

Understanding taxes – The basics and beyond

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Understanding taxes: The basics and beyond

DECEMBER 2020

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MAPPING YOUR FUTURE®

Our **mission** is to enable individuals to achieve life-long success by empowering schools, students, and families with web-based college, financial aid, career, and financial literacy information and services.

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Agenda


- § Introduction
- § Tax basics
- § Tax transcripts
- § Education-related tax benefits
- § Mapping Your Future services
- § Questions

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Mapping Your Future offers this webinar for information only and as a service to you.

Every tax situation is different and the regulations are complex. If you are uncertain about your rights and responsibilities, contact a qualified tax advisor or visit the Internal Revenue Service (IRS) website.



LEGALESE

The stuff no one ever reads.

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Presenter

Carolyn Thomas, CPA

St. Louis, MO



Thomas & Associates does tax planning for businesses and individuals and consulting services for small business owners.



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Tax Cuts and Jobs Act

- Eliminated the personal exemption for taxpayers and their dependents
- Increased the standard deduction for all filing statuses
- Decreased the individual income tax rates
- Effective for tax years beginning after 12/31/17
- Ends before 1/1/26

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2020 Tax Updates

- **Economic Impact Payments**
 - If you did not receive the economic impact payment or received less than you should have – you will be able to claim it on your 2020 return.
- **Special \$300 cash donation deduction**
 - If you donate up to \$300 in cash (or checks) donations to a charity, you can take this “above the line” deduction even if you take the standard deduction instead of itemizing.
- **Unemployment benefits are taxable**
 - This is not new in 2020 - just an important reminder for taxpayers when filing their 2020 return not to forget to include this income on their tax return.
- **IRA Withdrawals**
 - Qualified taxpayers can take up to \$100,000 out of an IRA account without the 10 percent penalty. Other tax still applies.

Note: These are just a few of the 2020 tax updates and this is not meant to be an all-inclusive list. Review the IRS website or speak to a qualified tax advisor for more information.

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Waiver of 10% penalty


You are a qualified individual if:

- You are diagnosed with COVID-19
- Your spouse or dependent is diagnosed with COVID-19
- You experience adverse financial consequences as a result of being quarantined, being furloughed or laid off, or having work hours reduced due to COVID-19
- You experience adverse financial consequences as a result of being unable to work due to lack of childcare due to COVID-19
- You experience adverse financial consequences as a result of closing or reducing hours of a business that you own or operate due to COVID-19


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Special situations from 2020



Emergency financial aid grant under the CARES Act




Emergency grants from the college, not funded by the CARES Act



Work study

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What are the filing statuses?

- Five filing statuses
 - Single
 - Married filing jointly
 - Married filing separately
 - Head of Household
 - Qualifying Widow(er) with child

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Filing status – Single

- You are single if:
 - You are unmarried on the last day of the year or
 - Legally separated under a divorce or separate maintenance decree



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Filing status-Married

You are considered married, if on the last day of the year, you:

- Are living together as a married couple
- Are married according to the law of the state where you live
- Are not separated under a divorce or separate maintenance decree

You will have to file as married filing jointly or married filing separately.

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Filing status-Head of Household

You can file as head of household if you are considered unmarried at the end of the year.

You must pay more than half the cost of maintaining a household and have someone living with you as a qualifying person.



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Filing status-Qualifying widow(er) with child

- You can file this status for two years following the year your spouse died.
- You must have a child as a dependent on your tax return.

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Who needs to file a tax return?

IF your filing status is...	AND at the end of the year you were...	2020 gross income amounts	2019 gross income amounts
single	under 65	\$12,400	\$12,200
	65 or older	\$14,050	\$13,850
married filing jointly	under 65 (both spouses)	\$24,800	\$24,400
	65 or older (one spouse)	\$26,100	\$25,700
	65 or older (both spouses)	\$27,400	\$27,000
married filing separately	any age	\$5	\$5
head of household	under 65	\$18,650	\$18,350
	65 or older	\$20,300	\$20,000
qualifying widow(er) with dependent child	under 65	\$24,800	\$24,400
	65 or older	\$26,100	\$25,700

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Who needs to file a tax return?

Self-employed individuals, which includes:

- Sole proprietor in a trade or business
- Independent contractor
- Partner in a business
- Anyone who is in business for themselves


You must file a tax return if you have at least \$400 of net income.

May qualify for the Qualified Business Income Deduction

Source: IRS 2019 Publication 17

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Additional requirements to file


Even if you have no income:

- If you, your spouse, or dependent were enrolled in health care coverage through the Marketplace
- If you received HSA, Archer MSA, or Medicare Advantage MSA distributions
- If you are repaying the first-time homebuyer credit
- If you have a household employee
- Additional tax on a qualified plan

Note: You may want to file to receive the Economic Impact Payment if you have not yet received it.

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Dependency exemption

With the 2018 Tax Cuts and Jobs Act, dependents are now only listed on the return for the child tax credit and the new dependent tax credit.

Dependents are still considered for filing status for:

- Head of household
- Qualifying widow(er)

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Who is a dependent?

To be a dependent on your return, a dependent must meet three tests:

- Dependent taxpayer test
- Joint return test
- Citizen or resident test



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Dependent Taxpayer Test

Is the taxpayer being claimed as a dependent by another person?

- If yes, then the taxpayer cannot claim any dependents on his/her return.

If you are filing a joint return, can your spouse can be claimed as a dependent by someone else?

- If yes, then the taxpayer cannot claim any dependents on your joint return.

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Joint Return Test

You generally cannot claim a married person as a dependent if he or she files a joint return with their spouse.

Exception exists when a dependent is filing a joint return with a spouse only to receive a refund.

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Citizen Resident Test

You cannot claim a person as a dependent unless that person is a:

- U.S. citizen
- U.S. resident alien
- U.S. national
- Resident of Canada or Mexico

There is an exception for certain adopted children.

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Types of dependents

- A dependent is:
 - A qualifying child
 - A qualifying relative



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Tests to be a qualifying child

- Must be your son, daughter, stepchild, foster child, brother, sister, half brother, half sister, stepbrother, stepsister, or a descendant of any of them.
- Must be:
 - Under age 19 at the end of the year and younger than you (or your spouse, if filing jointly)
 - Under age 24 at the end of the year, a student, and younger than you (or your spouse, if filing jointly)
 - Any age if permanently and totally disabled.

(Cont. on next slide)

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Tests to be a qualifying child, cont.

- The child must have lived with you for more than half of the year.
- The child must not have provided more than half of his or her own support for the year.
- The child is not filing a joint return for the year (unless that return is filed only to get a refund of income tax withheld or estimated tax paid).

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Tests to be a qualified relative

- The person cannot be your qualifying child or the qualifying child of any other taxpayer.
- The person either:
 - Must be related to you, or
 - Must live with you all year as a member of your household (and your relationship must not violate local law)
- The person's gross income for 2020 must be less than \$4,300 (\$4,200 for 2019).
- You must provide more than half of the person's total support for the year.

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Head of Household

- Unmarried or considered unmarried on the last day of the year
- Paid more than half of the cost of maintaining a home for the year
- A qualifying person lives with you in the home for more than half of the year (except for temporary absences)

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Head of Household

If the person is your...	and...	then that person is...
Qualifying child	If he or she is single	A qualifying person
	If he or she is married and you claim as an dependent	A qualifying person
	If he or she is married and you cannot claim them as a dependent	Not a qualifying person
Qualifying relative who is your father or mother	If you can claim them as your dependent	A qualifying person
	If you cannot claim them as a dependent	Not a qualifying person

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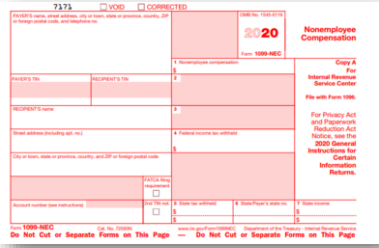
If the person is your...	and...	then that person is...
Qualifying relative other than your father or mother	If he or she lives with you more than half the year and he or she is related to you in one of the ways listed (IRS Pub. 17)	A qualifying person
	He or she lived with the taxpayer for only half of the year or less	Not a qualifying person
	He or she is your qualifying relative only because they lived with you all year as a member of your household	Not a qualifying person
	He or she cannot be claimed as a dependent on the taxpayer's return	Not a qualifying person

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What is income?

- Earned vs. unearned
- Generally, the most common sources of earned income are:
 - W2—wages from employment
 - 1099—income from subcontract work



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Unearned income

- Dividends
- Interest
- Capital gains

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Untaxed income

- Payments to tax-deferred pension and savings plans
- IRA deductions and payments to self-employed SEP, SIMPLE, Keogh
- Child support received
- Tax exempt interest income
- Untaxed portions of IRA distributions
- Untaxed portions of pensions
- Housing, food or other living allowances to military, clergy, others
- Veterans non-education benefits
- Alimony (*effective for agreements after 12/31/18*)

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2019 VOID CORRECTED		2019 Form 1099-G		Certain Government Payments	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Unemployment compensation		GMB No. 1545-0120	
PAYER'S TIN		2 State or local income tax refunds, credits, or offsets		3 Box 2 amount is for tax year	
RECIPIENT'S TIN		4 Federal income tax withheld		5 Taxable grants	
RECIPIENT'S name		6 RTAA payments		7 Agriculture payments	
Street address (including apt. no.)		8 Check if box 2 is trade or business income		9 Market gain	
City or town, state or province, country, and ZIP or foreign postal code		10a State		10b State identification no.	
Account number (see instructions)		11 State income tax withheld		12 TIN not	
Form 1099-G Cat. No. 14439BM www.irs.gov/Form1099G Department of the Treasury - Internal Revenue Service Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page					

2019 VOID CORRECTED		2019 Form 1099-MISC		Miscellaneous Income	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Rents		GMB No. 1545-0112	
PAYER'S TIN		2 Royalties		3 Other income	
RECIPIENT'S TIN		4 Federal income tax withheld		5 Health and health care payments	
RECIPIENT'S name		6 Fishing boat proceeds		7 Nonemployee compensation	
Street address (including apt. no.)		8 Substitute payments in lieu of dividends or interest		9 Crop insurance proceeds	
City or town, state or province, country, and ZIP or foreign postal code		10 Prior made direct sales of \$1,000 or more of tangible personalty to a buyer		11 State tax withheld	
Account number (see instructions)		12 TIN not		13 Excess golden parachute payments	
14a Section 408A amounts		14b Section 408A amounts		15 State tax withheld	
16 State tax withheld		17 State/Payer's state no.		18 State income	
Form 1099-MISC Cat. No. 14452U www.irs.gov/Form1099MISC Department of the Treasury - Internal Revenue Service Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page					

2019 VOID CORRECTED		2019 Form 1099-DIV		Dividend Income	
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Interest income		GMB No. 1545-0112	
PAYER'S TIN		2 Early withdrawal penalty		3 Interest on U.S. Savings Bonds and Treas. obligations	
RECIPIENT'S TIN		4 Federal income tax withheld		5 Investment expenses	
RECIPIENT'S name		6 Foreign tax paid		7 Foreign country or U.S. possession	
Street address (including apt. no.)		8 Tax-exempt interest		9 Specified private activity bond interest	
City or town, state or province, country, and ZIP or foreign postal code		10 Market discount		11 Bond premium	
Account number (see instructions)		12a Section 408A amounts		12b Section 408A amounts	
13a Section 408A amounts		13b Section 408A amounts		14 State tax withheld	
15 State tax withheld		16 State/Payer's state no.		17 State income	
Form 1099-DIV Cat. No. 14453V www.irs.gov/Form1099DIV Department of the Treasury - Internal Revenue Service Do Not Cut or Separate Forms on This Page — Do Not Cut or Separate Forms on This Page					

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Filing requirements for dependents

Single dependents – under age 65 and not blind

2020

- Your unearned income was more than \$1,100
- Your earned income was more than \$12,400

2019

- Your unearned income was more than \$1,100
- Your earned income was more than \$12,200

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Filing requirements for dependents

Single dependents – over age 65 or older or blind

2020

- Your unearned income was more than \$2,750; \$4,400 if 65 or older and blind
- Your earned income was more than \$14,050; \$15,700 if 65 or older and blind

2019

- Your unearned income was more than \$2,750; \$4,400 if 65 or older and blind
- Your earned income was more than \$13,850; \$15,500 if 65 or older and blind

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Filing requirements for married dependents

Married dependents – under age 65 and not blind

2020

- Your unearned income was more than \$1,100
- Your earned income was more than \$24,800

2019

- Your unearned income was more than \$1,100
- Your earned income was more than \$24,400

Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions

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Filing requirements for married dependents

Married dependents – age 65 or older or blind

2020

- Your unearned income was more than \$2,400; \$3,700 if 65 or older and blind
- Your earned income was more than \$27,400; \$30,000 if 65 or older and blind

2019

- Your unearned income was more than \$2,400; \$3,700 if 65 or older and blind
- Your earned income was more than \$27,000; \$29,600 if 65 or older and blind

Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions

What form to file?

- There are now two different forms that can be used:
 - Form 1040
 - Form 1040 SR

The image shows the front page of the 1040-SR U.S. Tax Return for Seniors (2019). The form is titled "1040-SR U.S. Tax Return for Seniors" and includes the IRS logo. It features a "Filing Status" section with checkboxes for Single, Married filing jointly, Head of household (HCH), and Married filing separately (MFS). Below this is a "Dependents" section with checkboxes for "You are a dependent" and "You are not a dependent". The form also includes a "Standard Deduction" section with checkboxes for "Standard deduction" and "Itemized deductions". The bottom section is the "Taxable Income" section, which includes lines for "Total income", "Standard deduction or itemized deductions", and "Taxable income". The form is filled out with sample data, including a taxpayer named "John Doe" and a spouse named "Jane Doe".

Form 1040

Department of the Treasury — Internal Revenue Service

2019

OMB No. 1545-0047

IRS Use Only — Do not write or staple in this space

Filing Status

Check only one box.

☐ Single

☐ Married filing jointly

☐ Married filing separately (MFS)

☐ Head of household (HOH)

☐ Qualifying widow(er) (QW)

If you checked the MFS box, enter the name of 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

Last name

Your social security number

If joint return, spouse's first name and middle initial

Last name

Spouse's social security number

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

Apt. no.

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

Foreign country name

Foreign province/state/country

Foreign postal code

Standard Deduction

Someone can claim:

☐ You as a dependent

☐ Your spouse as a dependent

☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Address

You

Were born before January 2, 1955

Are blind

Spouse

Was born before January 2, 1955

Dependents (see instructions).

(i) First name

Last name

(ii) Social security number

(iii) Relationship to you

1

Wages, salaries, tips, etc. Attach Form(s) W-2

2a

2b

3a

3b

4a

4b

5a

5b

6

7a

7b

8a

8b

9

10a

10b

11a

11b

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

Cat. No. 1

Form 1040 (2019)

Page 2

12a

12b

13a

13b

14

15

16

17

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21a

21b

22

23

24

25

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Schedules	
Schedule 1	Have additional income, such as capital gains, unemployment compensation, prize or award money, or gambling winnings. Have any deductions to claim, such as student loan interest deduction, self-employment tax, or educator expenses.
Schedule 2	Owe AMT or need to make an excess advance premium tax credit repayment
Schedule 3	Can claim a nonrefundable credit other than the child tax credit or the credit for other dependents, such as the foreign tax credit, education credits, or general business credit.
Schedule 4	Owe other taxes, such as self-employment tax, household employment taxes, additional tax on IRAs or other qualified retirement plans and tax-favored accounts.
Schedule 5	Can claim a refundable credit other than the earned income credit, American opportunity credit, or additional child tax credit, such as the net premium tax credit or health coverage tax credit. Have other payments, such as an amount paid with a request for an extension to file or excess social security tax withheld.
Schedule 6	Have a foreign address or a third party designee other than a paid preparer.

<https://www.irs.gov/instructions/i1040gi>

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Schedule 1

SCHEDULE 1

(Form 1040 or 1040-SR)

Department of the Treasury

Internal Revenue Service

Name(s) shown on Form 1040 or 1040-SR

Additional Income and Adjustments to Income

► Attach to Form 1040 or 1040-SR.

► Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2019

Attachment Sequence No. 01

Your social security number

At any time during 2019, did you receive, sell, send, exchange, or otherwise acquire any financial interest in any virtual currency? ☐ Yes ☐ No

Part I

Additional Income

1

Taxable refunds, credits, or offsets of state and local income taxes

1

2a

Alimony received

2a

3

Business income or (loss). Attach Schedule C

3

4

Other gains or (losses). Attach Form 4797

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Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E

5

6

Farm income or (loss). Attach Schedule F

6

7

Unemployment compensation

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8

Other income. List type and amount ►

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Combine lines 1 through 8. Enter here and on Form 1040 or 1040-SR, line 7a

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Part II

Adjustments to Income

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Educator expenses

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Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106

11

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Health savings account deduction. Attach Form 8889

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Moving expenses for members of the Armed Forces. Attach Form 3903

13

14

Deductible part of self-employment tax. Attach Schedule SE

14

15

Self-employed SEP, SIMPLE, and qualified plans

15

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Self-employed health insurance deduction

16

17

Penalty on early withdrawal of savings

17

18a

Alimony paid

18a

b

Recipient's SSN

c

Date of original divorce or separation agreement (see instructions) ►

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IRA deduction

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Student loan interest deduction

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Tuition and fees. Attach Form 8917

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Add lines 10 through 21. These are your adjustments to income. Enter here and on Form 1040 or 1040-SR, line 8a

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For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 71479F

Schedule 1 (Form 1040 or 1040-SR) 2019

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Tax return transcript

Internal Revenue Service

United States Department of the Treasury

Tax Return Transcript Sample

Request Date: 12-04-2012

Response Date: 12-04-2012

IRS Employee Number: 9LXXX

Tracking Number: 1000232XXX

This Product Contains Sensitive Taxpayer Data

SSN Provided: 123-45-6789

Tax Period Ending: Dec 31, 2011

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

SSN: SPOUSE SSN:

123-45-6789 987-65-4321

NAME(S) SHOWN ON RETURN: THOMAS E & TAMARA B TAXPAYER

ADDRESS: 123 MAIN STREET ANYWHERE, USA 00001

FILING STATUS: Married Filing Joint

FORM NUMBER: 1040

CYCLE POSTED: 2007/2008

RECEIVED DATE: Apr 15, 2012

REMITTANCE: 0.00

EXEMPTION NUMBER: 3

DEPENDENT 1 NAME CTRL: HINE

DEPENDENT 1 SSN: 223-33-4444

DEPENDENT 2 NAME CTRL:

DEPENDENT 2 SSN:

DEPENDENT 3 NAME CTRL:

DEPENDENT 3 SSN:

DEPENDENT 4 NAME CTRL:

DEPENDENT 4 SSN:

Income

WAGES, SALARIES, TIPS, ETC: \$ 32,700.00

TAXABLE INTEREST INCOME: SCH B: \$ 11.00

TAX-EXEMPT INTEREST: \$ 0.00

ORDINARY DIVIDEND INCOME: SCH B: \$ 0.00

QUALIFIED DIVIDENDS: \$ 0.00

REFUNDS OF STATE/LOCAL TAXES: \$ 0.00

ALIMONY RECEIVED: \$ 0.00

BUSINESS INCOME OR LOSS (Schedule C): \$ 15,126.00

BUSINESS INCOME OR LOSS: SCH C PER COMPUTER: \$ 15,126.00

CAPITAL GAIN OR LOSS: (Schedule D): \$ 0.00

CAPITAL GAINS OR LOSSES: SCH D PER COMPUTER: \$ 0.00

OTHER GAINS OR LOSSES (Form 4797): \$ 0.00

TOTAL IRA DISTRIBUTIONS: \$ 0.00

TAXABLE IRA DISTRIBUTIONS: \$ 0.00

TOTAL PENSIONS AND ANNUITIES: \$ 0.00

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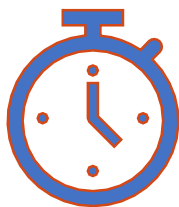
Identity theft

- Tax-related identity theft occurs when someone uses another person's identity to claim a fraudulent tax refund
- Pub. 5027 outlines steps taxpayers must take if they are a victim of tax-related identity theft
- Cannot use automated means to request tax transcripts
 - Identity theft hotline (800) 908-4490
 - Must speak to a representative
 - Have tax forms available to provide specific information
- Starting in January 2021, you can opt into the IP Pin program.

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When to file?



Generally, the due date for individual returns is April 15


- For 2020 returns, the deadline will be April 15

Deadline is extended for special circumstances

Extensions are allowed until October 15

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Education-related tax credits and deductions

Tax credits

- American Opportunity Credit
- Lifetime Learning Credit

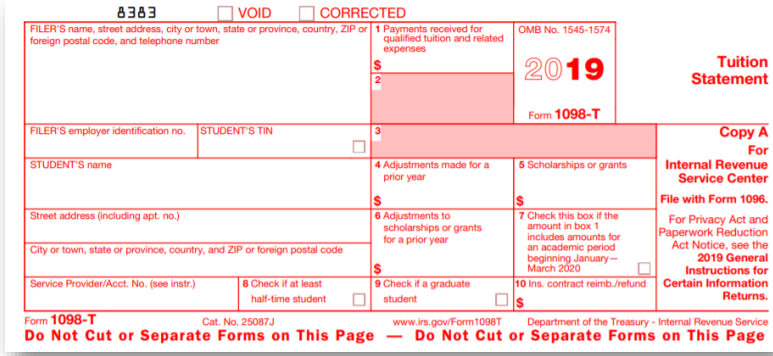
Tax deductions

- Student Loan Interest Deduction
- Tuition and Fees Deduction

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1098-T



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Scenario

1

A college student was awarded an emergency grant by their college during the pandemic. The student used the money to pay for housing.

Will this be taxable income to the student?

Will the student need to report it on the FAFSA next year?

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Scenario

2

A college student received an emergency grant under the CARES Act. The student used the money to pay tuition and fees.

Can the student claim the Lifetime Learning Credit or American Opportunity Credit for those tuition and fees that were paid with the grant?

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Scenario

3

The parents are divorced, can they both file Head of Household?

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Scenario

4

Student loan borrower received automatic forbearance during the COVID-19 National Emergency.

How does this impact the borrower's taxes?

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Resources

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Verification worksheets

Active verification tracking groups remaining are V1, V4, V5

Revised worksheets for 2021-22 will be available soon

- Individual worksheets by data collection item
- Comprehensive worksheets by verification tracking flag


Available to Member schools and schools in Sponsored states

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MappingXpress®

- Document collection service
- Select document types to collect from students and parents
- Other customization options



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Ask your question in the question pane of the GoToWebinar toolbar.

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Thank you for your participation!

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