

**The Ohio Benefit Bank™**

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**Counselor Quick Reference Guide - Taxes**

Tax Year 2013  
Version 0.1



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# Getting Started

Your Counselor Login
<p>Login Name:</p>  <p>Password:</p>

## Important Contacts

The Benefit Bank Help Desk  
1-855-822-4357 - 1-855-TBB-HELP  
tbbhelpdesk@thebenefitbank.org

The Ohio Benefit Bank™  
614-221-4336  
contactobb@ohiofoodbanks.org

Ohio Legal Services  
1-866-529-6446 - 1-866-LAW-OHIO  
ohiolegalservices.org

# Your First Tax Appointment

Your first tax appointment as an Ohio Benefit Bank (OBB™) counselor is an important milestone where you can finally apply the knowledge you've gained through training. Below, we've outlined the steps to a successful tax appointment to help get you started.

## Steps to a Successful Tax Appointment

1. Client's first contact with the OBB
2. Pre-screen the client's income and documentation
3. Read & review the Terms and Conditions of Use
4. Log into your counselor account
  - Go to [support.ohiobenefits.org](http://support.ohiobenefits.org)
  - Click counselor log in
  - Enter your login and password
5. Create a new client account or log into an existing account (more information about client creation can be found on page 7)
6. Click filing 2013 taxes
7. Complete each section of the return
8. Review and print each return
9. Review any necessary next steps
10. Provide the client with your organization's contact information

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# Important Websites and Tools

## ohiobenefits.org

This website serves as a container where we can store and organize each of these websites, provide clients with information about the Ohio Benefit Bank™, and provide counselors like you access to helpful resources.

## Benefit Bank Locator

Quickly and easily find nearby Ohio Benefit Bank (OBB™) sites by entering your address and/or zip code. Sites listed have indicated that they would like to appear on the locator and have the option of limiting their scope of service to specific populations, specific times, or other criteria. Accessible from ohiobenefits.org

## Quick Check

This tool can provide a rough estimate of your client's eligibility for benefits and tax credits. Simply answer a few questions about your client's household and financial situation to get an idea of whether your client may be able to receive a particular benefit. Accessible from ohiobenefits.org

QuickCheck Scenario
Francisco Hernandez, Age 63, Ohio resident
He will file a 2013 tax return
He <b>cannot</b> be claimed as a dependent
There is <b>no one</b> else in his household <b>nor</b> that he claims as a dependent
He does <b>not</b> have any physical, mental, or emotional conditions
Rent: \$500 - Utilities: \$150
He pays for telephone but <b>not</b> heating or cooling
He does <b>not</b> receive help from HEAP
Income from work: \$1,190
Medical Expenses: \$250
He is a Veteran

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### **support.ohiobenefits.org**

This website provides everything you need to get involved, get trained, and get support and was formerly called the counselor support site. Here you'll find things like the marketing materials order form, links to counselor training, and a host of other tools aimed at helping you be a successful OBB counselor. Accessible from ohiobenefits.org

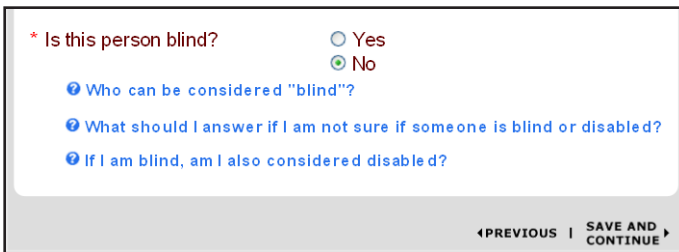
### **training.thebenefitbank.org**

The Benefit Bank training website acts as a mirror to the live site. Here you may practice using the online service without worrying about submitting practice client information. To login, enter **oh** and any number between 1 and 500 (ex. **oh78**). The password is **tbb12345**. If you see an authentication failed message, pick a different set of numbers and try again. Note: Never assist real clients using the training website, or enter practice information into the live site. The training site is red and the live site is teal. Accessible from resources.ohiobenefits.org

# Where to Find Help

## Glossary Terms and Clarifying Questions

The online service contains glossary terms and clarifying questions throughout each application module. Glossary terms are single words or terms that appear as blue hyperlinks. Click to view a definition or clarifying text. Clarifying questions are blue hyperlinks preceded by a question mark icon. These questions will appear on the same page as the topic they help to clarify.



## The Help Desk

Our partners who maintain the online service, provide a Help Desk that responds to phone and email inquiries from counselors. The Help Desk is available for support as you assist clients.

Contact the Help Desk when:

- You forget your login and/or password
- Your client forgets their login and/or password
- The online service is not responsive or behaving unexpectedly
- You need help finding answers to client questions

Contact the Help Desk 1-855-TBB-HELP 1-855-822-4357 tbbhelp@thebenefitbank.org (response within 2 business days)	Hours During Tax Season 9 AM - 8PM M-F 9 AM - 5 PM Sa Normal Hours 9 AM - 5 PM M-F
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# Client Creation

Each Ohio Benefit Bank (OBB™) client must have their own personal account for the online service. Counselors structure the client login and clients choose their own password, security question, and answer.

It is important that counselors:

- Have each client write down their login and password
- Standardize the structure of each client login  
For example: <first initial of first name><last name> or tsmith
- Let clients know that passwords are case sensitive, must be 8 characters long, and contain both letters and numbers
- Allow client to enter their own password, security question, and answer

First name:	<input type="text"/>
Middle name:	<input type="text"/>
Last name:	<input type="text"/>
Apt/Suite:	<input type="text"/>
Address:	<input type="text"/> <input type="text"/>
City:	<input type="text"/>
State:	<input type="text" value="Ohio"/>
County:	<input type="text"/>
Zip code:	<input type="text"/>
Preferred language:	<input type="text"/>
E-mail:	<input type="text"/>
Login name:	<input type="text"/>
Password:	<input type="text"/> <small>Your password must be between 8-30 characters long. Must contain a other characters. Must not contain your login name.</small>
Re-enter your password:	<input type="text"/>
Security question:	<input type="text"/>
Answer:	<input type="text"/>

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# Client Login and Agreements

## Allow the Client to Login

When you have successfully created the client account, you will return to the counselor portal page and see a red confirmation message saying the account has been created.

You can then log into the client account. When assisting clients please enter the login and allow the client to enter his/her password.

## Terms and Conditions of Use

The Terms and Conditions of Use contain protections for the client, the counselor, and the counselor's organization. Clients must agree to these terms to use the online service. It may be a good idea to have several copies of this document pre-printed. It is available under the documents tab on the Counselor Portal Page.

## Consent to Contact and Share Information

The OBB works hard to keep client contact information private and secure. We do not sell or provide clients' contact information to anyone. However, occasionally staff may reach out to clients to offer information about new programs and gather feedback on their experience using The Benefit Bank. Also, our staff sometimes works with other organizations to find ways to improve services. To do this, we may share client information with an outside educational institution for research purposes only. Clients may say yes or no to this question. Whatever they decide will have no effect on their eligibility for services.

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# Filing Status

Your client's filing status will determine the amount of their standard deduction as well as the tax credits they may be eligible for. There are five filing statuses: single, married filing jointly, married filing separately, head of household, and qualifying widow(er) with a dependent child.

## Single

The single filing status is for people who are unmarried. A taxpayer can claim single when they meet the following requirements:

- Unmarried on December 31st of the tax year
- Legally separated on December 31st of the tax year
- Widowed on or before December 31st of the tax year and did not remarry during the tax year.



## Married Filing Jointly

Married filing jointly is used by couples who were married on or before December 31st of the tax year. This status will increase both the standard deduction and the income limits for credits like the Earned Income Tax Credit.



Tax payers can claim married filing jointly if any of the following apply:

- They were married on or before December 31st of the tax year
- Their spouse died during the tax year and they did not remarry during the tax year

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## Married Filing Separately

Married filing separately is used by couples who were married on or before December 31st of the tax year who want to complete their taxes on their own. Clients who choose to file married filing separately will *not* be eligible for the Earned Income Tax Credit and may pay more in taxes. If your client wants to avoid the financial liabilities of their spouse they may be able to file a joint return by mail and include form IRS-8379, the injured spouse allocation.



## Head of Household

The head of household filing status offers tax filers who are single or considered single and have dependents a significantly higher deduction on their taxes and may dramatically increase their tax refund. To claim head of household the tax filer must:



- Have a qualifying child or relative (page 11 of this guide)
- Be unmarried or considered unmarried
- And have paid over half the cost of keep up the home.

## Qualifying Widow(er) with a Dependent Child

The qualifying widow or widower with a dependent child filing status is for individuals whose spouse died within the last two tax years and they did not remarry before December 31st of the tax year. They must also claim at least one dependent to be eligible for this filing status.

*For information regarding standard deductions for each filing status go to [irs.gov](https://www.irs.gov) and search 'how much is my standard deduction'*

# Qualifying Child

A qualifying child can be used for the following purposes on a tax return:

- Head of Household
- Dependency
- Child and Dependent Care Credit
- Child Tax Credit
- Additional Child Tax Credit
- Earned Income Tax Credit (EITC)

There are five tests a child must pass to be considered a Qualifying Child: relationship, age, support, joint return, and residency.

## Relationship Test

To pass this test, the child must be your son, daughter, stepchild, eligible foster child, brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your grandchild, niece, etc.)

## Age Test

The age test varies from credit to credit. View the box below to see how old the child must be to qualify for a specific credit.

Head of Household, Dependency, EITC	Child and Dependent Care Credit	Child Tax Credit, Additional Child Tax Credit
<ul style="list-style-type: none"><li>• Under 19</li><li>• Under 24 if a full time student</li><li>• Any age if permanently and totally disabled</li></ul>	<ul style="list-style-type: none"><li>• Under 13</li><li>• Any age if permanently and totally disabled</li></ul>	<ul style="list-style-type: none"><li>• Under 17</li></ul>

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## **Support Test**

The child cannot have provided more than half of their total support during the tax year. This means that this child must not be paying for a majority of things associated with maintaining themselves including shelter, food, and utilities.

Note: A child does not have to pass the support test for the Earned Income Tax Credit.

## **Joint Return Test**

The child may not file a joint tax return with anyone.

## **Residency Test**

To pass this test, the child must have lived with you for more than half the year. Temporary absences such as school, vacation, business, medical care, military service, or detention in a juvenile detention facility will count as time lived at home.

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# Qualifying Relative

Taxpayers may also claim a person who meets the criteria for a qualifying relative as a dependent. A person must pass the following tests to be considered a client's qualifying relative.

## Member of Household or Relationship Test

A qualifying relative is a person who lived with you for the entire year OR is related.

Related is defined as:

- child, stepchild, foster child, or descendant of any of them (like a grandchild)
- sibling(s) including stepbrother, stepsister, brother-in-law, or sister-in-law
- niece or nephew
- parents including stepfather and stepmother
- parent's siblings like aunt and uncle
- grandparents

## Income Test

The qualifying relative must have had a gross income of less than \$3,900 during the tax year.

## Support Test

You must have provided over half of the relative's total support during the tax year.

## Citizenship/Residency Test

The relative must be a U.S. citizen, national, or resident alien or a resident of Canada or Mexico.

## Joint Return Test

The relative may not file a joint return with anyone.

# Qualifying Person Quick Reference

## Qualifying Child Tests

The child is your son, daughter, stepchild, fosterchild, sibling, stepsibling, or descendant of any of them

Yes ↓

The child is under age 19, under 24 and a full-time student, or any age if disabled

Yes ↓

The child did not provide more than half of his or her own support

Yes ↓

The child lived with you for more than half of the tax year

Yes ↓

Person is a U.S. citizen, U.S. resident, U.S. national, or a resident of Canada or Mexico for some part of the year

Yes ↓

**Yes**

The child is your qualifying child and dependent

## Qualifying Relative Tests

Person is a member of your household OR related (like a parent)

Yes ↓

Person's income is under the income limit

Yes ↓

Person received more than half of his or her support from you

Yes ↓

Person will not file a joint return

Yes ↓

Person is a U.S. citizen, U.S. resident, U.S. national, or a resident of Canada or Mexico for some part of the year

Yes ↓

**Yes**

This person is your qualifying relative and dependent



# Income

Reporting Forms Supported by TBB	
W2: Wage & Tax Statement	1099INT/1099OID: Interest Income
1099MISC: Miscellaneous Income (i.e. Nonemployee or Other Income)	1099DIV: Dividends
1099R: Pensions, Annuities, IRAs, & Insurance Contracts	1098E: Student Loan Interest Statement
SSA1099: Social Security Benefit Statement	1098T: Tuition Statement
RRB1099/RRB1099R: Railroad Retirement Board Statements	1099G: Government Payments (Unemployment or State/Local Tax Refunds)
CSA 1099R/CSF 1099R: Statement for U.S. Civil Service Retirement Benefits	W2G: Certain Gambling Winnings
5498: IRA Contribution Information	1099C: Cancellation of Debt
1098: Mortgage Interest Statement	1099SA: Health Savings Account (HSA) distribution

Income Unsupported by TBB	
Household adjusted gross incomes higher than \$65,000 (\$95,000 Married Filing Jointly)	Business owners or statutory employees who must file Schedule C
The client or spouse is a dual-status or non-resident alien	The client must repay the first time homebuyer credit
The client must pay a penalty for underpayment of estimated tax	The client must pay the alternative minimum tax
The client must pay household employment taxes	The client has codes R, P, or T in box 12 of their W-2
Certain situations where the client did a conversion or rollover to a Roth IRA, chose to report half of the taxable amount, and took a distribution from the account within the same year	The client or spouse are age 70 1/2 or older, retired, and do not take a minimum distribution from their retirement plan

Non-Taxable Income
<p>TBB will not ask about the following types of income because they are not subject to federal tax:</p> <ul style="list-style-type: none"> <li>▪ Child Support</li> <li>▪ Cash Assistance</li> <li>▪ Food Assistance</li> <li>▪ Supplemental Security Income (SSI)</li> <li>▪ Veterans Benefits</li> </ul>

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# Adjustments and Deductions

When individuals pay taxes throughout the year, they are paying an estimated tax. When you complete a tax return, you figure out if you can get some or all of that money back. You can reduce the taxes you owe through adjustments and deductions.

## Adjustments

Taxpayers can subtract certain expenses, payments, contributions, fees, and others from their total income, which reduces the amount they may be taxed. The figure remaining after computing the taxpayer's adjustments to income is their Adjusted Gross Income (AGI).

Adjustments include:

- Alimony payments
- Cost of supplies teachers purchase for their classroom
- One half of self-employment tax paid during the tax year
- Tuition and school fees (Note: It is sometimes better to take these payments as a credit; TBB will determine the best choice for you)
- Student loan interest payments
- Portion of health insurance premiums paid by individuals who are self-employed
- Money contributed to a traditional Individual Retirement Account (IRA)
- Contributions to a Health Savings Account (HSA)

## Deductions

Deductions are subtracted from your AGI and they further reduce the amount of income that is taxed. Taxpayers have a choice of taking the standard deduction or itemizing deductions. Taxpayers should use the type of deduction that results in the lowest amount of tax.

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## Standard Deduction

The standard deduction varies depending on your filing status. The smallest deduction is for a single taxpayer and the largest is married filing jointly. For information regarding standard deductions for each filing status go to [irs.gov](https://www.irs.gov) and search *how much is my standard deduction*.

## Itemizing Deductions

Itemizing deductions is an alternative to the standard deduction where we add up each of the qualified expenses to deduct from the taxpayer's AGI. We only want to itemize if the total of the qualified expenses is greater than the standard deduction. Expenses that can be claimed as deductions include:

- State and local income taxes or sales taxes
- Real estate taxes paid
- Home mortgage interest paid
- Gifts to charity
- Gambling losses
- Impairment related work expenses for disabled persons
- Losses from casualty
- Un-reimbursed employment expenses
- Fees for tax filing
- Medical and dental expenses
- Mortgage insurance premiums

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# Tax Credits

There are two types of tax credits. Non-refundable tax credits reduce the tax owed or tax liability. These credits can reduce the tax liability to \$0 but they will not refund any amount thereafter. Refundable tax credits are extra dollars that the government disperses to moderate and low income taxpayers which can reduce the tax liability to \$0 and will be refunded if they exceed the tax liability.

## Non-Refundable

- Child Tax Credit - This credit reduces your tax liability up to \$1,000 for each child that you claim as a dependent. To take this credit each child must meet the qualifying child requirements
- Child and Dependent Care Credit - To qualify for this credit you must have paid for child and/or dependent care expenses for a qualifying child in order to work or look for work. Keep in mind:
  - Married taxpayers must both work (have earned income) in order to claim this credit. If a spouse is either a full-time student during five months of the year or is not capable of caring for themselves for some period during the year, the credit can still be claimed.
  - To claim this credit the taxpayer must provide the name, address, and taxpayer identification number or Social Security Number of the person or organization who provided care for the child or dependent.
- Credit for the Elderly or Disabled - You may be able to take this credit if by the end of 2013 you were age 65 or older or were retired on permanent and total disability and you had taxable disability income.
- Education Credits - If you paid expenses for yourself or dependents for higher education you may be eligible for these credits.

- Savers Credit (Formerly known as the Retirement Savings Contribution Credit) - Only certain taxpayers who make voluntary contributions to a retirement account may take this credit. Rollover contributions to a traditional or Roth IRA do not count towards this credit.
- Mortgage Interest Credit - A taxpayer may claim a mortgage interest credit if he/she has been issued a Mortgage Credit Certificate (MCC) by their state or local government.

### Refundable

- Earned Income Tax Credit - To qualify without a qualifying child, you must be at least age 25 and under 65. You must have earned income, a valid social security number, and meet the following income limits:

Your Filing Status	No qualifying children	1 qualifying child	2 qualifying children	3 qualifying children
Single, head of household, or qualifying widow(er) without a dependent child	\$14,227	\$37,870	\$43,038	\$46,227
Married Filing Jointly	\$19,680	\$43,210	\$48,378	\$51,567

- Additional Child Tax Credit - This credit allows taxpayers to claim up to \$1,000 per qualifying child. The amount depends on the tax payer's tax liability, modified AGI, and filing status.
- Refundable Education Credits - If you paid expenses for higher education, you may be eligible for this credit. Up to 40% of this credit is refundable.

# Filing Your Return

Tax payers have two options when filing their returns. They may file electronically or paper file. If they choose to file electronically, or e-file, they will need to sign the electronic form with one of three things: last year’s PIN, last year’s AGI, or a new PIN given by the IRS. Last year’s AGI can be found on line 37 of form 1040 (Shown below).

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

## New PIN

Clients can request a new PIN on the IRS website. Visit [irs.gov](http://irs.gov) and search for electronic filing PIN request. Or, call the IRS at 1-800-704-7388 and ask for a new electronic filing PIN. Remember: Any PIN retrieved from the IRS is a *new* PIN.

# Scenario One - Terrence Guardia

## Create a client

1. Terrence Guardia lives at 987 Park Place Akron, OH 44313 in Summit County
2. He prefers English
3. His email address is tguardia@email.net  
*Create his login using the suggested structure (found in the Client Creation Section of this guide) and allow Terrence to enter his password, select a security questions and provide the answer.*

## Agreements

4. He reads and agrees to the Terms and Conditions of Use
5. He does not want to share his information  
*Select filing this year's taxes from Terrence's homepage*

## Household Information

6. Terrence prefers the title Mr.
7. Yes, there are other people to include in the household  
*Use the table below to complete the household information section.*

Household Member	Relationship	Date of Birth	Marital Status	Social Security Number	Citizen?	Disabled or blind?
Mr. Terrence Guardia		May 1, 1987	Married	111-22-3333	Yes	No
Mrs. Maria Guardia	Spouse	June 6, 1989	Married	555-44-3333	Yes	No

8. He prefers english
9. He does not have a separate mailing address
10. His home phone number is 614-555-4444  
*Terrence verifies that all the information you've entered so far is correct.*



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## Healthy U and Other Programs

11. The household is not receiving Food Assistance, Cash Assistance, or Medicaid
12. No one in the household is a veteran
13. No one in the household lives with a long-term medical condition

## Preliminary Information

*Terrence reviews the unsupported situations and limitations of The Benefit Bank. He then indicates that he still wants The Benefit Bank to prepare his taxes.*

14. Terrence's state of residence on December 31, 2013 was Ohio
15. Yes, he would like to also file his state taxes with The Benefit Bank today
16. Terrence would not like to consent to disclose his information
17. He would also not like to consent to use his information

## Filing Status and Dependents

18. Terrence's marital status was married on December 31, 2013
19. Yes, Maria was his spouse on December 31, 2013
20. Both Terrence and Maria are citizens
21. Yes, they would like to file a joint return
22. There is no one else who lived with the Guardias and they did not provide financial support to anyone
23. Maria lived with Terrence for the entire year
24. They can both claim an exemption for themselves because no one is claiming them as dependents
25. They do not wish to contribute to the Presidential Election Campaign Fund

## Income

*Terrence has two income forms to report: a W-2 and a 1099-G which can be found on the next two pages. It is important to enter this information exactly as it appears on the form.*

a Employee's social security number

OMB No. 1545-0008

Safe, accurate,  
FAST! UseVisit the IRS website at  
[www.irs.gov/efile](http://www.irs.gov/efile)b Employer identification number (EIN)  
23-12345671 Wages, tips, other compensation  
14,120.002 Federal income tax withheld  
1,645.00c Employer's name, address, and ZIP code  
Akron Shipping Company  
1237 Beachlake Blvd  
Akron, OH 443123 Social security wages  
14,120.004 Social security tax withheld  
1,750.705 Medicare wages and tips  
14,120.006 Medicare tax withheld  
346.30

7 Social security tips

8 Allocated tips

d Control number

9

10 Dependent care benefits

e Employee's first name and initial  
Terrence  
987 Park Pl  
Akron, OH 44313Suff.:  
11 Nonqualified plans

12a See instructions for box 12

13 Statutory  
employee  Retirement  
plan  Third-party  
 sick pay 

12b

14 Other

12c

12d

f Employee's address and ZIP code

15 State Employer's state ID number  
OH 64432216 State wages, tips, etc.  
14,120.0017 State income tax  
560.2018 Local wages, tips, etc.  
14,120.0019 Local income tax  
235.6020 Locality name  
AKRONForm **W-2** Wage and Tax  
Statement**2013**

Department of the Treasury—Internal Revenue Service

VOID  CORRECTED

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

Ohio Department of Job and Family

Services

PO Box 78654

Columbus, OH 43215

PAYER'S federal identification number 31-1234568	RECIPIENT'S identification number 111-22-3333
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RECIPIENT'S name  
Terrence Guardia

Street address (including apt. no.)  
987 Park P1

City or town, state or province, country, and ZIP or foreign postal code  
Akron, OH 44313

Account number (see instructions)

1 Unemployment compensation

\$ 958.00

2 State or local income tax  
refunds, credits, or offsets

\$

3 Box 2 amount is for tax year

5 RTAA payments

\$

7 Agriculture payments

\$

9 Market gain

\$

10a State

10b State identification no.

11 State income tax withheld

\$

\$

\$

OMB No. 1545-0120

2013

Form 1099-G

4 Federal income tax withheld

\$

6 Taxable grants

\$

8 Check if box 2 is  
trade or business  
income

**Certain  
Government  
Payments**

**Copy 1  
For State Tax  
Department**

www.irs.gov/form1099g

Department of the Treasury - Internal Revenue Service

*Terrence did not repay any of this unemployment compensation*

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## Deductions and Adjustments

- 26. Yes, Terrence paid student loan interest in 2013
- 27. They did not pay any tuition, fees, or expenses for post-secondary education
- 28. No, they did not pay alimony or separate maintenance in 2013
- 29. No, they did not pay for any educator expenses in 2013
- 30. They did not contribute to a Health Savings Account (HSA) nor did they have excess contributions in an HAS for 2012
- 31. No, they did not have travel expenses as an Armed Forces Reservist, business expenses as a fee-basis government official, or business expenses as a performing artist
- 32. They did not contribute to a traditional IRA in 2013 nor did they have excess contributions in a traditional IRA at the end of 2012
- 33. Terrence paid \$1,125 in student loan interest in 2013
- 34. Neither Terrence nor Maria were blind on December 31, 2013
- 35. Terrence and Maria would like to take the standard deduction

## Credits

*The online service will inform you that based on the information entered so far the client's tax liability is \$0*

- 36. Yes, they would like to claim the Earned Income Tax Credit (EITC)
- 37. Their EITC has never been denied or reduced by the IRD for any tax year after 1996
- 38. No, the wages from Terrence's W-2 were not earned as an inmate in a penal institution
- 39. Both Terrence and Maria lived in the US for more than half of 2013

*The online service says the EITC will be \$425*

- 40. They did not make estimated federal income tax payments nor apply last year's refund to this year's taxes
- 41. They did not file a Form 4868 for 2013

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## Completing Your Federal Return

*The online service will inform you that the government owes your clients a refund of \$2070*

42. Terrence and Maria would like to e-file their federal return

43. They would like to direct deposit their refund into one checking account. The routing number is 041000124 and the account number is 123498765

44. Yes, Maria will be able to e-sign the return

45. Their daytime telephone number is 614-555-4444

46. Terrence's occupation is laborer

47. Maria does not work

48. The IRS did not assign them a six-digit Identity Protection Personal Identification Number

49. No, they would not like to designate another person to discuss the return with the IRS

*Clicking Fed Tax 2013 Form 1040 will open the form in a new tab to be printed for our client's records. You should also print a copy of all worksheets if applicable. You are not required to print anything during this training.*

## Ohio State Taxes

50. Terrence is a full-time resident of Ohio

51. Terrence and Maria lived together during all of 2013

52. Yes, they lived at 987 Park Place in Akron Ohio during 2013

53. They did not move within Ohio in 2013

54. Springfield LSD is the correct school district

*Terrence and Maria verify that the information is correct*

55. They were not paid back for college tuition and fees that they deducted in another tax year

56. They were not paid back for any expenses that they deducted in another year

57. Neither Terrence nor Maria were in the military at any time during 2013

58. They did not need to pay back any income they received in another year

- 
59. Neither Terrence nor Maria donated an organ in 2013
  60. They did not put money into someone else's Individual Development Account (IDA)
  61. They did not put money into anyone's CollegeAdvantage 529 savings plan nor did they have carryover amounts to claim as a deduction this year
  62. They did not pay any unreimburses health care expenses in 2013
  63. They did not pay for accident insurance or health insurance premiums in 2013
  64. Terrence did not lose a job in 2011, 2012, or 2013
  65. They did not donate to a political campaign in Ohio this year
  66. They do not have a certificate because they restored a historical building
  67. They did not make Ohio state estimated tax payments in 2013
  68. They did not have part of their 2012 refund credited to their 2013 taxes
  69. They did not submit a filing extension request
  70. They did not buy anything they did not pay sales tax on
  71. Terrence and Maria have never claimed the Ohio Lump Sum Retirement Credit
  72. They would not like to donate \$1 to the Ohio Political Party Fund
  73. They would not like to donate any part of their refund
  74. No, they would not like to credit part of their state refund to next year's return

### **Ohio School District Taxes**

75. Box 19, Line 1 of Terrence's W-2 indicates withheld city tax for Akron, OH

*The online service informs us that this school district does not collect taxes*

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## Completing Your Ohio Return

*The online service says our client's state refund will be \$534*

76. Terrence and Maria would like to e-file their state return

77. They agree to the perjury statement

78. They would like to direct deposit their state refund into the same account as their federal refund

79. Their account is not located outside of the United States

80. Yes, they accept the direct deposit terms of the Ohio Department of Taxation

*You should print a copy of all Ohio state income tax forms for your client's records. You are not required to print anything during this training.*

## E-file Submission

81. Terrence and Maria would like to use their 2012 PIN to confirm their identity with the IRS: 97658

82. They agree to all three of the agreements

83. They would like to re-use the same PIN for 2013: 97658

84. Yes, they would like to receive their e-file status information by e-mail

85. Yes, they would like to submit their e-file!

*You should print follow-up instructions for any interested clients.*

*Clients can also choose to register to vote for the first time or change their registration information and provide feedback to The Benefit Bank.*

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# Scenario Two - Michael Johnson

## Create a Client

1. Michael Johnson lives at 987 N. High St Columbus, Ohio 43215 in Franklin County
2. He prefers English
3. His email address is mjohnson@obmail.com

*Create his login using the suggested structure (more information is available on page 7) and allow Michael to enter his password, select a security question and provide the answer.*

## Agreements

4. He reads and agrees to the Terms and Conditions of Use
5. He does not want to share his information

*Select filing 2013 taxes from Michael's homepage*

## Household Information

6. Michael's title is Mr.
7. No, there no other people in his household

*Use the table below to complete the Household Information section*

Household Member	Relationship	Date of Birth	Marital Status	Social Security Number	Citizen	Disabled or blind
Mr. Michael Johnson		July 19, 1978	Single	789-66-5555	Yes	No

8. Michael prefers english for reading and wrtiting
9. Michael does not have a seperate mailing address
10. His home phone number is 614-555-4433

*Michael verifies that the household information summary is correct*



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## Healthy U and Other Programs

11. Michael is not receiving Food Assistance
12. Michael is not receiving cash assistance
13. Michael is not receiving Medicaid
14. No one in his household is a veteran
15. No one in his household lives with a long-term medical condition

## Preliminary Information

*Please review the limitations of The Benefit Bank federal tax section*

16. After reviewing the limitations, Michael would still like to use The Benefit Bank to help prepare his taxes.
17. Ohio was his state of residence
18. Michael would also like to complete his Ohio taxes with The Benefit Bank
19. He does not wish to disclose his information
20. He would like to consent to use his information

## Federal Filing Status and Dependents

21. Michael's marital status is single
22. He is a citizen
23. No one else lived with Michael and he did not provide financial support to anyone
24. Michael's filing status is single
25. He can claim an exemption for himself
26. He would like to authorize \$3 to go to the Presidential Election Campaign Fund

## Income for Federal Taxes

*Terrence has one income form to report: a W-2 which can be found on the next page. It is important to enter this information exactly as it appears on the form.*

a Employee's social security number

OMB No. 1545-0008

Safe, accurate,  
FAST! UseVisit the IRS website at  
[www.irs.gov/efile](http://www.irs.gov/efile)b Employer identification number (EIN)  
23-12345671 Wages, tips, other compensation  
13,600.002 Federal income tax withheld  
1,430.00c Employer's name, address, and ZIP code  
Big Box  
5000 Big Box Rd.  
Columbus, OH 432153 Social security wages  
13,600.004 Social security tax withheld  
1,350.005 Medicare wages and tips  
13,600.00

7 Social security tips

6 Medicare tax withheld  
279.00

8 Allocated tips

d Control number

9

10 Dependent care benefits

e Employee's first name and initial  
Michael Johnson  
987 N. High St.  
Columbus, OH 43215

Suff.

11 Nonqualified plans

12a See instructions for box 12

13 Statutory employee  Retirement plan  Third-party sick pay 

12b

14 Other

12c

12d

f Employee's address and ZIP code

15 State Employer's state ID number  
OH 64432216 State wages, tips, etc.  
13,600.0017 State income tax  
634.0018 Local wages, tips, etc.  
13,600.0019 Local income tax  
202.0020 Locality name  
COISForm **W-2** Wage and Tax  
Statement**2013**

Department of the Treasury—Internal Revenue Service

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## Deductions and Adjustments for Federal Taxes

- 49. Michael did not pay any student loan interest
  - 50. He did not pay tuition or fees for post-secondary education
  - 51. He did not pay alimony or separate maintenance
  - 52. He did not pay any educator expenses
  - 53. Michael did not contribute to a Health Savings Account (HSA) nor have excess contributions in an HSA
  - 54. He did not have any travel expenses as an Armed Forces Reservist, business expenses as a fee-basis government official, or business expenses as a performing artist
  - 55. Michael did not contribute to a traditional IRA nor have excess contributions in an IRA
  - 56. He is not blind
  - 57. He would like to take his standard deduction
- Michael reviews his summary of taxable income, adjustments, and deductions.*

## Credits for Federal Taxes

- 58. Michael did not pay for any child care
  - 59. He did not put money into an Individual Retirement Account (IRA) or any other retirement plan
  - 60. He did not pay any mortgage interest
  - 61. Yes, he would like to claim the Earned Income Tax Credit (EITC)
  - 62. His EITC has never been denied or reduced
  - 63. His wages were not earned as an inmate of a penal institution
  - 64. Michael lived in the U.S. for the entire year
- The online service will say the EITC will be \$55*
- 65. He did not make any estimated federal income tax payments or apply last year's refund to this year's
  - 66. He did not file a form 4868 to request an extension to file
- Michael reviews the summary of credits and payments*

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## Completing Your Federal Return

*The online service will say the federal government owes Michael a refund of \$1122*

67. He would like to e-file the return

68. He would like to direct deposit his refund into one account:  
Routing number 041000124 and account number 987645123

69. His daytime telephone number is 614-555-4433

70. His occupation is warehouse

71. The IRS did not assign a 6-digit number to Michael due to identity theft

72. He would not like to designate another person to discuss the return with the IRS

## Ohio State Taxes

73. Michael is a full-time resident of Ohio

74. Michael lived at 987 N. High St Columbus, OH 43215 Franklin County during all of 2013

75. He did not move within Ohio during 2013

76. His school district is Columbus CSD

*Michael verifies that the residency summary is complete and correct*

77. Michael was not paid back for any college tuition or fees during the tax year

78. He was not paid back for any other expenses that were deducted in another year

79. He was not in the military during 2013

80. He did not need to pay back income earned in a previous year

81. He did not donate an organ during 2013

82. Michael did not contribute to anyone else's Individual Development Account

83. He did not put money into anyone's CollegeAdvantage 529 nor did he have carryover amounts to deduct this year

84. Michael did not pay any unreimbursed health care expenses

85. Michael did not pay for accident insurance during 2013

*Michael verifies the taxable income summary*

- 
- 86. He did not lose a job in 2011, 2012, or 2013
  - 87. He did not donate to a political campaign this year
  - 88. He did not restore any historical buildings in 2013
  - 89. He did not make any Ohio state estimated tax payments in 2013
  - 90. He did not have part of last year's refund credited to this year's
  - 91. Michael did not submit a filing extension request
  - 92. He did not buy anything he did not pay sales tax on
  - 93. He has never claimed the Ohio Lump Sum Retirement Credit
  - 94. He would like to donate \$1 to the Ohio Political Party Fund  
*The online service will say that Michael's state refund is \$\_\_\_\_\_*
  - 95. He would not like to donate to any of the three funds
  - 96. He would not like to credit any part of this year's return to next year's

*Michael verifies the refund/payment summary*

### **Ohio School District Taxes**

- 97. Cols in the amount of \$202 was withheld for city tax  
*The online service will say this school district does not collect taxes*

### **Completing Your Ohio Return**

- 98. Michael would like to e-file his return
- 99. Michael agrees to the e-file perjury statement
- 100. He would like to direct deposit his Ohio refund
- 101. His account is located within the United States
- 102. He would like to direct deposit his refund into the same account as the federal refund
- 103. He agrees to the Ohio Department of Taxation's direct deposit terms

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## **E-File Submission**

104. Michael would like to use his 2012 PIN to confirm his identity with the IRS: 44331

105. He agrees to all three disclaimers

106. For this year's PIN he would like to reuse last year's: 44331

107. Michael would like to receive his e-file status information via email

108. He would like to submit his e-file now!

***Great Job!***

