

Check appropriate box for each question in each section			
Yes	No	Unsure	Part III – Income – Last Year, Did You (or Your Spouse) Receive
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. (B) Wages or Salary? (Form W-2) If yes, how many jobs did you have last year? _____
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. (A) Tip Income?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. (B) Scholarships? (Forms W-2, 1098-T)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. (B) Interest/Dividends from: checking/savings accounts, bonds, CDs, brokerage? (Forms 1099-INT, 1099-DIV)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. (B) Refund of state/local income taxes? (Form 1099-G)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. (B) Alimony income or separation allowance?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. (A) Self-Employment income?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. (A) Cash/check payments for services performed?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9. (A) Income (or loss) from the sale of property?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10. (B) Disability income? (such as Social Security Disability Insurance or Veterans Affairs Compensation and Pensions Act benefits)

IRS Form 13614-C

RENTERS AND HOMEOWNERS ONLY

ⓘ Answer the questions below if you are a renter or homeowner. Stop here if you are not a renter or homeowner.

1. Check boxes below if you or your spouse received any of the following nontaxable sources of income. Do not include income received by your child or any dependents.

- I did not receive any nontaxable sources of income.
- MSA (MN Supplemental Aid)
- SSI (Supplemental Security Income)

P+P Tax Intake

- Taxpayer reports income on the IRS and P+P intake sheets
- Review tax documents and letters
- Use P+P manual and Pub 4012 to enter in TaxSlayer

Be aware of the VITA **certification level** required for different types of income!

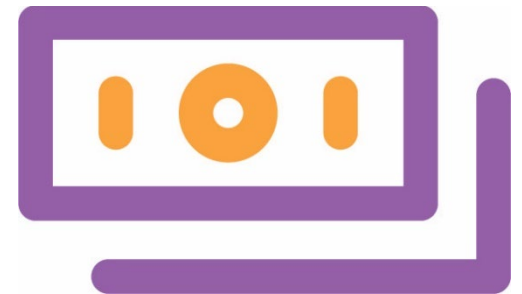
INCOME SOURCE DOCUMENTS

- Almost all income has a source document
- Often issued by employers or financial institutions
- Replacement documents may be available online or requested from the issuing agency
- IRS transcripts are available
 - Collect all tax documents issued to the taxpayer
 - Not available until July



WAGE INCOME

PREPARE + PROSPER



WAGES, SALARIES, AND TIPS

- Income earned as an employee
- Reported on Form W-2
- Employers should send Form W-2 by the end of January
- Taxpayers must have Form W-2 for each job before filing



FORM W-2

22222		a Employee's social security number 123-00-4567		OMB No. 1545-0008				
b Employer identification number (EIN) 41-7777777			1 Wages, tips, other compensation \$ 22,000		2 Federal income tax withheld \$ 2,002			
c Employer's name, address, and ZIP code Snow Day Snow Removal 3579 Odd Avenue Minneapolis, MN 55455			3 Social security wages \$ 22,000		4 Social security tax withheld \$ 1,804			
			5 Medicare wages and tips \$ 22,000		6 Medicare tax withheld \$ 362			
			7 Social security tips 0		8 Allocated tips 0			
d Control number			9		10 Dependent care benefits 0			
e Employee's first name and initial Cassandra Brown		Last name Brown		Suff.		11 Nonqualified plans		12a D \$ 263
2468 Even Street St. Paul, MN 55101		f Employee's address and ZIP code		13 Statutory employee <input type="checkbox"/> Retirement plan <input checked="" type="checkbox"/> Third-party sick pay <input type="checkbox"/>		12b DD \$4,420		12c
				14 Other		12d		
15 State MN	Employer's state ID number 1299999		16 State wages, tips, etc. \$ 22,000	17 State income tax \$1,008	18 Local wages, tips, etc.	19 Local income tax	20 Locality name	

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

Department of the Treasury—Internal Revenue Service

FORM W-2 - BOX 12

Common codes:

- (D) 401(k) contribution deducted from income
- (E) 403(b) contribution deducted from income
- (W) Employer contribution to employee's Health Savings Account (advanced tax topic)

A full list of codes is usually listed on the back of the W2 form.

RETIREMENT INCOME

PREPARE + PROSPER



PENSION AND ANNUITIES FORM 1099-R

<input type="checkbox"/> CORRECTED (if checked)				OMB No. 1545-0119 Form 1099-R		Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.		
PAYER'S name, street address, city or town, state or province, country, and ZIP or foreign postal code KENT STATE BANK FOR MARICOPA MEDICAL SERVICES 401(K) 743 COLQUITT WAY YOUR CITY, STATE ZIP		1 Gross distribution \$ 1,300.00	2a Taxable amount \$ 1,300.00		2b Taxable amount not determined <input type="checkbox"/> Total distribution <input checked="" type="checkbox"/>		Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return. This information is being furnished to the Internal Revenue Service.	
PAYER'S federal identification number 38-2XXXXXX	RECIPIENT'S identification number 259-XX-XXXX	3 Capital gain (included in box 2a) \$	4 Federal income tax withheld \$ 260.00					
RECIPIENT'S name TERESA MARTIN Street address (including apt. no.) 129 PENNINGTON PLACE City or town, state or province, country, and ZIP or foreign postal code YOUR CITY, STATE ZIP		5 Employee contributions /Designated Roth contributions or insurance premiums \$	6 Net unrealized appreciation in employer's securities \$		7 Distribution code(s) <table style="width: 100%; border: none;"> <tr> <td style="text-align: center; width: 50%;">1</td> <td style="text-align: center; width: 50%;"><input type="checkbox"/> IRA/SEP/SIMPLE</td> </tr> </table>		1	<input type="checkbox"/> IRA/SEP/SIMPLE
1	<input type="checkbox"/> IRA/SEP/SIMPLE							
10 Amount allocable to IRR within 5 years \$		8 Other \$ %		9a Your percentage of total distribution %		9b Total employee contributions \$		
11 1st year of desig. Roth contrib.		12 State tax withheld \$		13 State/Payer's state no.		14 State distribution \$		
Account number (see instructions)		15 Local tax withheld \$		16 Name of locality		17 Local distribution \$		

Form **1099-R**

www.irs.gov/form1099r

Department of the Treasury - Internal Revenue Service

TYPES OF RETIREMENT INCOME DISTRIBUTIONS

- Distributions may come from a retirement plan offered by an employer or one the taxpayer opened on their own
- Form 1099-R distribution codes in box 7 will identify the type of distribution
 - Some codes are out of scope for VITA
- Codes allow TaxSlayer to transfer distribution amounts to other parts of the software if needed

TAXABLE AMOUNT NOT DETERMINED

- 1099-R shows Taxable Amount Not Determined and Box 2 is empty
 - This is an advanced certification level topic
 - Taxpayers already paid tax on part of the distribution
 - Requires special calculations to determine taxable amount

Advanced certification required when the taxable amount is not determined.

Yes	No	Unsure	Part III – Income – Last Year, Did You (or Your Spouse) Receive
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. (B) Wages or Salary? (Form W-2) If yes, how many jobs did you have last year?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. (A) Tip Income?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. (B) Scholarships? (Forms W-2, 1098-T)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. (B) Interest/Dividends from: checking/savings accounts, bonds, CDs, brokerage? (Form 1099-INT)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. (B) Refund of state/local income taxes? (Form 1099-G)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. (B) Alimony income or separate maintenance payments?
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. (A) Self-Employment income? (Form 1099-MISC, cash, virtual currency, or other property)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. (A) Cash/check/virtual currency payments, or other property or services for any work
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9. (A) Income (or loss) from the sale or exchange of Stocks, Bonds, Virtual Currency or Real Estate (Form 1099-S, 1099-B)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10. (B) Disability income? (such as payments from insurance, or workers compensation) (Form 1099-R, W-2)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	11. (A) Retirement income or payments from Pensions, Annuities, and or IRA? (Form 1099-R)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12. (B) Unemployment Compensation? (Form 1099G)

EARLY DISTRIBUTION OF RETIREMENT INCOME

- Distributions are intended to come out after the taxpayer reaches retirement age
- Form 1099-R will have an early distribution code if
 - The taxpayer is under 59 ½ years old, and
 - The financial institution has no known exception
- Early distributions are subject to a 10% additional tax
 - Taxpayers may qualify for an exception the additional tax, but the early distribution income is still taxable



If a taxpayer has an early distribution, work with a manager or experienced volunteer to determine if an exception applies to the additional tax. Exceptions are an advanced tax topic.

EXAMPLES: EARLY DISTRIBUTIONS

No exception: basic topic

Rod is 42 years old. He had a major car repair in August and took \$3,000 out of his 401k account to pay for it.

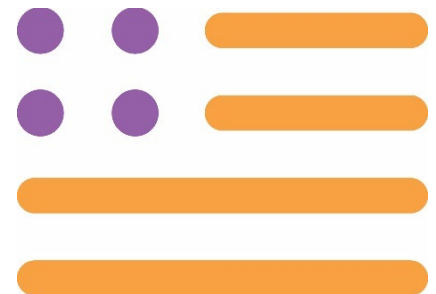
The \$3,000 early distribution is included in Rod's income to figure his income tax. An additional tax \$300 is also added. There is no general hardship exception.

Exception: advanced topic

Cal is 38 years old. He is in grad school and took \$5,100 out of his IRA to pay tuition.

The \$5,100 early distribution is included in Cal's income to figure his income tax. There is no 10% additional tax, because an exception applies for higher education paid for with early IRA distributions.

INCOME FROM THE SOCIAL SECURITY ADMINISTRATION



SOCIAL SECURITY BENEFITS

- Reported on Form SSA-1099
- Benefits may be for:
 - Retirees
 - Survivors (spouse or dependent)
 - Persons with a disability

Form SSA-1099 – SOCIAL SECURITY BENEFIT STATEMENT		
2023 • PART OF YOUR SOCIAL SECURITY BENEFITS SHOWN IN BOX 5 MAY BE TAXABLE INCOME. • SEE THE REVERSE FOR MORE INFORMATION.		
Box 1. Name KELLY BLACKBURN	Box 2. Beneficiary's Social Security Number 251-00-XXXX	
Box 3. Benefits Paid in 2018 \$9,600.00	Box 4. Benefits Repaid to SSA in 2018	Box 5 Net Benefits \$9,600
DESCRIPTION OF AMOUNT IN BOX 3		DESCRIPTION OF AMOUNT IN BOX 4
Paid by check or direct deposit: \$9,024.00		
Medicare Part B premiums deducted from your benefits: \$576.00		
Medicare Prescription Drug premiums (Part D) deducted from your benefits: \$0		
Total Additions:		Box 6. Voluntary Federal Income Tax Withholding
Benefits for 2018: \$9,600		Box 7. Address 902 ALLEN STREET Your City, State Zip
		Box 8. Claim Number (Use this number if you need to contact SSA.)
Draft as of June 21, 2018 - Subject to Change		
Form SSA-1099-SM (6-2018)		DO NOT RETURN THIS FORM TO SSA OR IRS

TAXABLE VS NONTAXABLE RSDI BENEFITS

Nontaxable benefits

- SSA benefits are the only income
 - Unless married filing separately
- Taxable income plus SSA benefits is very low

Taxable benefits

- Taxpayer is MFS and lived with spouse at any time during the tax year
- Taxable income plus half of SSA benefits is above:
 - \$25,000 for single
 - \$32,000 for joint



SOCIAL SECURITY: RSDI VS SSI



- **RSDI** (retirement, survivors, or disability insurance) payments are reported on the federal return
- **SSI** (supplemental security income) is only reported on the Minnesota return for certain credit calculations

RSDI Benefits	SSI Benefits
Reported on Form SSA-1099	No official tax form; may request a letter from the Social Security Administration
Benefit amount based on work history (personal, spouse, or parent)	Maximum benefit amount for a single taxpayer is \$914 in 2023

SOCIAL SECURITY BENEFIT SITUATIONS

- Do not include any benefits paid to the taxpayer's child or other dependent
- Railroad Retirement benefits include a Social Security payment and a retirement plan benefit
 - Forms are different for the Social Security portion, but treated the same for tax purposes
- Lump sum distributions include SSA benefit payments for multiple years
 - Refer to the P+P administrative staff if benefits are taxable; special calculations can be done to minimize tax

SELF-EMPLOYMENT AND SMALL BUSINESS INCOME

PREPARE + PROSPER



SELF-EMPLOYMENT INCOME

- Self-employment income includes people who:
 - Are independent contractors,
 - Do work for cash
 - Freelance
 - Work as consultants
- Most people will report income and expenses



SE income is an **advanced certification topic**. Get the customer to an advanced certified preparer.

P+P SELF-EMPLOYMENT PROGRAM

- Self-employed taxpayers should be referred if:
 - SE income is more than \$10,000
 - Taxpayer has: a daycare, direct sales, inventory, business use of the home, depreciation of assets
- Out-of-scope returns: cab drivers, clergy members, corporations, partnerships, rental income, or businesses with employees



Drivers for Uber or Lyft are in scope if they meet the other SE income guidelines.



UNEMPLOYMENT INCOME



UNEMPLOYMENT INCOME

- Income for taxpayers who are out of work
- Based on a percentage of earned wages prior to unemployment

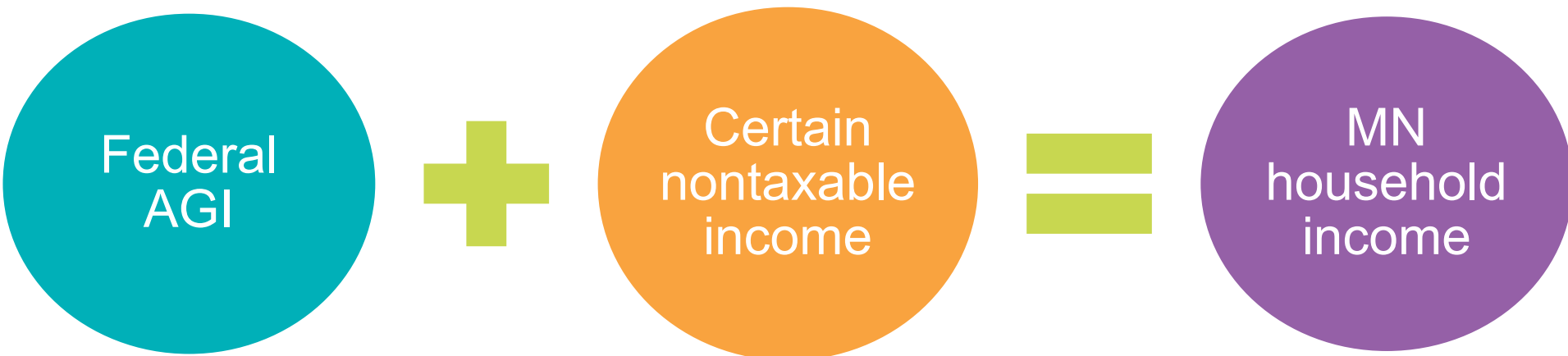
<input type="checkbox"/> VOID		<input type="checkbox"/> CORRECTED				
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. MN Dept. of Employment & Economic 332 MN St., Suite E-200 St. Paul, MN 55101		1 Unemployment compensation \$ 8,500	OMB No. 1545-0120 Form 1099-G			Certain Government Payments
		2 State or local income tax refunds, credits, or offsets \$				
PAYER'S TIN 41-6008888	RECIPIENT'S TIN 222-00-2222	3 Box 2 amount is for tax year	4 Federal income tax withheld \$ 400		Copy 1 For State Tax Department	
RECIPIENT'S name Ramon Aberto Street address (including apt. no.) 2485 Grand Ave. S City or town, state or province, country, and ZIP or foreign postal code Minneapolis, MN 55404		5 RTAA payments \$	6 Taxable grants \$			
		7 Agriculture payments \$	8 Check if box 2 is trade or business income <input type="checkbox"/>			
Account number (see instructions)		9 Market gain \$				
		10a State MN	10b State identification no. 7896541	11 State income tax withheld \$ 75		

NONTAXABLE HOUSEHOLD INCOME



MINNESOTA HOUSEHOLD INCOME

- Nontaxable income must be used to calculate certain Minnesota Credits
 - Renter's Property Tax Refund
 - Homestead Credit Refund for Homeowners



IMPACT OF HOUSEHOLD INCOME

- Property tax credits are based on household income
- Reporting correct income amounts reduces credits, but calculates them correctly
- Minnesota Department of Revenue reviews the income reported
 - Taxpayers may need to return part a refund if it's calculated wrong when they file



NOT HOUSEHOLD INCOME

- Noncash benefits
 - SNAP (food support)
 - Fuel
 - Childcare assistance
- Child support
- Medicaid or medical care
- IRA rollovers
- Life insurance policy payments
- Property tax refunds
- Payments from someone else for the taxpayer's medical care
- Gifts or inheritances
- Dependent's income
- Nontaxable Holocaust settlement payments
- State income tax payments, not reported on federal return

PUBLIC BENEFITS

SSI

GA

MFIP

MSA

- Cash benefits are included in Household Income
- Benefits from the county may be reported on a verification letter
- Taxpayers can request a document from a case management team if needed

EXCEPTION TO A GENERAL RULE:

If the taxpayer knows the benefit amount, report benefits without a source document.

10 MINUTE BREAK



PREPARE + PROSPER

EVEN MORE INCOME

PREPARE + PROSPER



2023 MINNESOTA REBATE

- Minnesota sent rebates to many families in 2023
 - Payments went to low-to-moderate income families
 - Only people who filed their 2021 return in 2022 were eligible
- \$260 per person; maximum payment of \$1,300
- Amount will be reported on Form 1099-MISC
- Payments are taxable on the federal tax return and NOT taxable on the state returns

EVEN MORE TAXABLE INCOME

- Scholarships
- Interest
- Dividends
- Refunds of state taxes
- Alimony
- Capital gains or losses
 - Sale of stocks or bond
 - Sale of a home
- Other income
 - Gambling winnings
 - Cancellation of debt
 - Tribal payments
 - Jury duty pay
 - Settlement payments
 - Prizes and awards
- Shareholder or partnership income
- And more!

EVEN MORE NONTAXABLE INCOME

- Nontaxable scholarship amounts
- Nontaxable contributions to a retirement plan
- For homeowners – income of certain adults living in the home
- Workers' compensation
- HSA deduction
- Reduction in rent received for being a caretaker
- Nontaxable gain on the sale of a home
- Employer-paid dependent care benefits

**ACTIVITY:
ALL THE INCOME**



USE THE ACTIVITY HANDOUT

ADJUSTMENTS AND SUBTRACTIONS



WHAT IS A FEDERAL ADJUSTMENT?

Tax favored accounts, expenses, life events allow taxpayers to reduce income and lower the tax they owe.

Total
income

Adjustments

Adjusted
Gross
Income

MINNESOTA ADJUSTMENTS: SCHEDULE M1M

m1 DEPARTMENT OF REVENUE

Schedule M1M, Income Additions and Subtractions

Complete this schedule to determine line 3 and line 6 of Form M1.

Your First Name and Initial _____ Last Name _____ Your Social Security Number _____

Additions to Income

- 1 Itemized deduction limitation for taxpayers with an adjusted gross income which exceeds \$186,350 (\$93,175 if married filing separate) 1 ■ _____
- 2 Personal exemption phase out for taxpayers with an adjusted gross income that exceeds the applicable threshold 2 ■ _____
- 3 Interest from municipal bonds or other tax-exempt securities included on line 8b of federal Form 1040 3 ■ _____
- 4 Federally tax-exempt dividends or its governmental units included on line 7 of federal Form 1040 4 ■ _____
- 5 Federal bonus depreciation added back to Minnesota taxable income 5 ■ _____
- 6 Federal section 179 expensing added back to Minnesota taxable income 6 ■ _____
- 7 State income taxes passed through to a shareholder of an S corporation 7 ■ _____

Subtractions From Income

- 18 Net interest or mutual fund dividends from U.S. bonds (see instructions) 18 ■ _____
- 19 Education expenses you paid for your qualifying children in grades K-12 (see instructions)
Enter the name and grade of each child on the line below: 19 ■ _____
- 20 If you did not itemize deductions on your federal return and your charitable contributions were more than \$500, see instructions 20 ■ _____
- 21 Subtraction for federal bonus depreciation added back to Minnesota taxable income in 2012 through 2016 (determine from worksheet in the instructions) 21 ■ _____
- 22 Subtraction for federal section 179 expensing added back to Minnesota taxable income in 2012 through 2016 (see instructions) 22 ■ _____

9995

Additions:
Not taxable at the federal level, but taxable to Minnesota.

Subtractions:
Taxable at the federal level, but not taxable to Minnesota.



IRA DEDUCTION

- Contributions to a Traditional IRA
- Roth IRA contributions *do not* qualify
- Maximum deduction is equal to a taxpayer's contribution limit

IRA Contribution Limits

Taxpayers under age 50	Taxpayers age 50+
\$6,500	\$7,500

A taxpayer's taxable compensation is the contribution limit if it is lower than the annual contribution limit listed above.



EXAMPLE: TYRAI'S IRA CONTRIBUTIONS

- Tyrai opened a Traditional IRA at her bank in 2022 to start saving for retirement
- Tyrai contributed \$50 to her IRA every month
- She works fulltime, but her employer doesn't have a retirement account option

Tyrai can take a \$600 adjustment for her contributions.
 $\$600 \text{ adjustment} = \$50 \text{ monthly contributions} \times 12 \text{ months}$



STUDENT LOAN INTEREST DEDUCTION

- Interest paid for the taxpayer, spouse, or a dependent
 - Someone who was the taxpayer's dependent when the loan was obtained also qualifies
- Interest is reported on Form 1098-E or a statement from the lender
- Eligible deduction up to \$2,500
- MFS filing status is not eligible



EXAMPLE:

MAI'S STUDENT LOAN INTEREST

- Mai finished her degree in 2021 and she's making payments on her student loans
- Mai's total 2023 income was wages of \$33,000
- She made payments of \$4,800 and \$2,750 of those payments went toward interest

\$33,000



\$2,500



AGI of
\$30,500



CHARITABLE CONTRIBUTION SUBTRACTION

- Charitable contributions over \$500 for taxpayers not itemizing their deductions
- Contributions include cash contributions and non-cash contributions
- Subtraction equal to 50% of the amount over than \$500

Mary made charitable contributions of \$700.

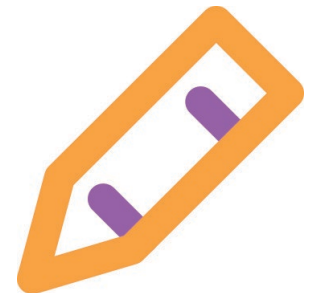
She is taking the standard deduction.

$$(\$700 - \$500) \times 50\% = \$100 \text{ subtraction}$$



K-12 EDUCATION SUBTRACTION

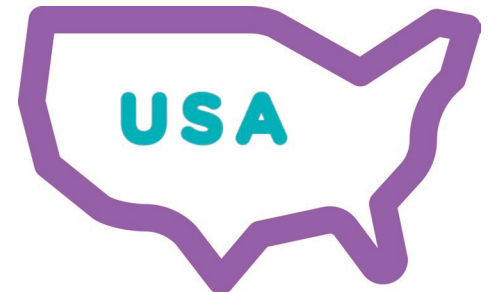
- K-12 Education Credit is more valuable if the taxpayer qualifies
- Must have a qualifying child in grades K-12
- Must have qualifying expenses
 - Ex: required supplies, educational courses, tutoring
- Maximum subtraction is:
 - \$1,625 per child in grades K-6
 - \$2,500 per child in grades 7 - 12





EVEN MORE FEDERAL ADJUSTMENTS

- Educator expenses
- Health Savings Account contributions
- Deductions for self-employed taxpayers
- Alimony paid



2023 MINNESOTA REBATE

- Rebates sent in 2023 are taxable on the federal tax return, but NOT taxable to Minnesota
- Amount received by the taxpayer will need to be subtracted in two places in TaxSlayer
 - Income tax return will require an entry to subtract the full rebate amount from taxable income
 - Property tax return needs a separate entry to subtract the full rebate amount from household income



EVEN MORE MINNESOTA ADDITIONS AND SUBTRACTIONS

Additions

- Interest and dividends on municipal bonds

Subtractions

- Interest on U.S. bonds
- Age 65+ or disabled
- Railroad retirement income
- Income earned on a reservation
- Unreimbursed organ donor expenses
- Military pension or retirement pay
- AmeriCorps education awards
- 529 plan contributions
- Taxable Social Security Benefits
- Taxable public service pensions

TAXABLE INCOME AND TAX



ADJUSTED GROSS INCOME (AGI)

- All taxable income **minus adjustments** but **before deductions**
- Used for many purposes on and off the tax return
 - Starting place for many credit calculations
 - Used by many agencies as a benchmark for a family's income

STANDARD OR ITEMIZED DEDUCTION?

- Deductions are subtracted from AGI to calculate taxable income
- Taxpayers should use the best tax benefit

STANDARD DEDUCTION	ITEMIZED DEDUCTIONS
<ul style="list-style-type: none">• Deduction based on filing status	<ul style="list-style-type: none">• Actual deductible expenses recorded on Schedule A
<ul style="list-style-type: none">• Increased deduction for taxpayers who are blind or age 65+	<ul style="list-style-type: none">• Must itemize if MFS and spouse itemizes

STANDARD DEDUCTION

Filing status	2023
Single	\$13,850
Married filing joint	\$27,700
Married filing separate	\$13,850
Head of household	\$20,800
Qualifying surviving spouse	\$27,700
<i>Different standard deduction amounts are calculated for dependents, taxpayers age 65+, and taxpayers who are blind.</i>	

The Minnesota standard deduction is slightly different in 2023.

ITEMIZED DEDUCTIONS

- Allows taxpayer to reduce taxable income based on specific personal expenses
 - Mortgage interest, personal property tax, high unreimbursed medical expenses, or large charitable donations
- Deductible expenses must be higher than the standard deduction for the taxpayer to benefit
- Qualified expenses are tracked on federal Schedule A or Minnesota Schedule M1SA

HAVE EXPENSES TO ITEMIZE

- IRS intake sheet question about itemized deductions is very general
- Asks if a taxpayer paid:
 - Medical and dental expenses?
 - Mortgage interest?
 - State taxes, real estate taxes, sales taxes, or personal property taxes?
 - For contributions to charitable organizations?
- Many taxpayers will answer yes, but most will not itemize



NEED TO ITEMIZE?

- Compare the taxpayer's standard deduction with their potential itemized deductions
- If itemizing benefits the taxpayer, the return requires advanced tax certification
 - Less than 1% of P+P customers itemize

Example:

Abbie is using the single filing status. She paid mortgage interest of \$4,200, charitable contributions of \$400, personal property taxes of \$100, and state taxes of \$2,300.

Total itemized deductions = \$7,000

Standard deduction = \$13,850

FIGURING INCOME TAX



- Income tax is calculated based on the taxpayer's taxable income
- The tax rate is based on filing status and tax brackets
 - TaxSlayer calculates this automatically

INCOME TAX BRACKETS

Tax year	Tax rate	Single	MFJ or QW	MFS	HH
2023 Federal	10%	Up to \$11,000	Up to \$22,000	Up to \$11,000	Up to \$15,700
	12%	\$11,001 - \$44,725	\$22,001 - \$89,450	\$11,001 - \$44,725	\$15,701 - \$59,850
2023 MN	5.35%	Up to \$30,070	Up to \$43,950	Up to \$21,975	Up to \$37,010
	6.80%	\$30,071 - \$98,760	\$43,951 - \$174,610	\$21,976 - \$87,305	\$37,011 - \$148,730

OTHER TAXES

- **Self-employment tax:** figured based on a self-employed taxpayer's net income from the business
- **Additional tax on IRAs, other qualified retirement plans:** early distributions subject to 10% penalty
- **First-time homebuyer credit repayment:** for taxpayers who received this credit in 2008



INTRODUCTION TO TAXSLAYER

PREPARE + PROSPER



TAXSLAYER SOFTWARE

- Provided by the IRS to VITA sites
- Guides preparers through the process of preparing the return
- Ensures all information that is required for electronic filing is provided



TAXSLAYER ACCOUNTS

- You will have two TaxSlayer accounts
- Practice Lab account
 - Use for practice returns & certification test
- TaxSlayer Pro Online account
 - Use to prepare returns for taxpayers



READY TO DO A TAX RETURN?

- Use the TaxSlayer Practice Lab
- Prepare a simple return together
- Goals of this activity:
 - You access the Practice Lab and know how to navigate in it to start a new return.
 - You get to practice with TaxSlayer early in your volunteer training.
 - You can recognize how tax software supports the tax preparation process.

PREPARE + PROSPER



PRACTICE LAB SETUP

- OPEN YOUR P+P MANUAL TO PAGE 12!
- Move to the other room
- Sign up for a TaxSlayer Practice Lab account



OPEN TAXSLAYER PRACTICE LAB

- Go to: vita.taxslayerpro.com/IRSTraining
- Enter the Practice Lab access password:
TRAINPROWEB
- Sign in with your account and click the “Go to Practice Area” button.
- Don’t have an account? Create one now!
 - Use page 12 in your P+P Manual as a guide
 - Create a username and password
 - Select VITA as the program type
 - Skip the SIDN entry

BEFORE STARTING IN TAXSLAYER

PREPARE + PROSPER



USE CAPS LOCK

- Turn on Caps lock when preparing returns
- Doing data entry in all uppercase text eliminates capitalization errors
- All uppercase text makes it easier for reviewers to look over a return



BEFORE ENTERING DATA

With a real customer

- Review intake sheets thoroughly
- Review the tax forms
- Determine filing status and if dependents will be claimed
- Confirm return is in-scope for VITA and your certification level

Today's practice return

- Use streamlined customer information sheet
- Follow flow along with the instructor to prepare the return

MEET BEN NOLAN

Ben is filing his taxes with Prepare + Prosper for the first time. He brought all the documents he needs.

He's filing a return for **Tax Year 2023.**



RETURN INFO FOR BEN NOLAN

PREPARE + PROSPER

WORKING TOWARD A BRIGHTER FINANCIAL FUTURE

BASIC A PRACTICE RETURN FOR BEN NOLAN USE 2023 TAXSLAYER PRACTICE LAB

Ben is filing with Prepare + Prosper for the first time. He brought all of the documents he needs. Here's what you learn from him during the tax interview:



- Ben has never been married, lives on his own, and doesn't support anyone else financially. He will use the single filing status.
- Ben shared this basic information on his intake paperwork:
 - Date of birth: June 15, 1985
 - Occupation: Customer Service Agent
 - Address: 2610 University Ave W, Apartment 450, St. Paul, MN 55114
 - Phone number: 651-000-1111
- Ben worked at John's Service Agency, and this was his only job. He has Form W-2 for his job and had no other income during the year.
- Ben did not purchase health insurance from the MNsure marketplace.

22222		a Employer's social security number 111-00-3001	OMB No. 1545-0049
b Employer identification number (EIN) 41-2222222		1 Wages, tips, other compensation 16,000	2 Federal income tax withheld 900
c Employer's name, address, and ZIP code John's Service Agency 123 Well Street St Paul, MN 55110		3 Social security wages 16,000	4 Social security tax withheld 992
d Control number		6 Medicare wages and tips 16,000	8 Medicare tax withheld 232
e Employee's first name and initial Ben Nolan		7 Social security tips	9 Allocated tips
Last name 2610 University Ave W, Apt 450 St. Paul, MN 55114		11 Nonqualified plans	10 Dependent care benefits
f Employee's address and ZIP code		13 Status Single	12a
15 State MN		16 State wages, tips, etc. 16,000	17 State income tax 300
18 Other		19 Local wages, tips, etc.	20 Local income tax
21		22	23
24		25	26

Form **W-2** Wage and Tax Statement 2023 Department of the Treasury—Internal Revenue Service
Copy 1—For State, City, or Local Tax Department

PREPARE + PROSPER

LET'S GET STARTED WITH TAXSLAYER

PREPARE + PROSPER



TAXSLAYER OFFICE

The screenshot displays the TaxSlayer Office interface. On the left is a sidebar menu with the following items: Main Menu, Client Status, IRS website, IRS Mailing Addresses, IRS Publications, Instructions, and Fill-In Forms, Release Notes, and VITA/TCE Blog. The top navigation bar shows '2023 Tax Program' and 'Current User: IRS'. A 'Change Tax Year' dropdown menu is open, showing options for '2023' and '2022'. A 'Logout' button with an external link icon is also visible. The main content area features the heading 'Welcome to The Practice Lab' and two buttons: 'Message Center' with a notification badge '2' and 'Rejected Clients'. Below these are two highlighted action boxes: 'Start New Tax Return' (with a 'Select' button) and 'Client Search' (with a 'Select' button').

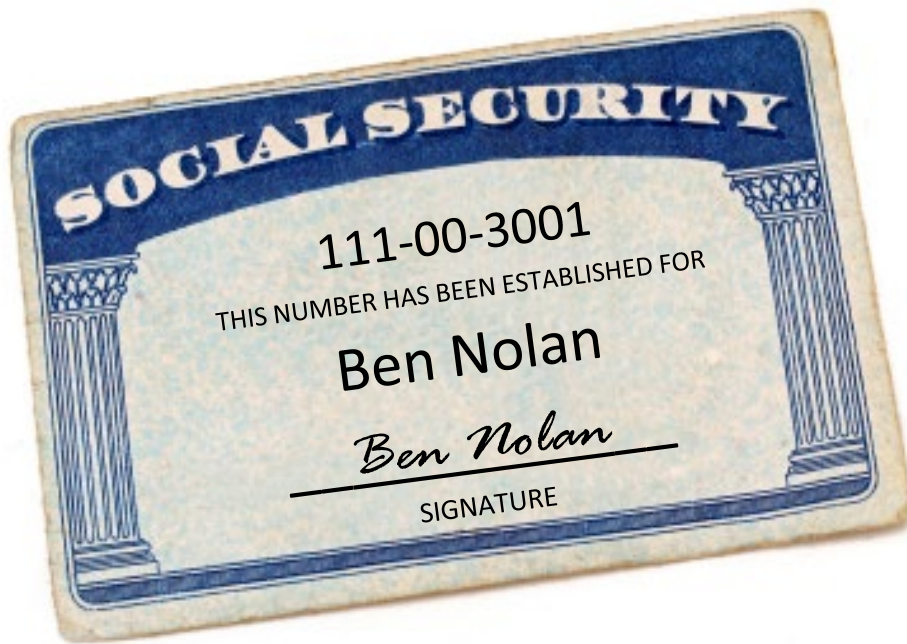
START BEN'S RETURN

- Click Start New Tax Return

The screenshot shows a web interface for a tax practice. At the top, there is a header with 'Current User: IRS', a 'Change Tax Year' dropdown menu, and a 'Logout' button. The dropdown menu is open, showing '2023' and '2022'. Below the header, the main content area is titled 'Welcome to The Practice Lab'. There are two buttons: 'Message Center' with a '2' notification and 'Rejected Clients'. Below these, there are two sections: 'Start New Tax Return' with a 'Select' button and 'Client Search' with a 'Select' button. A green arrow points to the 'Select' button under 'Start New Tax Return'.

ENTER BEN'S SSN

Ben provides his Social Security card to verify his number.

A screenshot of a tax software interface. The window title is "Enter Social Security Number". It contains two input fields for the Social Security Number, each with a "..." placeholder and a "00" separator. The second field contains the number "1111". Below this is a section titled "Available Taxpayer Profiles" with a scrollable list of options: "Basic (No Profile) Create a return without a Taxpayer Profile.", "RETIREMENT", "ITEMIZED DEDUCTIONS", "RENTAL PROPERTY", and "Master Profile" (with a checkmark and "IRS Guidelines: This profile will automatically display"). A "Start Return" button is at the bottom right.

CHOOSE BEN'S FILING STATUS

Ben has never been married, lives on his own, and doesn't support anyone else financially. He will use the single filing status.

What's your filing status?

Single

Married Filing Jointly

Married Filing Separately

Head of Household

Qualifying Widow(er) with Dependent Children

Nonresident Alien

Need help determining your filing status?

FILING STATUS WIZARD

BACK **CONTINUE**

ENTER BEN'S BASIC INFORMATION

Ben shared the following information on his intake paperwork:

- Name: Ben Nolan
- Date of birth: June 15, 1985
- Occupation: Customer Service Agent
- Address: 2610 University Ave W, Apartment 450, St. Paul, MN 55114
- Phone number: 651-000-1111



Form 13614-C (October 2021)		Department of the Treasury - Internal Revenue Service Intake/Interview & Quality Review Sheet		OMB Number 1545-1964		
You will need: <ul style="list-style-type: none">• Tax Information such as Forms W-2, 1099, 1098, 1095.• Social security cards or ITIN letters for all persons on your tax return.• Picture ID (such as valid driver's license) for you and your spouse.		Please complete pages 1-4 of this form. <ul style="list-style-type: none">• You are responsible for the information on your return. Please provide complete and accurate information.• If you have questions, please ask the IRS-certified volunteer preparer. <p>Volunteers are trained to provide high quality service and uphold the highest ethical standards. To report unethical behavior to the IRS, email us at wi.voltax@irs.gov</p>				
Part I - Your Personal Information (If you are filing a joint return, enter your names in the same order as last year's return)						
1. Your first name Ben		M.I. Nolan	Last name Nolan		Best contact number 651-000-1111	Are you a U.S. citizen? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
2. Your spouse's first name		M.I.	Last name		Best contact number	Is your spouse a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No
3. Mailing address 2610 University Ave		Apt # 450	City St. Paul		State MN	ZIP code 55114
4. Your Date of Birth June 15, 1985	5. Your job title Customer Service Agent		6. Last year, were you: b. Totally and permanently disabled <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		a. Full-time student <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
7. Your spouse's Date of Birth	8. Your spouse's job title		9. Last year, was your spouse: b. Totally and permanently disabled <input type="checkbox"/> Yes <input type="checkbox"/> No		a. Full-time student <input type="checkbox"/> Yes <input type="checkbox"/> No c. Legally blind <input type="checkbox"/> Yes <input type="checkbox"/> No	
10. Can anyone claim you or your spouse as a dependent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Unsure						
11. Have you, your spouse, or dependents been a victim of tax related identity theft or been issued an Identity Protection PIN? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No						
12. Provide an email address (optional) (this email address will not be used for contacts from the Internal Revenue Service)						

SKIP THE MN ELECTION CAMPAIGN FUND

- Ben doesn't want to contribute.
- Click "Continue" without making a selection or choose "No Contribution" from the dropdown.

Minnesota Return

[CONTINUE](#)

You can choose to designate \$5 per taxpayer to the State Elections Campaign below. This designation does NOT reduce your refund or increase your tax.

If you would like to designate \$5 to the State Election Campaign, select your party of choice. If you choose the General Campaign fund, the \$5 will be distributed among the candidates of all major parties listed.

--Select--

[CONTINUE](#)

DEPENDENTS OR QUALIFYING PERSON(S)

- Ben does not have any dependents
- Select “No” and then “Continue”

Dependents or Qualifying Person(s)

[BACK](#) [CONTINUE](#)

Individuals who rely on you for your support and reside in your house generally qualify for dependent tax exemptions. However, there are situations when a child's exemption status is more complicated. The IRS has special rules for these situations.

Do you have any dependents or qualifying person(s) to claim on your return?

Yes

No

[BACK](#) [CONTINUE](#)

TAXSLAYER NAVIGATION MENU

- Use the left-hand navigation menu to move through the return efficiently
- Menu may collapse to save screen space
 - Hover over the icons on the left side of the screen
 - Use the Pin icon to keep the left menu visible

PREPARE + PROSPER


The screenshot shows the 'Practice Lab' interface. At the top, there is a dark blue header with the text 'Practice Lab' and a hamburger menu icon. Below the header is a 'Form Finder' section with a search input field containing the placeholder text 'Enter the form number...'. The main navigation menu is a vertical list of items, each with an icon and text. The items are: 'Basic Information' (with a document icon), 'Federal Section' (with a building icon), 'Income' (with a blue underline), 'Deductions', 'Other Taxes', 'Payments & Estimates', 'Miscellaneous Forms', 'COVID-19 Relief', 'Health Insurance' (with a person icon), 'State Section' (with a location pin icon), 'Summary/Print' (with a printer icon), 'E-file' (with a paper plane icon), and '2021 Amended Return' (with a document icon).

BEN'S INCOME

- Ben worked at John's Service Agency, and this was his only job.
- He has Form W-2 for his job and had no other income during the year.

Form Finder

Enter the form number...

 Basic Information

 **Federal Section**

Income

Deductions

Other Taxes

Payments & Estimates

Miscellaneous Forms

 Health Insurance

Income

Form W-2

Wage and Tax Statement

BEGIN

Form 1099-G Box 2

State or local income tax refunds, credits, or offsets

BEGIN

Schedule B - Forms 1099-INT, DIV, OID

Interest income, dividends, and distributions

BEGIN

Form 1099-R, RRB, SSA

Distributions from pensions, annuities, retirement, IRAs, social security, etc.

BEGIN

ENTER BEN'S FORM W-2

22222		a Employee's social security number 111-00-3001		OMB No. 1545-0008		
b Employer identification number (EIN) 41-2222222		1 Wages, tips, other compensation 16,000		2 Federal income tax withheld 900		
c Employer's name, address, and ZIP code John's Service Agency 123 Well Street St Paul, MN 55110		3 Social security wages 16,000		4 Social security tax withheld 992		
		5 Medicare wages and tips 16,000		6 Medicare tax withheld 232		
		7 Social security tips		8 Allocated tips		
d Control number		9		10 Dependent care benefits		
e Employee's first name and initial Ben Nolan		Last name Nolan		Suff.		
2610 University Ave W, Apt 450 St. Paul, MN 55114		11 Nonqualified plans		12a		
		13 Statutory employee <input type="checkbox"/> Retirement plan <input type="checkbox"/> Third-party sick pay <input type="checkbox"/>		12b		
		14 Other		12c		
f Employee's address and ZIP code				12d		
15 State MN	Employer's state ID number 88888888	16 State wages, tips, etc. 16,000	17 State income tax 300	18 Local wages, tips, etc.	19 Local income tax	20 Locality name

NAVIGATE TO HEALTH INSURANCE

PREPARE + PROSPER

The screenshot shows the 'Practice Lab' mobile application interface. At the top, there is a blue header with the text 'Practice Lab' and a hamburger menu icon. Below the header is a 'Form Finder' section with a search input field containing the placeholder text 'Enter the form number...'. A navigation menu is displayed below the search field, listing various categories. The 'Health Insurance' option is highlighted with an orange border. The menu items are: Basic Information, Federal Section (with a sub-menu), State Section, Summary/Print, E-file, and 2021 Amended Return. The sub-menu under 'Federal Section' includes: Income, Deductions, Other Taxes, Payments & Estimates, Miscellaneous Forms, and COVID-19 Relief.

Practice Lab

Form Finder

Enter the form number...

Basic Information

Federal Section

Income

Deductions

Other Taxes

Payments & Estimates

Miscellaneous Forms

COVID-19 Relief

Health Insurance

State Section

Summary/Print

E-file

2021 Amended Return

REPORT BEN'S HEALTH INSURANCE SITUATION

Ben did not purchase health insurance from the MNsure marketplace.

Affordable Care Act Insurance Plans

BACK

CONTINUE

Reported on Form 1095-A

Did you, your spouse, or a dependent have insurance under the Affordable Care Act?*

If so, select Yes – you must report Form 1095-A for the IRS to accept your return. If you did not have an Affordable Care Act insurance plan, select No.


Yes

No




CONFIRM BEN'S MN RETURN

Ben will file a state return and no special situations apply, and TaxSlayer transfers all the information needed for the Minnesota return.

State Return

 If you need to change your state residency status just delete the current return and start again. State forms differ by the type of residency you select.

[+ Add Another State Return](#)

State	Return Type				
Minnesota	Resident	Property Tax Refund			

[CONTINUE](#)

VIEW BEN'S RETURN SUMMARY

Tax Return Summary

[View/Print Return](#) | [Prior Year Comparison](#)

REASONS FOR NO EARNED INCOME CREDIT (EIC)

[There are No Qualifying Children Listed.](#)
[Your Earned Income is Greater than the Earned Income Tax Credit Limits.](#)
Your Adjusted Gross Income is Greater than the Earned Income Tax Credit Limits.
[Your Earned Income + Combat Pay is Greater than the EITC Limits.](#)

BACK

Last Checkpoint

CONTINUE

Summary View

1040 View

1040 [show details](#)

Schedule 1 – Part I Additional Income [show details](#) \$0.00

Schedule 1 – Part II Adjustments to Income [show details](#) \$0

[View/Print Return](#) | [Prior Year Comparison](#)

REASONS FOR NO EARNED INCOME CREDIT (EIC)

[There are No Qualifying Children Listed.](#)
[Your Earned Income is Greater than the Earned Income Tax Credit Limits.](#)
Your Adjusted Gross Income is Greater than the Earned Income Tax Credit Limits.
[Your Earned Income + Combat Pay is Greater than the EITC Limits.](#)

CONTINUE

Form 1040 page: [1](#) [2](#) [3](#) [4](#)

Summary View

1040 View

Form **1040** Department of the Treasury—Internal Revenue Service (99)
U.S. Individual Income Tax Return OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

Filing Status Single Married filing jointly Married filing separately (MFS) Head of household (HOH) Qualifying widow(er) (QW)
Check only one box. If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent ▶

Your first name and middle initial BEN	Last name NOLAN	Age: 35	Your social security number 555 00 3001
--	---------------------------	---------	---

PREPARE + PROSPER

PRINT A PDF OF BEN'S RETURN

Print Results

Your return is ready to be printed. Please click the button below in order to view/print your 2021 Tax Return.

Direct Deposit information will be printed on your return once it has been accepted by the taxing authority, if applicable.

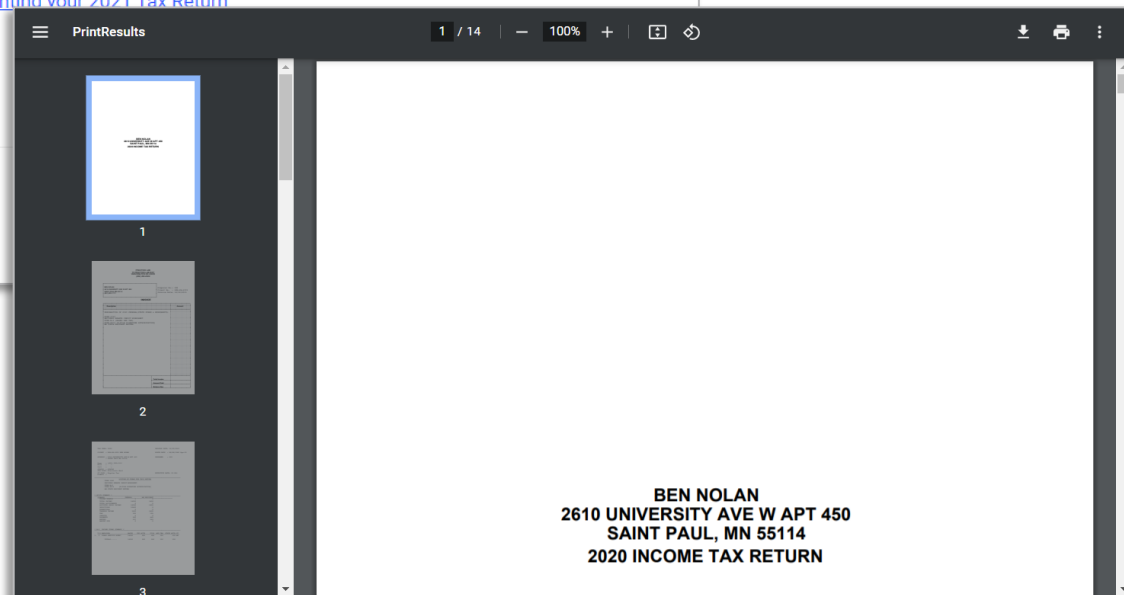


Print your 2021 Tax Return

[Alternate Method for viewing/printing your 2021 Tax Return](#)

Adobe Acrobat Reader is required to view/print your 2021 Tax Return.

- [Download the latest version of the free Adobe Reader.](#)



PREPARE + PROSPER

START THE E-FILE SECTION OF BEN'S RETURN

The next section of the return is the E-file Section. We'll cover these details in the Basic E training!

The screenshot displays a software interface for a tax return. On the left is a dark blue sidebar with the text 'Practice Lab' and a back arrow. Below this are menu items: 'Form Finder' with a search box containing 'Enter the form number...', 'Basic Information', 'Federal Section', 'Health Insurance', 'State Section', 'Summary/Print', 'E-file', and '2021 Amended Return'. The main content area is titled 'Return Details' and includes the instruction 'Determine how the taxpayer wants to pay their taxes due or receive their refund.' Below this is a progress bar with six steps: 'Return Details' (selected), 'Fee Summary', 'Taxpayer Consent', 'Custom Questions', 'Custom Credits', and 'Submission Page'. Under the progress bar are two input fields: 'ERO*' with a dropdown menu showing 'Practice Lab', and 'EFIN*' with a text box containing '369258'. At the bottom, the section 'Federal return' asks 'How would the client like to send their tax return?'.

FINISHING A RETURN

PREPARE + PROSPER



VIEW & PRINT THE RETURN

Tax Return Summary

[View/Print Return](#) | [Prior Year Co](#)

Visit the Summary/Print section.

REASONS FOR NO EARNED INCOME CREDIT (EIC)

[There are No Qualifying Children Listed.](#)
[Your Earned Income is Greater than the Earned Income Tax Credit Limits.](#)
Your Adjusted Gross Income is Greater than the Earned Income Tax Credit Limits.
[Your Earned Income + Combat Pay is Greater than the EIC Limits.](#)


Print Results

Your return is ready to be printed. Please click the button below in order to view/print your 2020 Tax Return.
Direct Deposit information will be printed on your return once it has been accepted by the taxing authority, if applica

Print the return to a PDF.

[BACK](#) [Last Checkpoint](#)

Form 1040 page: [1](#) [2](#) [3](#) [4](#)

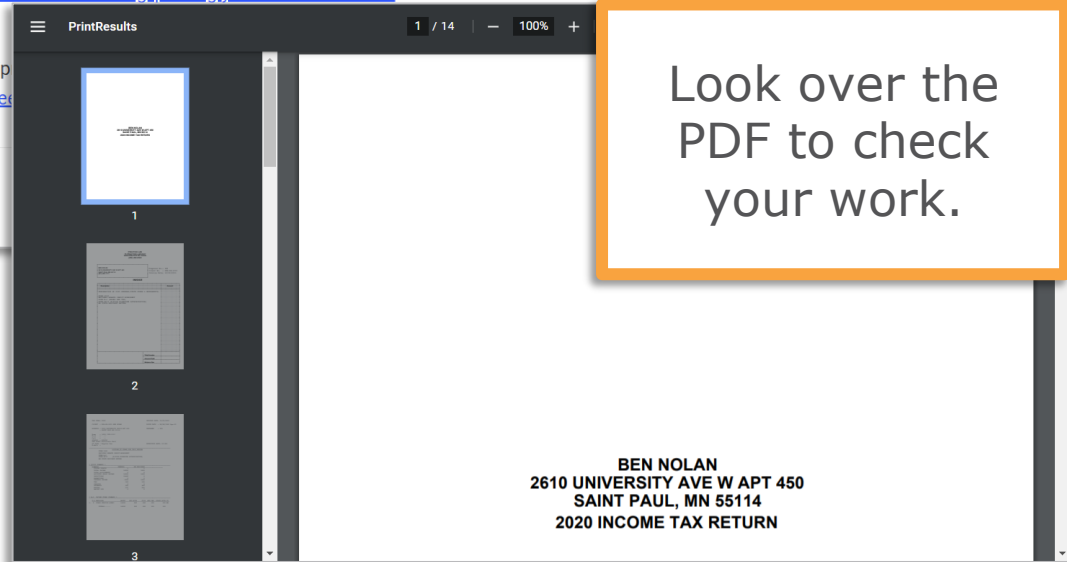
 [Print your 2020 Tax Return](#)

[Alternate Method for viewing/printing your 2020 Tax Return](#)

Look over the PDF to check your work.

Form **1040** Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return
Filing Status Single Married filing jointly
Check only one box. If you checked the MFS box, enter the person is a child but not your dependent.
Your first name and middle initial
BEN

Adobe Acrobat Reader is required to view/print your return.
• [Download the latest version of the free software.](#)



VALIDATION ERRORS

- TaxSlayer automatically checks a few things while completing a return
- Most validation errors must be resolved before a form can be saved
- Some validation errors, such as a missing form, will appear after the summary screen
- Resolve errors before sending for review



SAMPLE VALIDATION ERRORS

Errors Concerning Your Federal Return



The following errors concerning your Federal return were found.

Errors in red must be corrected.

Our records indicate the Health Insurance section is incomplete. Select Visit to correct this information.

Visit

Review yellow warnings. If it is accurate for the return situation, move on.

Warnings Concerning Your Federal Return



There may be an error on your federal return

Please take a moment to review the following before you continue

You indicated that you paid taxes to MN on your W-2, but you are not filing a MN state return. To add a state return, select the button below and follow the instructions to add your state return.

ADD STATE RETURN(S)

BACK

CONTINUE

STATE VALIDATION ERRORS

State Validation Errors

The following state returns will not be sent electronically at this time due to the errors listed below. You may still process and e-file any other returns you have prepared. However, the returns listed below will NOT be included. If you are able to fix the problem, please select the 'Make Corrections' button below. Once you have corrected the error, you can re-submit your return through the Efile Section.

If the problems indicated are ones that cannot be corrected, you will need to print your state return forms and you can print your state return(s) by clicking "View Return Summary" from the 1040 Main Menu.

Minnesota

* M1PR is not required to be filed if the Total Refund is Zero. Please remove the M1PR and file the M1 ONLY.

Minnesota

* Filing as a Renter but No Rent Information was entered.

Minnesota

* Filing as a Mobile Home Owner but neither

Minnesota

Form CRP or PROP Statement was entered.

MAKE CORRECTIONS

CONTINUE

PREPARE + PROSPER

Important to correct! State returns cannot be filed unless corrections are made.

Button does not move to the error. Visit the section using the left-hand navigation menu.

E-FILE SECTION

- E-file section is the final section of TaxSlayer
- Track important details about sending the return
- P+P only requires some of these sections

Practice Lab

Form Finder

- Basic Information
- Federal Section
- Health Insurance
- State Section
- Summary/Print
- E-file**
- 2020 Amended Return

Return Details

Determine how the taxpayer wants to pay their taxes due or receive their refund.

Return Details Fee Summary Bank Account State ID License Taxpayer Consent Custom Questions Custom Credits Submission Page

○ — ~~●~~ — ● — ~~●~~ — ● — ● — ~~●~~ — ○

ERO * **EFIN ***

Practice Lab 369258

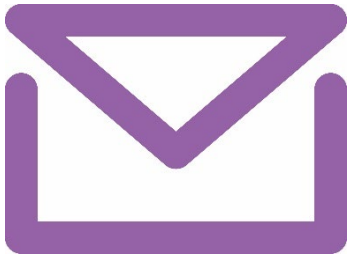
Federal return

How would the client like to send their tax return?



RETURN TYPES

RETURN TYPE – HOW TO SEND



Paper file: Sending the return by mail. Longer processing times.



E-file: Sending the return electronically to the IRS. Quicker processing times.

RETURN TYPE – REFUND/PAYMENT

Direct Deposit

Refund goes directly to a bank account

Direct Debit

Balance due is directly withdrawn from an account

Paper check

Refund comes as a check in the mail

Mail a payment

Balance due is paid later via mail or electronic means

ENTERING RETURN TYPES

- Final return type is a combination of:
 - How the return will be transmitted
 - How the taxpayer will get a refund or pay a balance
- Set a return type for each return the taxpayer has:
 - Federal
 - MN state
 - MN-M1PR

Federal return
How would the client like to send their tax return?

Federal refund - \$6,484 *

E-file: Direct Deposit ▾

Only transmit the state return(s)

State return
How would the client like to send their tax return?

MN state refund - \$1,886 * **MNM1PR state refund - \$1,932 ***

E-file: Direct Deposit ▾ E-file: Direct Deposit ▾



REFUND & BALANCE DUE OPTIONS

REFUND OPTIONS

1. Direct deposit
2. Split the refund
3. Purchase U.S. savings bonds
4. Receive a paper check
5. Apply it to 2024 taxes

DIRECT DEPOSIT AND PAYMENT INFORMATION

If you are getting a refund, how do you want to receive it?

- I want my refunds deposited in my savings or checking account.
 - I have my account information with me.
- I need a new bank account or prepaid card for my refunds.
- I want to split my federal refund or purchase a U.S. Savings Bond.
- I want to receive a check in the mail.


If you have a balance due, how do you want to make a tax payment?

- I need more information so I can pay later.
- I want the payment to come out of my checking or savings account.

Save + Win!
Save your refund
and enter to
win \$100!

DIRECT DEPOSIT DOCUMENTATION

- Documentation for routing and account numbers
 - Best practice: Have a document showing the routing and account number
 - Alternate option: Write numbers on page 4 of the P+P Tax Intake sheet
- Incorrect information can delay refunds by several weeks!



STOP HERE! THIS SECTION IS FOR TAX PREPARER USE!

Refund Allocations - State refunds will be deposited into Bank Account 1.

Bank Account 1 Amount \$ _____ Refund Notes: _____

Same account for all refunds _____

Bank Account 2 Amount \$ _____ _____

Bank Account Documentation

Not documented; paper check requested or no refund.

Printed document with account information like a voided check or account statement *(included with paperwork for review and do not write below).*

No printed documentation, but customer has information and wrote it below.

Account 1 Routing number: _____ Account 1 type

Account 1 Account number: _____ Savings account

Account 2 Routing number: _____ Checking account

Account 2 Account number: _____ Savings account

Checking account

ENTERING DIRECT DEPOSIT

Bank Accounts

Enter the taxpayer's bank account information for the account(s) they want the refund deposited into.

Bank Account 1
^

Bank Account Type *

Checking

Savings

Bank Name

Deposit Amount *

Routing Number *

Bank Account Number *

Confirm Routing Number *

Confirm Bank Account Number *

PULL REFUND

- Indicate the account type
- Entering a bank name is not required
- Minnesota refunds go to the first account listed
- Savings bond entry is below the bank account entry

FILING WITH A BALANCE DUE

- Deadline for filing a return and paying a balance due is April 15, 2024
- Should file the return by the deadline even if unable to pay full balance
 - Avoid a failure-to-file penalty
 - Making a partial payment reduces interest and the failure-to-pay penalty



BALANCE DUE OPTIONS

Full or partial payments

- Direct debit
- Pay online
- Mail in a payment
 - Check or money order
 - Send with a payment voucher

Alternative options

- Set up a payment plan
- Consult with a Low Income Taxpayer Clinic for help with:
 - Options on a large balance
 - Balances causing a financial hardship

DIRECT DEBIT BASICS

- Direct debit can be a good option!
 - Easy to set up when filing
 - Funds come out of an account directly
 - Payment date can be set any time before April 15th
- Direct debit can be a challenging option!
 - Funds may come out when an account balance is low
 - Payment can happen at an unexpected time
 - May cause overdraft fees or inability to pay other important expenses on time





FINAL E-FILE SECTION STEPS

ENTERING CONSENTS

- P+P Permission to Use Your Information section from P+P tax intake sheet
 - Remember: returns cannot be e-filed if a taxpayer wishes to decline one of the P+P consents
- IRS intake sheet global carryforward consent
 - This can be declined, and the return can be e-filed

Form 15080 (October 2023)	Department of the Treasury - Internal Revenue Service Consent to Disclose Tax Return Information VITA/TCE Tax Preparation Sites
<p>Federal Disclosure: Federal law requires this consent form be provided to you. Unless authorized by law, we cannot disclose information to third parties for purposes other than the preparation and filing of your tax return without your consent to the disclosure of your tax return information, Federal law may not protect your tax return information from further use or distribution.</p> <p>You are not required to complete this form to engage our tax return preparation services. If we obtain your consent to the disclosure of your tax return information, your consent will not be valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature.</p> <p>Terms: Global Carry Forward of data allows TaxSlayer LLC, the provider of the VITA/TCE tax software, to make your tax return information available to ANY volunteer site participating in the IRS's VITA/TCE program that you select to use in the next filing season. This means you will be able to visit any volunteer site using TaxSlayer and your tax return will populate with your current year data, regardless of where you filed your tax return this year.</p>	<p style="text-align: center;">PERMISSION TO USE YOUR INFORMATION</p> <p>Review the Prepare + Prosper (P+P) Permission to Use Your Information handout and the consents below.</p> <p><i>If you choose "no" for any of these consents, P+P cannot e-file your tax return, and you will receive paper copies to sign and mail.</i></p> <ul style="list-style-type: none"> • P+P may keep an electronic copy of my tax return for up to 6 years. <input type="checkbox"/> Yes <input type="checkbox"/> No • P+P may use anonymous data containing tax return dollar amounts for marketing, fundraising, or other non-fundraising activity. This allows us to count you in our statistics when we apply for funding or share data with our partners. We do not use personally identifiable information. <input type="checkbox"/> Yes <input type="checkbox"/> No • P+P may disclose my tax return information to TaxSlayer (our tax preparation software) to e-file my tax return, and TaxSlayer may disclose my tax return information to P+P for follow-up. <input type="checkbox"/> Yes <input type="checkbox"/> No <p>Taxpayer signature _____ Date _____</p>

ENTERING CUSTOM QUESTIONS

Custom Questions

Answer any custom questions set up by your office.

Return Details Fee Summary Bank Account State ID License Taxpayer Consent **Custom Questions** Custom Credits Submission Page

10. REQUIRED A: What do you consider yourself? *

White, Non-Hispanic

11. REQUIRED B: What language do you primarily speak at home? *

English

12. REQUIRED C: Are you or a member of your household considered a person with a disability? *

Yes

13. REQUIRED D: What is your gender? *

Female

14. REQUIRED E: Enter email provided in the RETURN DETAILS section in the e-file section of TaxSlaye

I entered it!

15. REQUIRED F: Does the taxpayer want to receive text messages from Prepare + Prosper? *

Yes

16. REQUIRED G: Did the taxpayer put all or part of a refund into a savings account or purchase U.S. s

Yes

- Answers come from page 1 of the P+P tax intake sheet
- Only enter questions marked **REQUIRED**

TAXPAYER SURVEY

A. How do you identify?

- African
- African American or Black
- American Indian or Alaskan Native
- Asian or Pacific Islander
- Hispanic or Latino
- Middle Eastern/North African
- White, Non-Hispanic
- Multiracial
- Not listed above, write in: _____

B. Are you or a member of your household considered a person with a disability?

- Yes
- No

C. What language do you primarily speak at home?

- English
- Spanish
- Somali
- Oromo
- Amharic
- Not listed above, write in: _____
- American Sign Language
- Hmong
- Vietnamese
- Karen
- Russian

D. What is your gender?

- Female
- Male
- Nonbinary
- Not listed above, write in: _____

SUBMISSION PAGE

PAPER FILE COPY

Share tax documents
Choose how to share tax documents with the client electronically

Receipt

Return Status Tag(s)
Select the tags below to sort returns from within the client list based on the predefined criteria below.

Saver SE Clinic Power of Attorney (POA)

Spanish ITIN application - paper return DONE-Paper return

[View all return tags](#)

Return review status

Transmit Return
E-file the completed tax return

Select one:

Mark tax return ready for review

Mark tax return as complete

- Skip most sections on this page
- Use the customized Return Tags when appropriate for the return
- After preparation mark the return “Ready for Review”

EXTRA NOTES ABOUT TAXSLAYER

PREPARE + PROSPER



CARRY FORWARD DATA

- Available for returning customers
- Copies basic data from previous year to the current year return
- Streamlines tax preparation with less data entry

Pull Data To Current Return

TaxSlayer Pro will automatically transfer your name, address and filing status from last year's return when you start this year's return. Please review the additional information below before pulling it forward to your current return. Uncheck any item(s) that you do not wish to pull forward. When you are done, choose 'Continue to Next Step' at the bottom of the page.

Please review your information below and uncheck any item(s) that you do not wish to import to this year's return.

Here Are the Items We Will Pull Forward

Select All Available Toggle all details ✕

Dependents Close Details ^

PULL ITEM?	SSN	FIRST	LAST
<input checked="" type="checkbox"/>	111-00-0001	Samantha	Bennet

TAXSLAYER STICKY NOTE

- Put most notes directly on the intake paperwork
- TaxSlayer notes are helpful for situations that cross over between tax years
- Make sure to add the date to notes

Add a new note

important!
Add the date and information to keep with the return.

Note Name
important!

Text for this note
Add the date and information to keep with the return.

Last Updated:

Color
Yellow Light Blue Green Red

CANCEL **SAVE**

TAXSLAYER RESOURCES

- P+P volunteer manual
 - Pages 20-37
 - Throughout for specific tax topics
- Publication 4012
 - Tab O
 - Throughout for specific tax topics
- TaxSlayer search menu
- Managers
- Other volunteers





MORE TAXSLAYER PRACTICE

- Software Lab
 - Final required part of training for new volunteers
 - Several sample returns and an answer key
- Practice on your own
 - Be creative! Make up your own taxpayer scenarios.
 - TaxSlayer Practice Lab has scenarios available for download to help you practice.

DAY 2 – EXPRESS TAX PREPARER TRAINING

TAX YEAR 2023

PREPARE + PROSPER



**GROUP ACTIVITY:
DEAR IRIS REVIEW**



**USE SCENARIO SHEETS WITH
YOUR GROUP**

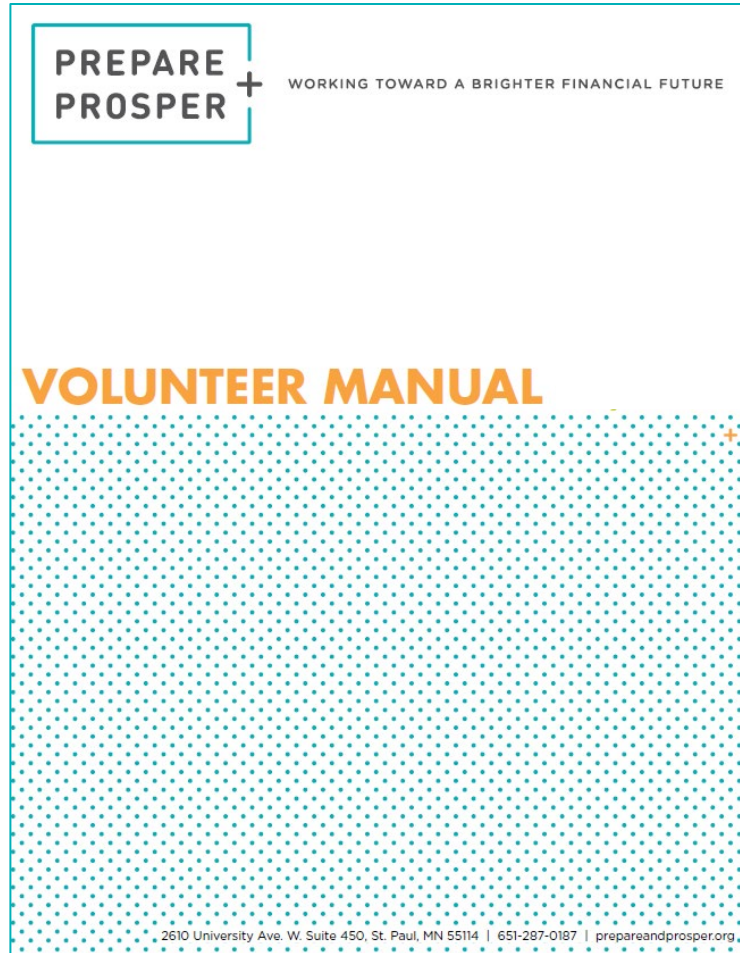
TAX MANUAL UPDATE ALERT!

- The tax day deadline listed in the manual is wrong!
- Cross out April 17, 2024, and **replace with April 15, 2024**, on these pages:
 - Page 34 (first paragraph)
 - Page 94 (under Contribution to an HSA)
 - Page 97 (first paragraph under intro box)
 - Page 111 (first paragraph under intro box)
 - Page 111 (in the callout box)
 - Page 181 (under prior-year refund expiration)

WHILE WE'RE FIXING THINGS...

- Page 14: Identity and SSN/ITIN Verification
 - There are **rare situations when a taxpayer does not need to show photo ID**, these exceptions will always be made by a manager
- Page 17: final entry in scope chart
 - Change page citation from 183 to **page 181**
- Page 71: SSI column, payment amount entry
 - Change page citation from 166 to **page 165**

REMINDER: FOLLOW ALONG!



CREDITS AND PAYMENTS



WHAT ARE TAX CREDITS?

- Credits provide tax benefits for certain life situations or expenses
- Two types of credits
 - **Nonrefundable:** can be used to pay income tax
 - **Refundable:** can be used to pay income tax or other taxes, and the taxpayer receives any amount greater than tax

PAYMENTS

- Refundable tax credits are considered payments
- Income tax withheld
- 2023 estimated tax payments and refunds applied from a 2022 return to 2023 taxes



TAX WITHHOLDING

- Employees often pay taxes by withholding a portion of their pay
- Amounts go directly to the IRS and state department of revenue
- Withholding is based on:
 - The employee's Form W-4 given to the employer
 - The income amount each pay period
- Form W-4 guides employers to withhold taxes matching the expected tax an employee will owe on annual income

TAX WITHHOLDING CONSIDERATIONS

- **Update Form W-4:** Life events may change employee tax situations and withholding must be adjusted
- **No tax withheld:** Can create a large balance due if income is high enough to owe taxes
- **Multiple jobs:** Can complicate the withholding calculation; employers withhold based only on the income from their company



Taxpayers can use the IRS withholding estimator throughout the year to better predict their withholding.

IDENTIFYING AND REPORTING PAYMENTS & CREDITS

- Having dependents often qualifies people for credits
- IRS and P+P intake sheets allow taxpayers to report situations that qualify for credits
- P+P volunteer manual has summaries of federal and state credits

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

If additional space is needed check here and list on page 3

Name (first, last) Do not enter your name or spouse's name below	Date of Birth (mm/dd/yyyy)	Relationship to you (for example: son, daughter, parent, none, etc)	Number of months lived in your home last year	US Citizen (yes/no)	Resident of U.S., Canada, or Mexico last year (yes/no)	Single or Married as of 12/31/18 (S/M)	Full-time Student last year (yes/no)	Totally and Permanently Disabled (yes/no)	To be completed by a Certified Volunteer Preparer				
									Is this person a qualifying child/relative of any other person? (yes/no)	Did this person provide more than 50% of his/her own support? (yes/no)	Did this person have less than \$4,150 of income? (yes/no)	Did the taxpayer(s) provide more than 50% of support for this person? (yes/no/N/A)	Did the taxpayer(s) pay more than half the cost of maintaining a home for this person? (yes/no)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)					

Catalog Number 52121E

Page 1, Form 13614-C

Yes	No	Unsure	Part IV – Expenses – Last Year, Did You (or Your Spouse) Pay	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. (B) Alimony or separate maintenance payments? If yes, do you have the recipient's SSN?	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. Contributions to a retirement account? <input type="checkbox"/> IRA (A) <input type="checkbox"/> 401K (B) <input type="checkbox"/> Roth IRA (B)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. (B) College or post secondary educational expenses for yourself, spouse or dependents? (Form 1098-T)	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. (A) Deductions: <input type="checkbox"/> Medical & Dental (including insurance premiums) <input type="checkbox"/> Mortgage Interest <input type="checkbox"/> Taxes (State, Real Estate, Personal Property, Sales) <input type="checkbox"/> Charitable Contributions	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. (B) Child or dependent care expenses such as daycare?	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. (B) For supplies used as an eligible educator such as a teacher, teacher's aide, counselor, etc.?	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

Page 2, Form 13614-C

MINNESOTA TAX INFORMATION

1. Were you a resident of Minnesota the entire year? Yes No

2. Did you make Minnesota estimated income tax payments in 2018? Yes No
 If yes, how much did you pay? \$_____

3. Did any of the following situations apply to you or your spouse in 2018? Check boxes below.

None of the following situations apply.

Paid ed

Made st

Receive

Receive

Page 3, P+P Tax Intake

POWER OF TAX CREDITS



Providing an economic boost

Support for low-to-moderate income families lifting millions people out of poverty each year.



Helping with emergencies

Billions of dollars in direct financial aid to people facing health and financial emergencies during the pandemic.



Supporting basic needs

Tax refund dollars flow into local economies when families catch up on bills, pay down debt, and make important purchases.



Offering a savings opportunity

Tax refunds can amount to 30% of a family's incoming funds during the year and provide a chance to build emergency or long-term savings.



EARNED INCOME CREDIT





EIC MAXIMUM CREDIT

# of qualifying children	Single/head of household, income less than:	Married filing jointly, income less than	Maximum Credit:
0	\$17,640	\$24,210	\$600
1	\$46,560	\$53,120	\$3,995
2	\$52,918	\$59,478	\$6,604
3+	\$56,838	\$63,698	\$7,430



EARNED INCOME

Includes

- Wages, salaries, and tips
- Net earnings from self-employment
- Union Strike benefits
- Military combat pay (out of scope)

Doesn't Include

- Public Benefits
 - Social Security, SSI, welfare
- Other income, such as:
 - Unemployment
 - Alimony and child support
 - Interest on bank accounts
- Non-taxable earned income
 - Payroll deductions for dependent care or retirement plans



WHO CAN CLAIM THE EIC?

RULES FOR EVERYONE

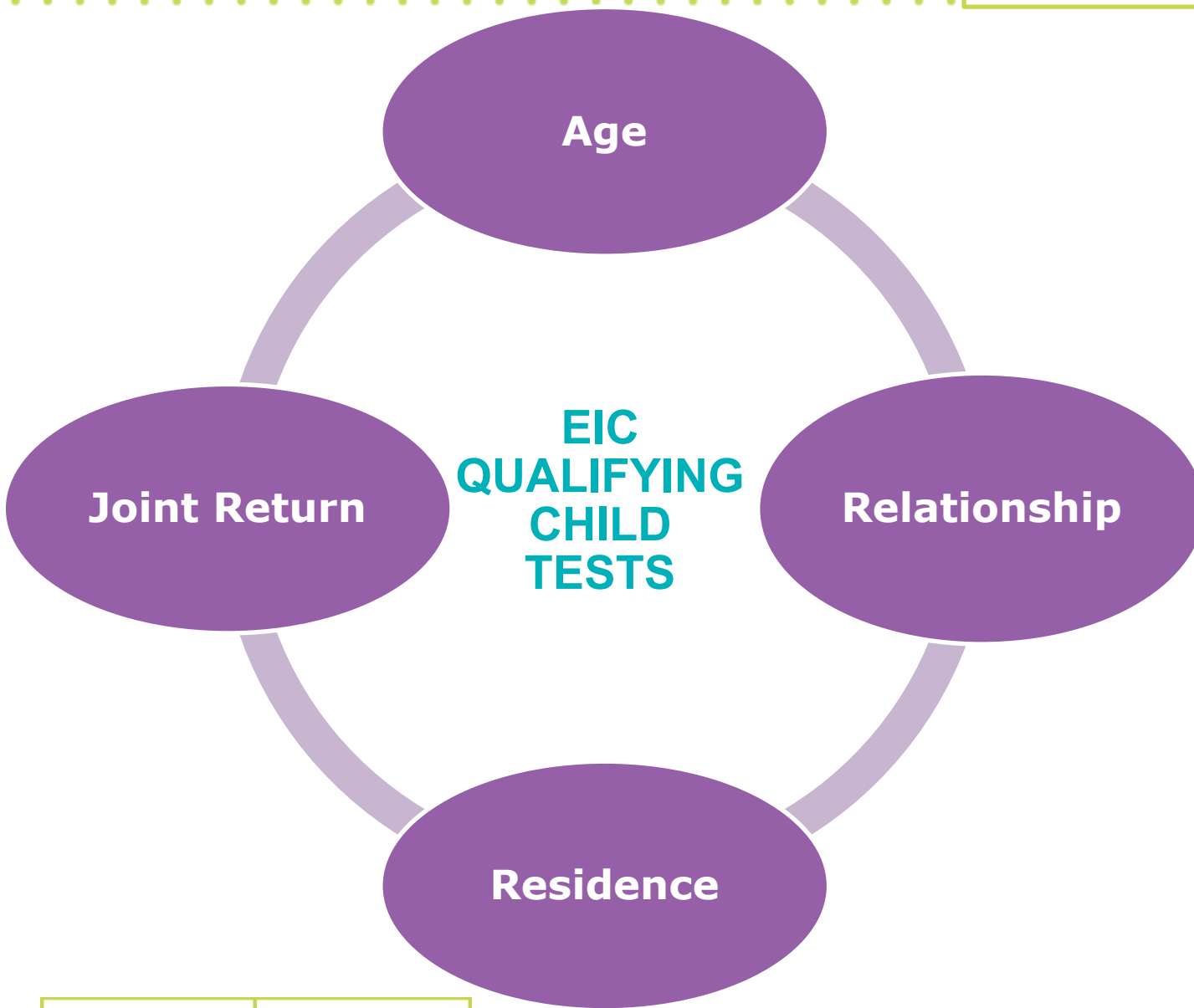
- Must have valid Social Security Number
- U.S. citizen or resident alien all year
- Investment income less than \$11,000
- Cannot be a Qualifying Person of another person



EIC FOR TAXPAYERS WITH CHILDREN

RULES WITH A QUALIFYING CHILD

- Must meet the “Rules for Everyone”
- Have a Qualifying Child
- Qualifying Child cannot be used by more than one person for purposes of the EIC
- A Qualifying Child for EIC does not need to be claimed as a dependent



- No test based on income or support
- A qualifying child for EIC does not have to be a dependent



EIC FOR TAXPAYERS WITHOUT CHILDREN

RULES WITHOUT A QUALIFYING CHILD

- Must meet the “Rules for Everyone”
- Income under \$17,640 for a single filer or under \$24,210 for a married couple filing jointly
- At least age 25 and under age 65 at the end of the tax year
- Lived in the U.S. more than ½ the year
- Cannot be the dependent or EIC Qualifying Child of another person



MINNESOTA CHILD AND WORKING FAMILY CREDITS





CHILD AND WORKING FAMILY CREDITS

- Two-part refundable credit
 - Working Family Credit
 - Minnesota Child Tax Credit
- Credit was redesigned for tax year 2023
 - Lower-income taxpayers with children will receive more support
 - In previous years, the Working Family Credit was very similar to the federal Earned Income Credit



GENERAL CWFC GUIDELINES

- Must be a full or part-year resident of Minnesota
- Investment income under \$11,000
- Taxpayer cannot be a dependent or Qualifying Child of another taxpayer
- Taxpayer, spouse, and all dependents must have Social Security numbers or ITINs
- Filers using the MFS filing status do not qualify

WORKING FAMILY CREDIT: NO QUALIFYING CHILD

- Taxpayers with no qualifying child may claim the credit
- Maximum credit is \$350
- Must be between age 19 and 64
- Must have earned income
 - Income between \$1 and \$29,500 (\$35,000 for MFJ)
 - Phases in at lower incomes; phases out at higher incomes



CWFC – QUALIFYING CHILD

- Rules are similar to Qualifying Child dependency rules
- Child must have:
 - Lived with the taxpayer for more than half the year
 - Be the taxpayer's child, stepchild, foster child, sibling, or descendent of any of them
 - Have a Social Security number or ITIN
 - Be under age 18 or meet the age requirements to be a Qualifying Older Child



MN CHILD TAX CREDIT

- Taxpayers can claim a refundable credit of up to \$1,750 per child
 - There is no limit to the number of children a taxpayer can claim for this portion of the credit
 - Credit phases out gradually with income above \$29,500 (or \$35,000 if MFJ)
- Children must be under age 18
- Taxpayers with earned income can also claim up to \$350 of Working Family Credit



WFC FOR QUALIFYING OLDER CHILDREN

- Taxpayers can claim a refundable credit for up to three qualifying older children
 - The maximum credit is based the number of children claimed
 - Credit phases out gradually with income above \$29,500 (or \$35,000 if MFJ)
- Older children must be
 - Over age 17 and totally and permanently disabled
 - Between age 18 to 23 and a full-time student

One qualifying older child	Two qualifying older children	Three qualifying older children
\$925	\$2,100	\$2,500



CWFC EXAMPLE: CHARLIE'S FAMILY

Charlie's tax situation:

- Head of Household
- Twins, age 12, and one child in college, age 22
- All income is from a job -- \$28,950

\$350 (WFC based earned income)

+ **\$925** (WFC for one qualifying older child)

+ **\$3,500** ($\$1,750 \times 2$ qualifying children for the MNCTC)

\$4,775 total Child and Working Family Credit



CHILD TAX CREDIT





CHILD TAX CREDIT

- Most families with children will qualify
- Nonrefundable credit of up to \$2,000 per child
- Eligible children follow the **Qualifying Child** dependency rules plus:
 - Child must be under age 17
 - Child must have a Social Security number





ADDITIONAL CHILD TAX CREDIT

- A refundable credit equal to the unused portion of the Child Tax Credit
 - Maximum Additional Child Tax Credit is \$1,600 per child
- To qualify a taxpayer must:
 - Have taxable earned income over \$2,500 or may
 - Have 3+ children to be eligible regardless of income



CREDIT FOR OTHER DEPENDENTS

- Available for dependents who don't qualify for Child Tax Credit
- Nonrefundable credit of up to \$500 per qualifying dependent
- Eligibility rules follow dependency rules with the addition that the dependent must live in the U.S.





CHILD AND DEPENDENT CARE CREDIT





CHILD AND DEPENDENT CARE CREDIT

- Nonrefundable federal credit for expenses paid for childcare or adult daycare
- Must have a qualifying person:
 - Child under age 13 and claimed as a dependent
 - Person who is physically/mentally incapable of self-care





DEPENDENT CARE CREDIT: QUALIFYING EXPENSES

- Expenses paid by the taxpayer or spouse to work or look for work, including
 - Daycare programs for a qualifying person
 - Nursery school or preschool for children below level of kindergarten qualifies
 - Day camp (overnight camp does not qualify)
- Report employer dependent care benefits on Form W2
 - Include amounts on the dependent care form to show benefits were used to pay for care
 - These amounts do not qualify a taxpayer for the credit



DEPENDENT CARE CREDIT: QUALIFYING PROVIDER

- Most childcare providers offer a statement listing the amount paid, EIN, and address
 - Individual providers offer their Social Security number
- Payments cannot be made to a taxpayer's dependent
- Payments to a taxpayer's child qualify if the child:
 - Is age 19+ by the end of the year, and
 - Cannot be claimed as a dependent



MN DEPENDENT CARE CREDIT

- Credit is refundable
- Rules for qualifying person and provider match federal definitions
- Special Minnesota Rule:
 - Parents with a child born in 2023
 - Calculate the maximum credit even if no childcare expenses were made





FEDERAL EDUCATION CREDITS





WHO'S ELIGIBLE?

- Taxpayers claiming a student completing post-secondary education
- Students completing post-secondary education
 - Students claimed as a dependent cannot claim the credit
- Information reported on Form 1098-T

<input type="checkbox"/> CORRECTED FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number HAMLINE UNIVERSITY 1536 HEWITT AVE ST. PAUL, MN 55104		1 Payments received for qualified tuition and related expenses \$ 14,756 2	OMB No. 1545-1574 Form 1098-T	Tuition Statement
FILER'S employer identification no. 58-4567552	STUDENT'S TIN 123-33-3333	3	Form 1098-T	
STUDENT'S name RENEE KING		4 Adjustments made for a prior year \$	5 Scholarships or grants \$ 8,745	
Street address (including apt. no.) 200 3RD AVE N City or town, state or province, country, and ZIP or foreign postal code BROOKLIN PARK, MN 55429		6 Adjustments to scholarships or grants for a prior year \$	7 Checked if the amount in box 1 includes amounts for an academic period beginning January– March 2020 <input type="checkbox"/>	
Service Provider/Acct. No. (see instr.)	8 Check if at least half-time student <input checked="" type="checkbox"/>	9 Checked if a graduate student <input type="checkbox"/>	10 Ins. contract reimb./refund \$	
Form 1098-T (keep for your records)		www.irs.gov/Form1098T	Department of the Treasury - Internal Revenue Service	



EDUCATION CREDITS OVERVIEW

American Opportunity

- Up to \$2,500 per student
- 40% of the credit may be refundable (up to \$1,000)
- Available for the first 4 years of college

Lifetime Learning

- Up to \$2,000 per return
- Nonrefundable
- Available for an unlimited number of years



TAXABLE AND NONTAXABLE SCHOLARSHIPS



**Scholarships
and grants**



used to pay
qualified expenses



Nontaxable income: Include as nontaxable income on a *student's* Form M1PR when applicable.

used to pay living
expenses



Taxable income: Report as taxable income on the *student's* return.

This is a generalization—there are a lot of special rules for education credits!

Watch the Education Credits online training and review the information in your P+P tax manual to learn more!

10 MINUTE BREAK



PREPARE + PROSPER



MINNESOTA'S EDUCATION CREDITS

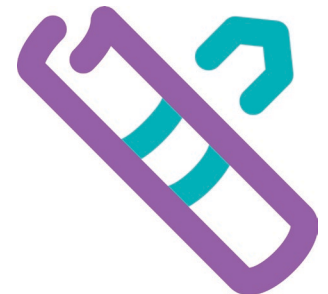
PREPARE + PROSPER





MN STUDENT LOAN CREDIT

- Nonrefundable credit of up to \$500
 - \$1,000 if MFJ and both spouses qualify
- Calculated on student *loan payments*
 - Federal deduction is based on *interest paid*
- Credit calculation also requires the amount of the original loan





K-12 EDUCATION CREDIT

- Refundable credit of 75% of qualifying K-12 education expenses
- Must have qualifying child in grades K-12 at a public, private, or home school
- Credit was updated to have higher income limits and a max credit of \$1,500 starting in 2023



The taxpayer cannot use the same expenses for both the K-12 credit and the K-12 subtraction.



K-12 SUBTRACTION VS. CREDIT

	SUBTRACTION	CREDIT
INCOME	No income limit	AGI at or below \$76,000*
CHILD	a) Taxpayer's child, adopted child, stepchild, grandchild or foster child b) Lived with the taxpayer in the U.S. for > ½ the year	a) Same as EIC b) Lived with the taxpayer in the U.S. for > ½ the year
FILING STATUS	Any filing status	Cannot be MFS
MAXIMUM TAX BENEFIT	\$1,625 subtraction per child in grades K-6 \$2,500 subtraction per child in grades 7-12	\$1,500 refundable credit per child *\$76,000 is the income limit for a household with 1 or 2 qualifying children. For each additional child add \$3,000.



K-12 CREDIT & SUBTRACTION ELIGIBLE EXPENSES

- Expenses must be to improve or expand knowledge and skills in core subjects
- Some expenses need a qualifying instructor
- Private school tuition qualifies for subtraction only
- Up to \$400 for computer software and hardware expenses
 - \$200 max for the credit
 - Additional \$200 max for the subtraction



K-12 EDUCATION CREDIT + RECEIPTS

- Not required to have receipts at the tax clinic, but must have access to them
 - No receipts, no credit
 - Minnesota Revenue often asks for verification
- Remind the taxpayer to keep receipts for 2024!





**ACTIVITY:
PARR FAMILY K-12 CREDIT**

USE THE ACTIVITY HANDOUT

PARR FAMILY

- Helen and Bob Parr are interested in claiming the Minnesota K-12 education credit on their tax return. They meet the income levels to qualify.
- Their daughter Violet is a junior in high school, their son Dash is currently 10 years old, and their son Jack-Jack is 1.
- They have a shoebox for receipts with a list of all their expenses.

ACTIVITY ANSWERS

VIOLET PARR

School supplies	\$84	Qualifies
Textbooks for AP Science and Math	\$110	Qualifies
Dance lessons at Arabesque Dance School	\$650	Qualifies
Saxophone rental and reeds	\$67	Qualifies
Band uniform rental	\$50	DOES NOT qualify

JACK-JACK PARR

Loving arms Daycare	\$13,260	DOES NOT qualify; qualifies for Child and Dependent Care Credit
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PARR FAMILY EXPENSES

Computer for homework	\$550	Qualifies up to \$200 for the credit and \$200 for the K-12 subtraction
Internet for homework	\$624	DOES NOT qualify

DASH PARR

School supplies	\$106	Qualifies
Field trips to the Mill City Museum and Science Museum	\$40	Qualifies
Track shoes	\$50	DOES NOT qualify
Young Runners of Minnesota Camp	\$350	DOES NOT qualify

OTHER CREDITS

PREPARE + PROSPER





FEDERAL RETIREMENT SAVINGS CREDIT

- Nonrefundable credit of up to \$1,000
- Credit equals a percentage of contributions to a retirement account, including:
 - Traditional IRA or a Roth IRA contributions
 - Contributions to employer-sponsored plan
- Taxpayer must be age 18 or older and cannot be a fulltime student
- Income thresholds for the credit are narrow





PREMIUM TAX CREDIT (PTC)

- Taxpayers must have Form 1095-A
- The PTC is refundable and lowers the cost of health coverage purchased through MNsure
- MNsure coverage is available as a metal level plan (bronze, silver, gold or platinum)
- MinnesotaCare and Medical Assistance plans do not qualify for the credit
 - Application for these state sponsored plans is completed on the MNsure website



The PTC is an advanced tax topic. Learn more in the P+P Volunteer Tax Manual or in Publication 4012.



OTHER CREDITS

- Foreign Tax Credit (federal)
- Credit for Taxes Paid to Another State (MN)
- Credit for Long-term Care Insurance Premiums (MN)
- Parents of Stillborn Children (MN)
- Credit for Past Military Service (MN)
- Marriage Credit (MN)
- Credit for Attaining a Master's Degree in a Teacher Licensure Field (MN)
- Education Savings Account Contribution Credit (MN)

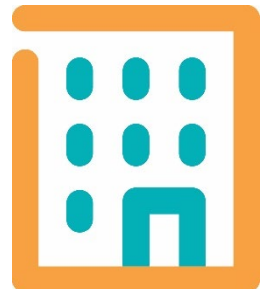
MINNESOTA HOMESTEAD CREDIT + RENTERS PROPERTY TAX REFUND

PREPARE + PROSPER



FORM M1PR OVERVIEW

- Form M1PR can be filed with or without an income tax return
- Credit calculated based on two main factors:
 - Household income
 - Property tax paid or rent paid
- Due date for filing is August 15th
 - Common to prepare it along with the income taxes
- Refunds are issued in the summer/fall



HOMEOWNER + RENTER INFO HANDOUT

PREPARE + PROSPER

651-287-0187
www.prepareandprosper.org

HOMEOWNER + RENTER INFO

If Prepare + Prosper (P+P) filed your federal + state income tax return, but you didn't have your 2023 Certificate of Rent Paid (CRP) or Statement of Property Taxes Payable in 2024, we can still complete and file your Property Tax Refund (also called the Renter's Property Tax Refund, "renter's rebate," or Homestead Credit Refund).

Please do the following:

- Answer all questions on the reverse side of this handout. We cannot complete the return unless ALL questions are answered.
- Mail, fax, or submit online via the QR link below, the reverse side of this handout with a copy of your CRP(s) and/or Property Tax Statement.

By mail:
Prepare + Prosper
Attn: tax department
2610 University Ave W, Ste 450
St. Paul, MN 55114

By fax:
Attn: tax department
651-287-0190
Don't forget to include both sides!

Online:

prepareandprosper.org/customer-tax-tools
- Wait for a copy of your completed forms to arrive by mail. Please note, we will prepare these returns AFTER April 15, 2024. The due date for your 2023 property return is August 15, 2025.

	<input type="checkbox"/> Renter	<input type="checkbox"/> Homeowner	<input type="checkbox"/> Mobile home owner
Required forms <i>(check all that apply)</i>	Your landlord is required by law to send you a completed Certificate of Rent Paid (CRP) by January 31. If you do not receive it, contact the landlord to request a copy be mailed to you. If your landlord refuses to give you a CRP, contact Minnesota Revenue after March 1, to request a Rent Paid Affidavit (see below).	The correct form for the 2023 return is the Property Tax Statement Payable in 2024 . The county mails this tax statement in March. A copy of your statement may be available online starting in March at your county website in the property tax section.	If you own your mobile home and rent the land on which it is located, you must <u>submit both the Property Tax Statement and a CRP to file</u> . Property tax statements for mobile home owners are generally mailed in June by your county.
Rent Paid Affidavit information	Gather this information before calling Minnesota Revenue to request a Rent Paid Affidavit (RPA) at 651-296-3781 or 1-800-652-9094. A return with an RPA must be paper-filed. <ol style="list-style-type: none"> (1) Landlord's name, address, and phone number (2) Address and county of rental unit (3) Your (spouse) Social Security Number(s) or Individual Taxpayer Identification Number(s) (4) Number of renters in the unit (5) Receipts with dates and amount of rent paid (include these if possible when filing) (6) Amount of rent subsidized (Section 8, HUD, etc.) (7) If the unit was an assisted living facility 		

- For taxpayers to submit property tax refund information later
- Provide to the taxpayer if CRP or Property Tax Statement aren't available

HOUSING STATUS

- **Renter** – Certificate of Rent Paid (CRP)
- **Homeowner** – Property tax statement payable in 2024
- **Nursing Home or Adult Foster Care Resident** – Uses CRP and this status if they received benefits.
- **Mobile Home Owner** – Both CRP and Property tax statement
- **Renter *and* Homeowner** – Order matters!

EXAMPLE: HOME PURCHASE & HOME SALE

Claire bought a house

- House purchased in December of 2023
- Rented from January through November

Claire files as a **renter and a homeowner**.
Owned and lived in the home 1/2/2024.

Dana sold a house

- House sold in July of 2023
- Rented from July through December

Dana files as a **renter**.
Did not own or live in the home 1/2/2024.

MARRIED COUPLES

- Married taxpayers who lived together all year must file together
 - There is no MFS option for the M1PR
- Taxpayers who married or divorced/separated during the year have options:
 - File together
 - File separately and include the spouse's income for the period of time they lived together

ADDITIONS AND SUBTRACTIONS FOR FORM M1PR

- Form M1PR starts with federal AGI
- **Additions:** nontaxable household income
- **Subtractions:**
 - 65 or older
 - Person with a disability
 - Dependents
 - Retirement account contributions

FORM M1PR

DISABILITY DEFINITION

- Considered disabled by the Social Security Administration before the end of the year
 - Social Security Disability or SSI generally mean the taxpayer meets this qualification
- If no SSA determination, definition is:
 - Unable to work for at least 12 consecutive months because of a disability
- Blind taxpayers also meet the disability definition



MINNESOTA RENTERS PROPERTY TAX REFUND

PREPARE + PROSPER



RENTERS PROPERTY TAX REFUND

Taxpayers may be eligible for a refund of up to \$2,570, if that renter:

1. Has a household income of less than \$73,270;
2. Is not someone else's dependent;
3. Resided in a rental unit in 2023 that was subject to real estate taxes; **and**
4. Paid part or all the rent with the taxpayer's own funds

COMING IN TAX YEAR 2024

- Starting in tax year 2024, the credit will be part of the income tax return, Form M1
- Share this with renters using the talking points on the back of the customer envelope

IMPORTANT INFO FOR RENTERS!

Starting in 2025 when you file your 2024 taxes, you'll see changes to the Renter's Rebate. It will be issued earlier because your Minnesota tax refund will include your Renter's Rebate. Be prepared!

- You will need all your Certificates of Rent Paid (CRPs) when you file your federal and state income tax returns.
- There will not be a separate refund in the summer.
- If you only file for a Renter's Rebate, it will no longer be held until the summer. You can file as soon as you have all your CRPs, and your refund will be processed right after filing.

RENTER SITUATIONS

If...

A taxpayer and an adult dependent live together and the landlord issues 2 CRPs

Taxpayer rented two units during the same time period

Parent or guardian pays for their child's off campus rent

Then...

The taxpayer can claim the amounts from both CRPs

Cannot claim rent for more than 12 months, include the rent for the unit they lived in

No one qualifies to claim the credit

EXAMPLE: PRORATING RENT


- Terry received two CRP forms:
 - CRP 1: Jan 1 to April 30 and rent paid \$2,300
 - CRP 2: April 26 to Dec 31 and rent paid \$5,000
- Terry lived at the old unit through April 30, but started paying rent at the new unit on April 26
- Both units had rent of \$600 per month
- Prorate the rent to report remove the 5 days of overlapping time



Prorating	Rent used to calculate refund
$\$600 \text{ per month} / 30 \text{ days} = \20 per day	Rent used from CRP 1: \$2,300 (full amount)
$5 \text{ overlapping days} \times \$20 \text{ per day} = \$100$	Rent used from CRP 2: \$4,900 (5,000 - 100 for 5 day overlap)


CERTIFICATE OF RENT PAID (CRP)

- CRP shows basic property information and rent paid
- Landlords are required to issue CRP by January 31
- Rent is split equally between roommates regardless of actual amount paid by each renter



DEPARTMENT OF REVENUE

CRP, Certificate of Rent Paid



Renter/Unit Information

Renter First Name and Initial _____ Renter Last Name _____ Electronic Certificate Number (ECN) _____

Rental Unit Address _____ Unit _____ City _____ State _____ ZIP Code _____ County _____

Rented from (MM/DD/YYYY) to (MM/DD/YYYY) _____ Total Months Rented _____ Number of Adults Living in Unit _____

Property Information

Place an X if the property is:

Adult Foster Care Assisted Living Intermediate Care Facility

Nursing Home Mobile Home Mobile Home Lot

Property ID or Parcel Number _____ Number of Units on This Property _____

Rent Details

A. Was any rent paid by medical assistance (Medicaid)? Yes No If yes, enter amount: A ■ _____

B. Did the renter receive housing support? Yes No If yes, enter amount: B ■ _____

Total Rent

1 Renter's share of rent paid 1 ■ _____

2 Caretaker rent reduction 2 ■ _____

3 Total rent (Add lines 1 and 2) 3 ■ _____

Property Owner

Property Owner Name _____ Daytime Phone _____

Property Owner Address _____ City _____ State _____ ZIP Code _____

Sign Here

I declare that this certificate is correct and complete to the best of my knowledge and belief.

Owner or Agent Signature _____ Date _____

Managing Agent Name, if Applicable (please print) _____ Daytime Phone _____

MISSING OR INCORRECT CRP

- Landlords occasionally refuse to issue or make corrections to a CRP
- Minnesota Department of Revenue can issue a Rent Paid Affidavit as an alternative to a CRP
- P+P Homeowner + Renter Info Handout has basic instructions for taxpayers

PREPARE + PROSPER
651-287-0197
www.prepareandprosper.org

HOMEOWNER + RENTER INFO

If Prepare + Prosper (P+P) filed your federal + state income tax return, but you didn't have your 2023 Certificate of Rent Paid (CRP) or Statement of Property Taxes Payable in 2024, we can still complete and file your Property Tax Refund (also called the Renter's Property Tax Refund, "renter's rebate," or Homestead Credit Refund).

Please do the following:

1. Answer all questions on the reverse side of this handout. We cannot complete the return unless ALL questions are answered.
2. Mail, fax, or submit online via the QR link below, the reverse side of this handout with a copy of your CRP(s) and/or Property Tax Statement.

By mail: Prepare + Prosper Attn: tax department 2610 University Ave W, Ste 450 St. Paul, MN 55114	By fax: Attn: tax department 651-287-0190	Online: 
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Don't forget to include both sides! prepareandprosper.org/customer-tax-tool

3. Wait for a copy of your completed forms to arrive by mail. Please note, we will prepare these returns AFTER April 15, 2024. The due date for your 2023 property return is August 15, 2025.

Required forms (check all that apply)	<input type="checkbox"/> Renter	<input type="checkbox"/> Homeowner	<input type="checkbox"/> Mobile home owner
Your landlord is required by law to send you a completed Certificate of Rent Paid (CRP) by January 31. If you do not receive it, contact the landlord to request a copy be mailed to you. If your landlord refuses to give you a CRP, contact Minnesota Revenue after March 1, to request a Rent Paid Affidavit (see below).		The correct form for the 2023 return is the Property Tax Statement Payable in 2024 . The county mails this tax statement in March. A copy of your statement may be available online starting in March at your county website in the property tax section.	If you own your mobile home and rent the land on which it is located, you must submit both the Property Tax Statement and a CRP to file . Property tax statements for mobile home owners are generally mailed in June by your county.

Rent Paid Affidavit Information

Gather this information before calling Minnesota Revenue to request a Rent Paid Affidavit (RPA) at 651-286-3781 or 1-800-652-2024. A return with an RPA must be paper-filed.

- (1) Landlord's name, address, and phone number
- (2) Address and county of rental unit
- (3) Your (Spouse) Social Security Number(s) or Individual Taxpayer Identification Number(s)
- (4) Number of renters in the unit
- (5) Receipts with dates and amount of rent paid (include these if possible when filing)
- (6) Amount of rent subsidized (Section 8, HUD, etc.)
- (7) If the unit was an assisted living facility

NURSING HOME OR ADULT FOSTER CARE RESIDENT

- Special Form M1PR calculations are required for taxpayers meeting these qualifications:
 - Live in assisted living, nursing home, or adult foster care housing
 - Receive Medicaid housing assistance, SSI, MSA, or Housing Support (formerly GRH)



HOUSING SUPPORT

- Minnesota Housing Support is a rental assistance program formerly called Group Residential Housing (GRH)
- Renters receiving Housing Support use a special calculation to figure their renter's refund
- Commonly confused with other rental assistance
 - Landlords may incorrectly include Housing Support on the CRP as Section 8 or other housing grants
- Consult the P+P Volunteer Manual for interview questions when a CRP includes Housing Support

MINNESOTA HOMESTEAD CREDIT REFUND

PREPARE + PROSPER



HOMESTEAD CREDIT QUALIFICATIONS

A taxpayer may be eligible for a refund of up to \$3,310 if that taxpayer:

1. Has income of less than \$135,410 in 2023
2. Taxpayer is not a dependent
3. Owns **and** occupies a home on January 2, 2024
4. Lives in property classified as “homestead”
5. Does not owe delinquent property tax on the homestead

HOMESTEAD CREDIT FOR ITIN HOLDERS

- Starting in 2023, ITIN holders who own a home became eligible for homestead status
 - Must apply with the county property tax division
- Homestead status allows taxpayers to claim the property tax refund
 - Application must be approved by December 31, 2024, for taxpayers to claim the 2023 refund
 - If an application was approved by December 31, 2023, the taxpayer may also claim the 2022 refund



HOMEOWNER SITUATIONS

If...

A taxpayer experienced a foreclosure

Taxpayer was a part-year resident of Minnesota

Taxpayer lives in a co-op

Then...

The taxpayer does not qualify for a refund, because they no longer own the home

Enter household income from all states

Use the property tax statement from the co-op to file as a homeowner

CO-OWNERS AND CO-OCCUPANTS

- Refunds can only be claimed by one person who owns and lives in the home
 - Co-owners living together: one files and includes the income of the other
 - Co-owners living apart: person living in the home files with only their own income
- Homeowners living with other adults generally must include the income others
 - A co-occupant worksheet must be completed

MOBILE HOME OWNERS

- Often taxpayers own a mobile home but rent a mobile home lot
- Mobile home owners need:
 - 2024 property tax statement: usually available in June
 - 2023 CRP: usually available in January
- Refund is calculated differently from homeowners or renters
- A taxpayer may rent a mobile home and rent the lot, and then file as renter

PROPERTY TAX STATEMENT

- Need the Property Tax Payable in **2024** for 2023 M1PR
- Statements mailed out and available online in March
- Do not use proposed statements and valuation notices



Anoka County
 Jonell M. Sawyer, Division Manager
 Property Records and Taxation
 2100 3rd Avenue
 Anoka, MN 55303-2281
 www.anokacounty.us
 (763) 323-5400

Taxpayer(s): SMITH JOHN L
1234 ANYWHERE ST
ANOKA, MN 55303

Property I.D.: 03-01-01-01-1111
Property Description: LOTS 10 & 11 BLK D
 WATERVIEW HEIGHTS, SUBJ TO EASE OF RECORD

1234 ANYWHERE ST
 ANOKA, MN 55303

Owner(s): SMITH JOHN L

TAX STATEMENT		2024	
Values for Taxes Payable in			
Step 1	VALUES AND CLASSIFICATION		
	Taxes Payable Year		
	Estimated Market Value:	208,500	227,200
	Homestead Exclusion:	18,475	16,792
Step 2	PROPOSED TAX		
	Proposed Property Tax:	\$2,520.75	
Step 3	PROPERTY TAX STATEMENT		
	1 st Half Taxes:	\$1,274.88	
	2 nd Half Taxes:	\$1,274.88	
	Total Taxes Due	\$2,549.76	

\$\$\$

REFUNDS?

You may be eligible for one or even two refunds to reduce your property tax.

Read the back of this statement to find out how to apply.

Taxes Payable Year:		2023	2024
1.	Use this amount on Form M1PR to see if you are eligible for a homestead credit refund. File by August 15. If this box is checked, you owe delinquent taxes and are not eligible.	<input type="checkbox"/>	\$2,525.74
2.	Use these amounts on Form M1PR to see if you are eligible for a special refund.		\$2,378.63
Property Tax and Credits			
	Property taxes before credits	\$2,378.63	\$2,525.74
	Credits that reduce property taxes		
A.	Agricultural and rural land credits	\$0.00	\$0.00
B.	Other credits	\$0.00	\$0.00
5.	Property taxes after credits	\$2,378.63	\$2,525.74
Property Tax by Jurisdiction			
6.	County		
A.	General county levy	\$671.35	\$725.32
B.	Regional rail authority	\$14.03	\$14.41
7.	County/municipal public safety system	\$9.23	\$9.15
8.	City or town	\$718.05	\$760.92
9.	State general tax	\$0.00	\$0.00
10.	School district: #11		
A.	Voter approved levies	\$499.00	\$483.36
B.	Other local levies	\$389.66	\$451.58
11.	Special taxing districts		
A.	Metropolitan special taxing districts	\$50.46	\$51.12
B.	Other special taxing districts	\$26.85	\$29.88
C.	Tax increment	\$0.00	\$0.00
D.	Fiscal disparity	\$0.00	\$0.00
12.	Non-school voter approved referenda levies	\$0.00	\$0.00
13.	Total property tax before special assessments	\$2,378.63	\$2,525.74
Special Assessments			
14.	Special Assessments		
A.	Solid waste management charge	\$24.02	\$24.02
B.	All other special assessments	\$0.00	\$0.00
C.	Contamination tax	\$0.00	\$0.00
15.	TOTAL PROPERTY TAX AND SPECIAL ASSESSMENTS	\$2,402.65	\$2,549.76

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SPECIAL PROPERTY TAX REFUND

The taxpayer may be eligible for a special property tax refund of up to \$1,000, if:

- The taxpayer owned and lived in the home on January 2, 2023 and January 2, 2024; and
- Net property tax increased by more than 12%; and
- The increase was more than \$100.

LUNCH BREAK



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AMENDMENTS AND PRIOR YEAR RETURNS



AMENDMENTS

- Taxpayers may not file more than one *original* return for the same tax year
- Changes to an original tax return require an amendment
 - Form 1040X, M1X, or M1PRX
- Based on the original return that was filed and tracks changes

P+P AMENDMENT POLICIES

- P+P will prepare amended returns for any year when the original return was filed at P+P
 - Taxpayer should complete an Amendment Request form or contact staff at the main office
- Amended returns not originally filed at P+P
 - 2020 returns can be amended at the self-employment clinic; and an appointment is required
 - Amendments for other years can be prepared in the summer or fall

RETURN DEADLINES

- Income tax returns: April 15, 2024
- Property tax refunds: August 15, 2024
- Late filing
 - Extensions to file available until October 15, 2024
 - Late *income tax* returns with a *balance due* will incur penalties and interest
 - **Last date to claim an *income tax refund*** is three years after the original deadline
 - **Last date to claim a *property tax refund*** is one year after the original deadline

PRIOR YEAR RETURNS

- Prior year returns for 2018 through 2022 can be prepared in TaxSlayer
 - 2018, 2019, and 2020 returns must be paper-filed
 - Older returns cannot be filed at P+P
- Use prior year publications when preparing prior year returns
 - Tax law changes each year
 - TaxSlayer will help with accurate calculations

2022 TAX LAW HIGHLIGHTS

- Minnesota Frontline Worker Pay was issued to some taxpayers
 - Payment was federally taxable and subtracted out from MN income
- K-12 credit had a much lower income threshold than the current credit – fewer taxpayers qualified
- Renters and homeowners received a one-time increase to property tax refunds
- Homeowners with ITINs became eligible to receive homestead status



2021 TAX LAW HIGHLIGHTS

- Recovery Rebate Credit helped people claim the third round of pandemic stimulus payments
- Many temporary credit expansions:
 - Earned Income Credit
 - Child Tax Credit
 - Child & Dependent Care Credit
- Federal adjustment for taxpayers who made cash charitable contributions



2020 TAX LAW HIGHLIGHTS

- Deduction for unemployment compensation
- Recovery Rebate Credit helped people claim round one and round two stimulus payments
- Earned Income Credit could be calculated using 2019 earned income
- Special pandemic rules for retirement distributions



ACA: PRIOR YEAR HIGHLIGHT

- In tax years 2014-2018 the Affordable Care Act required all taxpayers to report information about health insurance
- If a 2018 return must be completed:
 - Use prior year reference materials
 - Work with a manager or experienced volunteer if situation is uncertain



PAPERWORK FOR MULTIPLE YEARS OF RETURNS

- Some taxpayers need to catch up on filing
- Each year should have a separate envelope to sort tax documents by year
- Each year should have a Volunteer Checklist
- Intake paperwork requirements:
 - Similar tax situation across all years: Use original intake paperwork and note any differences
 - Tax situation changed significantly across years: make copies of IRS and P+P intake sheets for each year, label with the tax year, and update info

MISCELLANEOUS FORMS: SOME UNCOMMON SCENARIOS



NONRESIDENT FOR TAX PURPOSES

- Nonresidents for tax purposes must file Form 1040NR
 - Nonresident returns are out of scope at P+P
 - Many international students need to file nonresident returns
- Taxpayers who are not U.S. citizens may be considered a resident for tax purposes
 - Individuals with a “green card”
 - Individuals who meet the substantial presence test (including most ITIN holders)

Form 13614-C (October 2021)	Department of the Treasury - Internal Revenue Service Intake/Interview & Quality Review Sheet		OMB Number 1545-1964
You will need: <ul style="list-style-type: none"> • Tax Information such as Forms W-2, 1099, 1098, 1095. • Social security cards or ITIN letters for all persons on your tax return. • Picture ID (such as valid driver's license) for you and your spouse. 		<ul style="list-style-type: none"> • Please complete pages 1-4 of this form. • You are responsible for the information on your return. Please provide complete and accurate information. • If you have questions, please ask the IRS-certified volunteer preparer. 	
Volunteers are trained to provide high quality service and uphold the highest ethical standards. To report unethical behavior to the IRS, email us at wi.voltax@irs.gov			
Part I – Your Personal Information <i>(If you are filing a joint return, enter your names in the same order as last year's return)</i>			
1. Your first name	M.I.	Last name	Best contact number
2. Your spouse's first name	M.I.	Last name	Best contact number
			Are you a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No
			Is your spouse a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No

MN PART-YEAR RESIDENTS & NONRESIDENTS

- Minnesota tax is based on income earned while living or working in Minnesota
- Taxpayers who lived or worked in another state often need to file multiple state returns
 - Returns for other states are out of scope at P+P
- P+P can prepare federal returns taxpayers filing non-Minnesota state returns
 - Having all returns done elsewhere is generally better

MINNESOTA TAX INFORMATION

1. Were you a resident of Minnesota the entire year? Yes No

2. Did you make Minnesota estimated income tax payments in 2023? Yes No

If yes, how much did you pay? \$_____

3. Did any of the following situations apply to you or your spouse in 2023? Check boxes below.

POWER OF ATTORNEY (POA)

- Power of Attorney authorizes a representative to act on a taxpayer's behalf for tax matters
- Family members are common POAs
 - A taxpayer with a spouse who lives abroad
 - A child filing for an elderly parent



POA FORMS

- The representative must have a valid POA form
 - IRS Form 2848 is required for federal return filing
 - Form 2848 authorizes the POA for MN returns
 - Minnesota Rev184 offers state only POA if the taxpayer is only filing an M1PR
- P+P manual provides tips on what to look for on Form 2848
- No POA completed yet?
 - Provide Form 2848 and instructions
 - Representative must return with the completed form

IDENTITY PROTECTION PIN

- IRS issues IP PINs to taxpayers who experienced tax-related identity theft
 - Taxpayer, spouse, or a dependent may have an IP PIN
 - Often due to a fraudulently filed a return using taxpayer's social security number
- Taxpayers can opt-in to the IP PIN program even if ID theft has not occurred

Part I – Your Personal Information *(If you are filing a joint return, enter your names in the same order as last year's return)*

1. Your first name		M.I.	Last name		Best contact number		Are you a U.S. citizen?	
							<input type="checkbox"/> Yes <input type="checkbox"/> No	
2. Your spouse's first name		M.I.	Last name		Best contact number		Is your spouse a U.S. citizen?	
							<input type="checkbox"/> Yes <input type="checkbox"/> No	
3. Mailing address				Apt #	City		State	ZIP code
4. Your Date of Birth		5. Your job title		6. Last year, were you:			a. Full-time student <input type="checkbox"/> Yes <input type="checkbox"/> No	
				b. Totally and permanently disabled <input type="checkbox"/> Yes <input type="checkbox"/> No			c. Legally blind <input type="checkbox"/> Yes <input type="checkbox"/> No	
7. Your spouse's Date of Birth		8. Your spouse's job title		9. Last year, was your spouse:			a. Full-time student <input type="checkbox"/> Yes <input type="checkbox"/> No	
				b. Totally and permanently disabled <input type="checkbox"/> Yes <input type="checkbox"/> No			c. Legally blind <input type="checkbox"/> Yes <input type="checkbox"/> No	
10. Can anyone claim you or your spouse as a dependent? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure								
11. Have you, your spouse, or dependents been a victim of tax related identity theft or been issued an Identity Protection PIN?								<input type="checkbox"/> Yes <input type="checkbox"/> No

IP PIN FORMS

- IP PIN letters are mailed to taxpayers in December or January by the IRS
- Lost IP PINs may be looked up online
 - Calling the IRS for further instructions is an option for taxpayers without online access
- IP PIN must be included on the return when for any year it has been issued
 - Returns filed without the IP PIN will be rejected
 - Paper filed returns without an IP PIN will delay return processing



FILING FOR A DECEASED TAXPAYER

- A deceased taxpayer may be required to file a return
- Personal representatives or a surviving spouse will often file the return
 - Reminder: a surviving spouse can often file jointly in the year of the spouse's death
- Be compassionate in the tax interview
 - A person's passing may be very emotional for the representative

FORMS FOR THE DECEASED

- A representative may need guidance on where to get missing tax information
- Complete additional forms to claim a refund if the surviving spouse is not the filer
 - Form 1310 with the federal return
 - Form M23 for the Minnesota income tax return
- Special rules for claiming a property tax refund
 - Only a surviving spouse or dependent of the decedent may claim the refund



WRAP-UP AND PRE-SEASON REMINDERS

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EARLY SEASON IRS REFUND DELAYS

- The IRS will begin processing refunds with certain tax credits in mid-February
- Federal tax refunds will be delayed for
 - Earned Income Tax Credit (EITC) and
 - Additional Child Tax Credit (ACTC)
- This is an extra measure to prevent against identity theft and fraud
- Processing is the same at free or paid preparers

VOLUNTEER CHECKLISTS

- Use the Preparer Checklist for every return
- Finish the Screening Checklist if the CSV did not
- Address every checklist item

P+P VOLUNTEER CHECKLISTS

Customer's preferred name: _____

Appointment time and number: _____

Screening Checklist

Volunteer name: _____

- Process:** Explained the clinic process.
- Joint return:** If filing jointly, both spouses are present.
- Picture ID:** Viewed proof of identity for taxpayer and spouse.
- SSN/ITIN:** Viewed SSN/ITIN verification for all people on the tax return.
- Income guidelines:** Total is within P+P limits:
 - o \$40k for single filers; \$60k for families
 - o More than \$10k of self-employment income - refer to SE clinic
- P+P scope:** No common out-of-scope issues.
 - o Renting property to another person
 - o Active military or national guard duty
 - o Driving a cab (not including Uber/Lyft)
 - o Cryptocurrency transactions
 - o Bankruptcy filed or pending
- Customer envelope:** Name, appointment time, and number written on the envelope.
- Tax documents:** Taxpayer confirmed that all tax documents are present.
- Direct Deposit:** Asked if taxpayer's direct deposit information is available or if new direct deposit options are needed.
- Financial Services:** Informed the taxpayer that a volunteer will follow up about options on the Boost Your Money form.

-----When paperwork is complete-----

- Intake sheets:** Verified that all intake questions are answered.
- Certification level:** If Advanced, write topics.
- Basic
 - Advanced
 - IRS intake Part _____
 - IRS intake Question # _____

Notes from Screening or Preparation _____

Preparation checklist

Volunteer name: _____

If a checklist item is not applicable, write N/A next to the checkbox.

- Screening checklist** completed.
- SSN/ITIN verification:** Source documents present for everyone on return.
- I conducted a taxpayer interview:**
 - All questions on IRS and P+P intake sheets answered (none left blank/unsure).
 - Correct filing status determined.
 - Shaded dependency section completed.
 - P+P consents answered and signed.
- Boost Your Money Form:** Taxpayer completed the form, and a CSV received it.
- Supplemental worksheets:** Completed worksheets for education credits and/or SE income (SETO), if needed.
- MN household income:** Nontaxable income entered on Form MIPR, if needed.
- MIPR only:** "Send state only" marked in the TaxSlayer E-file section, if needed.
- Paper file:** If applicable, wrote notes about reason for paper filing.
- Refund Savings:** Discussed saving, splitting, and Save + Win contest and connected savers to a CSV.
- Refund or balance due options:** Completed Preparer Use section on the P+P intake sheet.
- Ready for Review:** "Ready for Review" marked in the TaxSlayer E-file Section.
- Filing MIPR later:** Put a Homeowner + Renter Info sheet in the customer envelope, if needed.
- Documentation:** Included source documents in the customer envelope.

Expected refund or (balance due):

Federal _____ MN _____

MN Property _____

TAXSLAYER ACCOUNTS

- You will have two TaxSlayer accounts
- Practice Lab account
 - Use for practice returns
 - Use to do your certification test
 - You created your username and password
- TaxSlayer Pro Online account
 - Use to prepare returns for taxpayers
 - Volunteer Resources Department will send your username to you



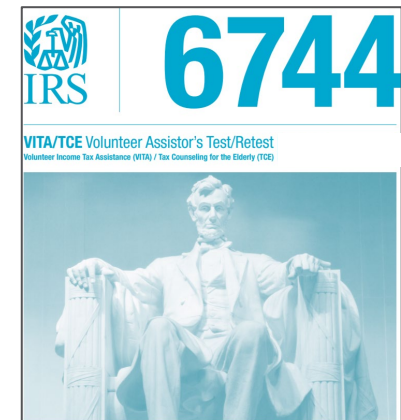
REMEMBER YOUR RESOURCES!

- You have tons of resources!
 - Managers
 - Other volunteers
 - Volunteer checklists
 - P+P volunteer tax manual
 - Pub 4012
 - Customer's intake paperwork
 - P+P volunteer website
 - prepareandprosper.moodlecloud.com



FINISH CERTIFICATION TESTS

- Tests must be completed before volunteering
- All preparers and reviewers must take these tests:
 - Volunteer Standards of Conduct
 - Intake/Interview and Quality Review
 - Basic tax law or Advanced tax law
- Test reminders:
 - Take the test online, but use the test booklet
 - No time limit, start and stop as needed
 - “Open book” tests -- use your resources
 - Prepare returns in the TaxSlayer Practice Lab
 - Retest option available if you don't pass



THANK YOU!

PREPARE + PROSPER



WELCOME TO THE SOFTWARE LAB

PREPARE + PROSPER





GOALS FOR TODAY

- Prepare five practice returns in the TaxSlayer Practice Lab software.
- Build familiarity with TaxSlayer.
- Test your tax knowledge.

OPEN TAXSLAYER PRACTICE LAB

- Go to:
vita.taxslayerpro.com/IRSTraining
- Enter the Practice Lab access password: **TRAINPROWEB**
- Sign in with your account and click the “Go to Practice Area” button.

NEXT STEPS

- Review self-paced online courses
 - Access trainings on the volunteer training site
 - Updated practice problems will be available for tax year 2023
 - Available in early January!
- Complete the Certification Tests
 - Use Pub 6744 and www.linklearncertification.com
- Email the completed Volunteer Services Agreement (Form 13615) to P+P
 - Send to volunteer@prepareandprosper.org

