

Filing Status

Married, Single, and More

Pub 4012 – Tab B
Pub 4491 – Part 2
Pub 17 – Chapter 2



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Filing Status



Pub 17 Ch 2

- **Two criteria:**
 - **Marital status on last day of tax year**
 - ✱ **Federal definition – “married”**
 - Legal marriage under laws of any state or country
 - Does not include civil unions or registered domestic partners
 - **Type of dependents, if any**



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Five Choices for Filing Status

Pub 4012 Tab B

- Single
- Married filing jointly (MFJ)
- Married filing separately (MFS)
- Head of household (HH)
- Qualified widow(er) (QW)

Form 1040

Form 1040		Department of the Treasury—Internal Revenue Service (99)		2014	OMB No. 1545-0074	IRS Use Only—Do not write or staple in this space.																									
For the year Jan. 1–Dec. 31, 2014, or other tax year beginning , 2014, ending , 20					See separate instructions.																										
Your first name and initial		Last name		Your social security number																											
If a joint return, spouse's first name and initial		Last name		Spouse's social security number																											
Home address (number and street). If you have a P.O. box, see instructions.					Apt. no.	▲ Make sure the SSN(s) above and on line 6c are correct.																									
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).					Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse																										
Foreign country name		Foreign province/state/county		Foreign postal code																											
Filing Status																															
1 <input type="checkbox"/> Single 2 <input type="checkbox"/> Married filing jointly (even if only one had income) 3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above and full name here: ▶ 4 <input type="checkbox"/> Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here: ▶ 5 <input type="checkbox"/> Qualified widow(er) with dependent child																															
Exemptions																															
6a <input type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a. b <input type="checkbox"/> Spouse																															
<table border="1"> <thead> <tr> <th colspan="2">c Dependents:</th> <th>(2) Dependent's social security number</th> <th>(3) Dependent's relationship to you</th> <th>(4) <input type="checkbox"/> if child under age 17 qualifying for child tax credit (see instructions)</th> </tr> </thead> <tbody> <tr> <td>(1) First name</td> <td>Last name</td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>							c Dependents:		(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input type="checkbox"/> if child under age 17 qualifying for child tax credit (see instructions)	(1) First name	Last name																		
c Dependents:		(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input type="checkbox"/> if child under age 17 qualifying for child tax credit (see instructions)																											
(1) First name	Last name																														
If more than four dependents, see instructions and check here <input type="checkbox"/>					Boxes checked on 6a and 6b No. of children on 6c who: • lived with you • did not live with you due to divorce or separation (see instructions) Dependents on 6c not entered above Add numbers on lines above ▶ <input type="text"/>																										
d Total number of exemptions claimed																															

Form 1040

Filing Status

1 ☐ Single

2 ☐ Married filing jointly (even if only one had income)

Check only one box. 3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ►

4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ►

5 ☐ Qualifying widow(er) with dependent child



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Intake/Interview Sheet



Check
Part II
entries on
Intake
Sheet

Ask
questions
– verify

Form **13614-C** (October 2014) Department of the Treasury - Internal Revenue Service **Intake/Interview & Quality Review Sheet** OMB Number 1545-1964

You will need:

- Tax information such as Forms W-2, 1099, 1098.
- 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 1-3 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.

Part I – Your Personal Information

1. Your first name M.I. Last name Are you a U.S. citizen?
☐ Yes ☐ No

2. Your spouse's first name M.I. Last name Is your spouse a U.S. citizen?
☐ Yes ☐ No

Part II – Marital Status and Household Information

1. As of December 31 of last year, were you:

☐ Single (This includes registered domestic partnerships, civil unions, or other formal relationships under state law.)

☐ Married a. Did you live with your spouse during any part of the last six months of 2014? ☐ Yes ☐ No

☐ Divorced or Legally Separated b. Was your marriage recognized under the laws of the state(s) you are filing in? ☐ Yes ☐ No ☐ Unsure

☐ Widowed Year of spouse's death: _____

2. List the names below of **everyone** who lived with you last year (other than you or 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 (month/day)	Relationship to filer or you (for example, son, daughter, parent, none, etc.)	Months lived in your home last year	U.S. Citizen (yes/no)	Resident of U.S., Canada, or Mexico (yes/no)	Single or Married as of 12/31/14 (yes/no)	Full-time student last year (yes/no)	Totally and permanently disabled last year (yes/no)	Can the person be claimed for someone else as a dependent on their return? (yes/no)	Did the person provide more than 50% of their own support? (yes/no)	Did the person have less than \$100 of income? (yes/no)	Did the taxpayer(s) provide more than 50% of support for this person? (yes/no)	Did the taxpayer(s) pay more than half the cost of maintaining a home for this person? (yes/no)

Volunteers are trained to provide high quality service and uphold the highest ethical standards. To report unethical behavior to the IRS, email us at etv.volts@irs.gov or call toll free 1-877-335-1205



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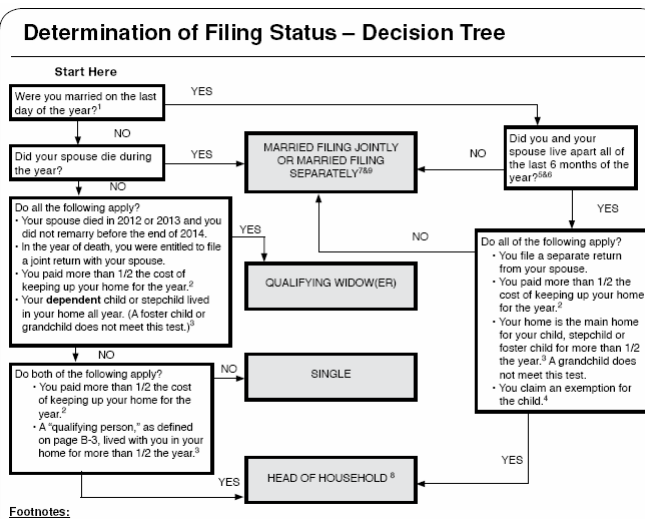
Living Situation Analysis

- Marital status as of 12/31
- Others living in home, if any
 - Their relationship/dependency
 - Who paid upkeep
- If widow(er)
 - Date of death of spouse
 - Any dependent children at home

Use the Decision Tree

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Don't miss
the
footnotes



Filing Status Importance

- **Many tax items affected by filing status**
 - **Necessity to file a return**
 - **Standard deduction**
 - **Tax rate bracket**
 - **Eligibility for certain credits**

Filing Status – File a Return



Chart A – For Most People Who Must File

If your filing status is...	AND at the end of 2013 you were...*	THEN file a return if your gross income was at least...**
Single	under 65	\$10,000
	65 or older	\$11,500
Married filing jointly***	under 65 (both spouses)	\$20,000
	65 or older (one spouse)	\$21,200
	65 or older (both spouses)	\$22,400
Married filing separately (see the instructions for line 3)	any age	\$ 3,900
Head of household (see the instructions for line 4)	under 65	\$12,850
	65 or older	\$14,350
Qualifying widow(er) with dependent child (see the instructions for line 5)	under 65	\$16,100
	65 or older	\$17,300

Filing Status – Standard Deduction



Exhibit 1 – Standard Deduction for Most People*

This table provides the standard deduction amounts for tax year 2013.

If the taxpayer's filing status is...	Your standard deduction is ...
Single or married filing separate return	\$6,100
Married filing joint return or qualifying widow(er) with dependent child	\$12,200
Head of household	\$8,950

Filing Status – Tax Rate



If line 43 (taxable income) is—		And you are—			
At least	But less than	Single	Married filing jointly *	Married filing sepa- rately	Head of a house- hold
21,000		Your tax is—			
21,000	21,050	2,708	2,261	2,708	2,516
21,050	21,100	2,715	2,269	2,715	2,524
21,100	21,150	2,723	2,276	2,723	2,531
21,150	21,200	2,730	2,284	2,730	2,539

Single

- Not married as of December 31st
- Married, but legally separated
- No dependent children at home

Married Filing Jointly

- Married on last day of year
- Common law marriage
 - If recognized in state where started
- Spouse died during current year/not remarried
- Generally, most advantageous filing status

Married Filing Separately

- Taxpayer chooses to file MFS
- Spouse has already filed MFS
- Married but separated and not filing MFJ
- Rare cases – more advantageous
 - Generally, no children in home



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MFS Disadvantages

- Highest tax rate/lower standard deduction
- Cannot claim most tax credits
- Cannot deduct student loan interest
- Capital loss limit \$1,500 (not \$3,000)



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Head of Household – **Unmarried**

- **Provided home for qualified child**
 - **Might not be a dependent**
- **Provided home for related dependent**
- **>50% cost of maintaining home for dependent parents living elsewhere**



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Head of Household – **Married**

- **Lived apart all of last 6 months of year**
- **Provided home for:**
 - **Child, stepchild, or eligible foster child for over six months**
- **No other relatives qualify**



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Head of Household – Providing a Home

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Cost of Keeping Up a Home

Keep for Your Records



	Amount You Paid	Total Cost
Property Taxes	\$ _____	\$ _____
Mortgage interest expenses	\$ _____	\$ _____
Rent	\$ _____	\$ _____
Utility charges	\$ _____	\$ _____
Property insurance	\$ _____	\$ _____
Food consumed on the premises	\$ _____	\$ _____
Other household expenses	\$ _____	\$ _____
Totals	\$ _____	\$ _____
Minus total amount you paid		(_____)
Amount others paid		\$ _____

Head of Household

- **Key advantages**
 - **Higher standard deduction than Single or MFS**
 - **Advantageous tax rate structure**

Qualifying Widow(er)

- Spouse died in one of two past years
 - Has dependent child or stepchild in home all year
 - Grandchild not eligible
- Maintained home for child
 - >50% of cost
- Can file QW for two years only



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Qualifying Widow(er)

- Advantages
 - Standard Deduction – same as MFJ
 - Uses MFJ tax rates



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Special Notes

- Child is considered to have lived with taxpayer all year if born or died during year (but not stillborn)
- Child who is dependent of non-custodial parent under Rules for Divorced or Legally Separated Parents still qualifies custodial parent for HH filing status if all other requirements met



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TaxWise – Main Information Sheet

Filing Status and Exemptions

1	<input type="radio"/> Single
2	<input type="radio"/> Married filing jointly (even if only one had income)
3	<input type="radio"/> Married filing separately Spouse's first name: _____ Last name: _____ SSN: _____ Did your spouse ever live with you in 2013? <input type="radio"/> Yes <input type="radio"/> No If "Yes", did you and your spouse live together at anytime after June 30, 2013? <input type="radio"/> Yes <input type="radio"/> No <p>Married filing separately, only. If the state in the address above is a community property state (AZ, CA, ID, LA, NV, NM, TX, WA, or WI), or a return is being filed to one of these states, answer the following questions.</p> <p>Military. Is this your home of record? If "Yes", fill in Form 8958.</p> <p>Others. Are you a resident of this community property state? If "Yes", fill in Form 8958 and use Form 1040. If "No", you CANNOT e-file this return.</p>
4	<input type="radio"/> Head of household (with qualifying person). If the qualifying person is a child but not your dependent, enter the child's name _____ and social security number _____. A self-supporting child who lives with you IS NOT a qualifying person.
5	<input type="radio"/> Qualifying widow(er) with dependent child Year spouse died (2011 or 2012 only): _____

Enter name and SSN **only** if child not also dependent



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Quality Review



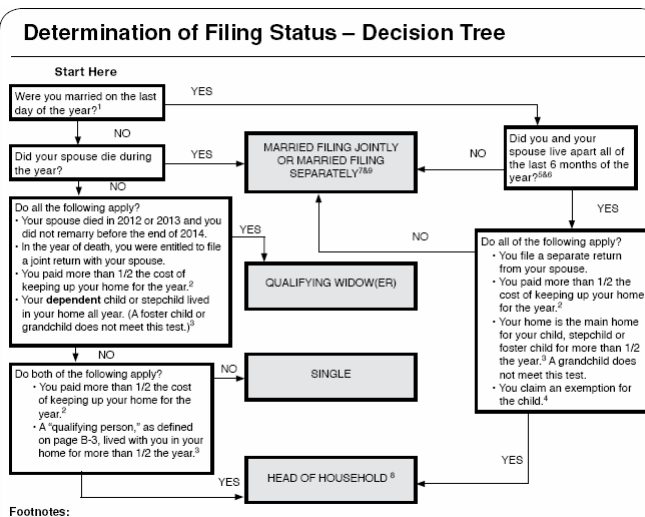
- Review prior year's status
- Verify current year filing status with data on Intake Sheet
- Discuss options with taxpayer
 - Ensure best option selected

Five Choices for Filing Status Pub 4012 Tab B

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Turn to the Decision Tree

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Problem #1

- Mr. Buck provides total support for his two young children. His wife died in 2011, and he has not remarried.
- What is the best filing status for Mr. Buck?

Head of Household

- What would have been best in TY2013?

Qualifying Widower

Problem #2

- Jane, 69, whose husband died July 1, had a \$20,000 pension and \$15,000 in social security in the tax year.
- Her 10-year-old grandson lived with her and is her dependent.
- What is the best filing status for Jane?

MFJ

- Assuming nothing changes, what filing status is best for the following tax years?

Head Of Household

Problem #2 (cont)

Note:

Grandchild is not a qualifying child dependent for Qualifying Widow(er) with Dependent Child purposes – own child or stepchild only

Problem #3

- Luke and Linda are still married, but chose to live apart for most of the year
- Their two children lived with Linda all year
- In July, Luke was out of a job so he moved back in the house for just that month
- What filing status can they each choose?

MFJ or MFS (both must use same status)

Problem #4

- Dick and Jane are married, lived apart all year, and are filing separate returns.
- Their 25-year-old daughter Jody lived with Jane all year while attending school full-time.
- Jody earned \$2,500 during the summer.
- What is Jane's best filing status?

Head of Household

- What would be Jane's filing status if Jody earned \$3,970?

Married Filing Separately

Filing Status

Questions?



Comments?