

GUIDE TO FREE TAX SERVICES

for Tax Year

1998



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Guide to Free Tax Services

Guide to Free Tax Services identifies the many IRS tax materials and services available to you, and how, when, and where you can get them. Most materials and programs are free and most are available year-round through the IRS. Internet, telephone, and fax access of tax materials; filing options; tax publications; tax education and assistance programs; and tax tips are covered in this guide. Publication 910 also gives direction to access recorded tax information and automated refund information. Please read on to see which IRS tax services will help make your tax filing easier.

Tax Information—Where to Get It

The Internal Revenue Service produces and provides publications, forms, and other tax materials and information to help taxpayers comply with the tax laws. In addition to getting these materials over the telephone, through the mail, at local IRS offices, and at community locations, they can be obtained electronically — via the Internet, through fax-on-demand, and on CD-ROM.

Tax Information Available Electronically

From a computer, you can download and print any of 700 federal tax forms with instructions, approximately 100 tax publications, and other tax materials. Also for your convenience, you can request and receive forms over a fax machine or get the *Federal Tax Products on CD-ROM* of IRS forms and publications.

IRS Home Page

The IRS Home Page allows convenient access to information 24 hours a day. The Web site provides tax forms with instructions, publications, the latest tax law changes, and much more for individuals and businesses. Access the IRS Web site at:

World Wide Web — www.irs.ustreas.gov
 FTP — [ftp.irs.ustreas.gov](ftp://ftp.irs.ustreas.gov)
 Telnet — [iris.irs.ustreas.gov](telnet://iris.irs.ustreas.gov)

IRS bulletin board: (703) 321-8020

IRS Tax Fax

To get a faxed index of nearly 100 more frequently requested IRS tax forms, dial (703) 368-9694 from a fax machine. Follow the voice prompts and key in your response. You may select up to three (3) items to order during a single call. The forms are generally available for fax transmission at all times. Your order will be faxed back to you through your fax machine.

IRS CD-ROM

Publication 1796, *Federal Tax Products on CD-ROM*, of current and prior year tax publications and forms, can be purchased from the National Technical Information Service (NTIS). Order by calling toll free 1-877-233-6767 (1-877-CDFORMS) (cost is \$25) or via the Internet at www.irs.ustreas.gov/cdorders (cost is \$18).

IRS Corporate Partnership Program

The IRS is enlisting employers (with staffing of 100+) to assist in getting tax forms with instructions, publications, and other tax information materials to their employees through:

— electronic means (the employer's Internet Web site) or

— photocopying (primarily forms — kept at a centralized location in the place of business).

The IRS will provide a free copy of Publication 1796, *Federal Tax Products on CD-ROM*, containing tax forms and other materials to employers upon request. The employer can then load this information on their Intranet or local area network so their employees can access the tax information. Employees will be able to view and print more than 700 current IRS tax forms with instructions and publications. Prior-year forms, tax regulations, and IR bulletins are also available on the CD. Call the IRS at 1-916-636-7703 to speak to an IRS customer service specialist and to get a welcome package of information and materials to participate in this IRS corporate partnership program. You may also call your local IRS office for information on this program.

For companies that do not have Intranet access or a local area network, the IRS can provide your place of business with a free copy of Publication 1132, *Reproducible Tax Forms*. This publication is a thick volume of IRS tax forms with instructions that can be photocopied and used. The forms are in camera-ready format for better quality reproduction. Call the IRS at 1-916-636-7703 for this publication.

IRS Copy Center Program

Each year, the IRS sends copy centers (nationwide) an order form for IRS Publication 1796, *Federal Tax Products on CD-ROM*, and for IRS Publication 1132, *Reproducible Tax Forms*, (both products for a fee). Through this program, various quick copy centers and office supply stores throughout the country offer taxpayers a wide variety of IRS forms with instructions for copying. It may be a good idea to call the store nearest you prior to visiting since not all copy centers have this material. There is often a nominal charge associated with making copies. For last-minute emergencies — that all-important form you must have in order to file—the copy centers represent another community-based outlet that may be able to help you.

TeleTax (Recorded Tax Information, Automated Refund Information, and TeleTax Topics by Computer)

TeleTax is the IRS toll-free telephone service that provides both recorded tax information and automated refund information.

Recorded Tax Information consists of nearly 150 recorded topics, listed below, that provide basic tax information. This Touch-Tone service is available 24 hours a day, 7 days a week. Select, by number, the topic you want to hear, and then call 1-800-829-4477. **For the directory of topics, listen to topic #123.** You may listen to as many as three topics on each call you make. Have paper and pencil handy to take notes.

Automated Refund Information allows you to check the status of your refund. Be sure to have a copy of your current tax return available since you will need to know the first social security number issued by the Social Security Administration (SSA) shown on your return, the filing status, and the **exact** whole dollar amount of your refund. Then call 1-800-829-4477 and follow the recorded instructions. The IRS updates refund information every 7 days. If you call to find out about the status of your refund and do not receive a refund mailing date, please wait 7 days before calling back. This Touch-Tone service is available Monday through Friday from 7:00 a.m. to 11:00 p.m. and on Saturday from 7:00 a.m. to 4:00 p.m.

TeleTax Topics by Computer at www.irs.ustreas.gov is another way to get the listing of nearly 150 TeleTax topics.

TeleTax Topic Menu Numbers

Topic numbers are effective January 1, 1999

Menu #s Subject

IRS Help Available

- 101 IRS services - volunteer income tax assistance, toll-free telephone, walk-in assistance, and outreach programs
- 102 Tax assistance for individuals with disabilities and the hearing impaired
- 103 Small Business Tax Education Program (STEP) - tax help for small businesses
- 104 Problem Resolution Program - help for problem situations
- 105 Public libraries - tax information materials and reproducible tax forms

IRS Procedures

- 151 Your appeal rights
- 152 Refunds - how long they should take
- 153 What to do if you haven't filed your tax return
- 154 Form W-2 - what to do if not received
- 155 Forms and publications - how to order

Menu #s Subject

- 156 Copy of your tax return - how to get one
- 157 Change of address - how to notify the IRS
- 158 Ensuring proper credit of payments
- 159 Hardship assistance applications

Collection

- 201 The collection process
- 202 What to do if you can't pay your tax
- 203 Failure to pay child support and other federal obligations
- 204 Offers in compromise
- 205 Innocent spouse relief

Alternative Filing Methods

- 251 Form 1040PC format return
- 252 Electronic filing
- 253 Substitute tax forms
- 254 How to choose a tax preparer
- 255 TeleFile

General Information

- 301 When, where, and how to file
- 302 Highlights of tax changes
- 303 Checklist of common errors when preparing your tax return
- 304 Extensions of time to file your tax return

Menu #s Subject

- 305 Recordkeeping
- 306 Penalty for underpayment of estimated tax
- 307 Backup withholding
- 308 Amended returns
- 309 Roth IRA contributions
- 310 Education IRA contributions
- 311 Power of attorney information

Filing Requirements, Filing Status, and Exemptions

- 351 Who must file
- 352 Which form - 1040, 1040A, or 1040EZ
- 353 What is your filing status
- 354 Dependents
- 355 Estimated tax
- 356 Decedents

Types of Income

- 401 Wages and salaries
- 402 Tips
- 403 Interest received
- 404 Dividends
- 405 Refunds of state and local taxes
- 406 Alimony received
- 407 Business income
- 408 Sole proprietorship
- 409 Capital gains and losses
- 410 Pensions and annuities

<i>Menu #s</i>	<i>Subject</i>
411	Pensions - The general rule and the simplified general rule
412	Lump-sum distributions
413	Rollovers from retirement plans
414	Rental income and expenses
415	Renting vacation property and renting to relatives
416	Farming and fishing income
417	Earnings for clergy
418	Unemployment compensation
419	Gambling income and expenses
420	Bartering income
421	Scholarship and fellowship grants
422	Nontaxable income
423	Social security and equivalent railroad retirement benefits
424	401(k) plans
425	Passive activities - losses and credits
426	Other income
427	Stock options
428	Roth IRA distributions

Adjustments to Income

451	Individual retirement arrangements (IRAs)
452	Alimony paid
453	Bad debt deduction
454	Tax shelters
455	Moving expenses
456	Student loan interest deduction

Itemized Deductions

501	Should I itemize
502	Medical and dental expenses
503	Deductible taxes
504	Home mortgage points
505	Interest expense
506	Contributions
507	Casualty losses
508	Miscellaneous expenses
509	Business use of home
510	Business use of car
511	Business travel expenses
512	Business entertainment expenses
513	Educational expenses
514	Employee business expenses
515	Disaster area losses

<i>Menu #s</i>	<i>Subject</i>
Tax Computation	
551	Standard deduction
552	Tax and credits figured by the IRS
553	Tax on a child's investment income
554	Self-employment tax
555	Five- or ten-year tax options for lump-sum distributions
556	Alternative minimum tax
557	Tax on early distributions from traditional IRAs

Tax Credits

601	Earned income tax credit (EITC)
602	Child and dependent care credit
603	Credit for the elderly or the disabled
604	Advance earned income tax credit
605	Education credits
606	Child tax credits
607	Adoption credit
608	Excess social security and RRTA tax withheld

<i>Menu #s</i>	<i>Subject</i>
IRS Notices	
651	Notices - what to do
652	Notice of under reported income - CP 2000
653	IRS notices and bills and penalty and interest charges

IRS recorded tax information available 24 hours a day, 7 days a week



Menu #s	Subject
	Basis of Assets, Depreciation, and Sale of Assets
701	Sale of your home - after May 6, 1997
702	Sale of your home - before May 7, 1997
703	Basis of assets
704	Depreciation
705	Installment sales
	Employer Tax Information
751	Social security and Medicare withholding rates
752	Form W-2 - where, when, and how to file
753	Form W-4 - employee's withholding allowance certificate
754	Form W-5 - advance earned income tax credit
755	Employer identification number (EIN) - how to apply
756	Employment taxes for household employees
757	Form 941 - deposit requirements
758	Form 941 - employer's quarterly federal tax return
759	Form 940/940-EZ - deposit requirements
760	Form 940/940-EZ - employer's annual federal unemployment tax return
761	Tips - withholding and reporting
762	Independent contractor vs employee
	Magnetic Media Filers - 1099 Series and Related Information Returns
801	Who must file magnetically
802	Applications, forms, and information
803	Waivers and extensions
804	Test files and combined federal and state filing
805	Electronic filing of information returns

Menu #s	Subject
	Tax Information for Aliens and U.S. Citizens Living Abroad
851	Resident and nonresident aliens
852	Dual status alien
853	Foreign earned income exclusion - general
854	Foreign earned income exclusion - who qualifies
855	Foreign earned income exclusion - what qualifies
856	Foreign tax credit
857	IRS individual taxpayer identification number - Form W-7
858	Alien tax clearance
	Tax Information for Puerto Rico Residents (in Spanish)
901	Who must file a U.S. income tax return in Puerto Rico
902	Deductions and credits for Puerto Rico filers
903	Federal employment taxes in Puerto Rico
904	Tax assistance for Puerto Rico residents
	Other TeleTax Topics in Spanish
951	IRS services - volunteer tax assistance, toll-free telephone, walk-in assistance, and outreach programs
952	Refunds - how long they should take
953	Forms and publications - how to order
954	Highlights of tax changes
955	Who must file
956	Which form to use
957	What is your filing status
958	Social security and equivalent railroad retirement benefits
959	Earned income tax credit (EITC)
960	Advance earned income tax credit
961	Alien tax clearance

Videotapes and Brochures on Specific Tax Topics

The IRS produces a variety of audiovisual materials and printed information materials (brochures, stuffers, posters, flyers) to keep you “in the know” of the latest tax law changes, ongoing tax issues, and programs. Many of these materials are available in Spanish.

Videotapes on selected topics are available year-round for loan (without charge) to interested groups or organizations. You can call your local IRS Public Affairs Officer/ Communications Manager or Taxpayer Education Coordinator to find out if there is a video available on your specific tax topic of interest.

Free printed materials are available year-round through the IRS. Brochures, stuffers, flyers, and posters can be used by educational facilities, libraries, and community service groups. If you have an interest in a specific topic, call your local IRS office to see what print materials are available on that topic. Many print materials can be downloaded from the IRS Web site and most print products can be ordered by calling the IRS at **1-800-829-3676**.

Tax Publications

The IRS produces many free publications to help you fill out your tax return and to answer your tax questions. All IRS publications and forms can be downloaded from the Internet or ordered at no charge by calling the IRS at 1-800-829-3676. You can also get forms faxed to you. See section *IRS Tax Fax* under **Tax Information Available Electronically**.

Tax Publications and Related Forms

You may want to get one or more of the publications listed below for information on a specific topic. Where the publication title may not be enough to describe the contents of the publication, there is a brief description. Forms and schedules related to the contents of each publication are shown after each listing.

Popular Publications

Pub 17, *Your Federal Income Tax (For Individuals)* — can help you prepare your individual tax return. This publication takes you step-by-step through each part of the return. It explains the tax laws in a way that will help you better understand your taxes so that you pay only as much as you owe and no more. This publication also includes information on the child tax credit. (**Note to Tax Professionals only: There is a fee to order this publication.**)

Forms 1040 (Schedules A,B,D,E,EIC,R) 1040A, 1040EZ, 2106, 2119, 2441, 3903, W-2.

Pub 334, *Tax Guide for Small Business (For Individuals Who Use Schedule C or C-EZ)* — explains federal tax laws that apply to sole proprietorships and statutory employees. (**Note to Tax Professionals only: There is a fee for this publication.**)

Forms 1040 (Schedule C, C-EZ, SE), 4562.

Pub 579SP, *Cómo Preparar la Declaración de Impuesto Federal* (How to Prepare the Federal Income Tax Return) — Forms 1040, 1040A (Schedules 1 and 2), 1040EZ, and Schedule EIC.

Pub 1, *Your Rights as a Taxpayer* — explains your rights at each step in the tax process. To ensure that you always receive fair treatment in tax matters, you should know what your rights are.

Pub 1SP, *Derechos del Contribuyente* (Your Rights as a Taxpayer) — (Publication 1 in Spanish.)

Pub 3, *Armed Forces Tax Guide* — gives information about the special tax situations of active members of the Armed Forces. This publication contains information on items that are included in and excluded from gross income, combat zone exclusion, alien status, dependency exemptions, sale of residence, itemized deductions, tax liability, extension of deadline, and filing returns.

Forms 1040, 1040A, 1040EZ, 1040NR, 1040X, 1310, 2106, 2688, 2848, 3903, 3903F, 4868, W-2.

Pub 4, *Student's Guide to Federal Income Tax* — explains the federal tax laws that are of particular interest to high school and college students. It describes student's responsibilities to pay taxes and file returns and explains how to file and get help, if needed.

Forms 1040 (Schedules C-EZ and SE), 1040EZ, 4070, W-2, W-4.

Pub 15, *Employer's Tax Guide (Circular E)* — Forms 940, 941.

Pub 15A, *Employer's Supplemental Tax Guide*

Pub 51, *Agricultural Employer's Tax Guide (Circular A)* — Form 943.

Pub 54, *Tax Guide for U.S. Citizens and Resident Aliens Abroad* — explains the special tax rules for U.S. citizens and resident aliens who live and work abroad or who have income earned in foreign countries. In particular, this publication explains the rules for excluding income and excluding or deducting certain housing costs.

Forms 1040, 1116, 2555, 2555-EZ.

Pub 80, *Federal Tax Guide for Employers in the Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands (Circular SS)* — Forms 940, 941SS, 943.

Pub 179, *Guía Contributiva Federal Para Patronos Puertorriqueños (Circular PR)* (Federal Tax Guide for Employers in Puerto Rico) — Forms 940PR, 941PR, 943PR, W-3PR.

Pub 225, *Farmer's Tax Guide* — identifies the kind of farm income you must report and the different deductions you can take.

Forms 1040 (Schedules F and SE), 4562, 4684, 4797.

Pub 378, *Fuel Tax Credits and Refunds* — explains the credit or refund allowable for the federal excise taxes paid on certain fuels.

Forms 720, 4136, 8849.

Pub 463, *Travel, Entertainment, Gift, and Car Expenses* — identifies business-related travel, entertainment, gift, and local transportation expenses that may be deductible.
Forms 2106, 2106EZ.

Pub 501, *Exemptions, Standard Deduction, and Filing Information* — Forms 2120, 8332.

Pub 502, *Medical and Dental Expenses* — explains which medical and dental expenses are deductible, how to deduct them, and how to treat insurance reimbursements you may receive for medical care.
Form 1040 (Schedule A).

Pub 503, *Child and Dependent Care Expenses* — explains that you may be able to claim a credit if you pay someone to care for your dependent who is under age 13 or your spouse or dependent who is unable to care for himself or herself. Tax rules covering dependent care benefits from your employer are also explained. See Publication 926 for information on the employment taxes you may have to pay if you are a household employer.
Forms 1040A (Schedule 2), 2441.

Pub 504, *Divorced or Separated Individuals* — Form 8332.

Pub 505, *Tax Withholding and Estimated Tax* — Forms 1040-ES, 2210, 2210F, W-4, W-4P, W-4S, W-4V.

Pub 508, *Educational Expenses* — identifies work-related educational expenses that may be deductible. Also discusses the exclusion for employer-provided educational assistance.
Forms 1040 (Schedule A), 2106, 2106EZ.

Pub 509, *Tax Calendars for 1999*

Pub 510, *Excise Taxes for 1999* — covers in detail the various federal excise taxes reported on Form 720. These include environmental taxes; facilities and service taxes on communications and air transportation; fuel taxes; manufacturers' taxes; vaccines; tax on heavy trucks, trailers, and tractors; luxury taxes; and tax on ship passengers. This publication briefly describes other excise taxes and which forms to use in reporting and paying the taxes.
Forms 11-C, 637, 720, 730, 6197, 6627.

Pub 513, *Tax Information for Visitors to the United States* — briefly reviews the general requirements of U.S. income tax rules for foreign visitors who may have to file a U.S. income tax return during their visit. Most visitors who come to the United States are not allowed to work in this country. Check with the Immigration and Naturalization Service before taking a job.
Forms 1040C, 1040-ES (NR), 1040NR, 2063.

Pub 514, *Foreign Tax Credit for Individuals* — explains the foreign tax credit that is allowed for income taxes paid to a foreign government on income taxed by both the United States and a foreign country.
Form 1116.

Pub 515, *Withholding of Tax on Nonresident Aliens and Foreign Corporations* — provides information for withholding agents who are required to withhold and report tax on payments to nonresident aliens and foreign corporations. This publication includes information on required withholding upon the disposition of a U.S. real property interest by a foreign person. Also, it includes three tables listing U.S. tax treaties and some of the treaty provisions that provide for reduction of or exemption from withholding for certain types of income.

Forms 1001, 1042, 1042S, 1078, 4224, 8233, 8288, 8288-A, 8288-B, 8709, 8804, 8805, 8813, W-8.

Pub 516, *U.S. Government Civilian Employees Stationed Abroad*

Pub 517, *Social Security and Other Information for Members of the Clergy and Religious Workers* — discusses social security and Medicare taxes and exemptions from them for ministers and religious workers. This publication also explains the income tax treatment of certain income and expense items of interest to the clergy.
Forms 1040 (Schedules C-EZ, SE), 2106EZ, 4029, 4361.

Pub 519, *U.S. Tax Guide for Aliens* — gives guidelines on how nonresident aliens determine their U.S. tax status and figure their U.S. income tax.
Forms 1040, 1040C, 1040NR, 1040NR-EZ, 2063.

Pub 520, *Scholarships and Fellowships* — explains the tax rules that apply to U.S. citizens and resident aliens who study, teach, or conduct research in the United States or abroad under scholarship and fellowship grants.
Forms 1040, 1040A, 1040EZ.

Pub 521, *Moving Expenses* — explains whether certain expenses of moving are deductible. For example, if you changed job locations last year or started a new job, you may be able to deduct your moving expenses. You may also be able to deduct expenses of moving to the United States if you retire while living and working overseas or if you are a survivor or dependent of a person who died while living and working overseas.
Form 3903.

Pub 523, *Selling Your Home* — explains how to treat any gain or loss from selling your main home.
Form 8828.

Pub 524, *Credit for the Elderly or the Disabled* — explains who qualifies for the credit and how to figure this credit.
Forms 1040 (Schedule R), 1040A (Schedule 3).

Pub 525, *Taxable and Nontaxable Income*

Pub 526, Charitable Contributions — describes organizations that are qualified to receive charitable contributions. It also describes contributions you can (and cannot) deduct and explains deduction limits. Forms 1040 (Schedule A), 8283.

Pub 527, Residential Rental Property — explains rental income and expenses and how to report them on your return. This publication also defines other special rules that apply to rental activity. Forms 1040 (Schedule E), 4562.

Pub 529, Miscellaneous Deductions — identifies expenses you may be able to take as miscellaneous deductions on Form 1040 (Schedule A), such as employee business expenses and expenses of producing income. This publication does not discuss other itemized deductions, such as the ones for charitable contributions, moving expenses, interest, taxes, or medical and dental expenses. Forms 1040 (Schedule A), 2106, 2106EZ.

Pub 530, Tax Information for First-Time Homeowners — Forms 1040 (Schedule A), 8396.

Pub 531, Reporting Tip Income — explains how tip income is taxed and the rules for keeping records and reporting tips to your employers. This publication focuses on employees of food and beverage establishments, but recordkeeping rules and other information may also apply to other workers who receive tips, such as hairdressers, cab drivers, and casino dealers. (See Publication 1244.) Forms 4070, 4070A.

Pub 533, Self-Employment Tax — explains how people who work for themselves figure and pay self-employment tax on their earned income. Self-employment tax consists of social security and Medicare taxes. Form 1040 (Schedule SE).

Pub 534, Depreciating Property Placed in Service Before 1987 — Form 4562.

Pub 535, Business Expenses — discusses in detail common business expenses and explains what is and is not deductible.

Pub 536, Net Operating Losses — Forms 1045, 1138, 1139.

Pub 537, Installment Sales — explains the tax treatment of arrangements of property sales (called installment sales) that provide part or all of the selling price be paid after the year of the sale. If you finance the buyer's purchase of your property, instead of having the buyer get a loan or mortgage from a bank (or other lender), you probably have an installment sale. Form 6252.

Pub 538, Accounting Periods and Methods — explains some of the rules for accounting periods and methods. The publication is not intended as a guide to general business and tax accounting rules.

Pub 541, Partnerships — Form 1065 (Schedules K, K-1).

Pub 542, Corporations — Forms 1120, 1120-A.

Pub 544, Sales and Other Dispositions of Assets — explains how to figure gain and loss on various transactions, such as trading, selling, or exchanging an asset used in a trade or business. This publication defines capital and noncapital assets and the tax results of different types of gains and losses. Forms 1040 (Schedule D), 4797, 8824.

Pub 547, Casualties, Disasters, and Thefts (Business and Nonbusiness) — helps you identify a deductible disaster, casualty, or theft loss. This publication also explains how to figure and prove your loss and how to treat the reimbursement you receive from insurance or other sources. Form 4684.

Pub 550, Investment Income and Expenses — covers investment income such as interest and dividends, expenses related to investments, and sales and trades of investment property including capital gains and losses.

Forms 1040 (Schedules B, D), 1099-DIV, 1099-INT, 4952, 6781, 8815.

Pub 551, Basis of Assets — explains how to determine the basis of property, which is usually its cost.

Pub 552, Recordkeeping for Individuals — highlights and serves as a ready reference on general recordkeeping for individual income tax filing.

Pub 553, Highlights of 1998 Tax Changes

Pub 554, Older Americans' Tax Guide — provides guidance on numerous tax matters that are likely to affect older Americans.

Pub 555, Community Property — provides helpful information to married taxpayers who reside in a community property state—Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, or Wisconsin. If you and your spouse file separate tax returns, you should understand how community property laws affect the way you figure your income on your federal income tax return.

Pub 556, Examination of Returns, Appeal Rights, and Claims for Refund — Forms 1040X, 1120X.

Pub 557, Tax-Exempt Status for Your Organization — explains the rules and procedures that apply to organizations applying for exemption from federal income tax under Section 501(a) of the Internal Revenue Code. Forms 990, 990EZ, 990PF, 1023, 1024.

Pub 559, *Survivors, Executors, and Administrators* — provides helpful information for reporting and paying the proper federal income tax if you are responsible for settling a decedent's estate. This publication answers many questions that a spouse or other survivor faces when a person dies.

Forms 1040, 1041, 4810.

Pub 560, *Retirement Plans for Small Business (SEP, SIMPLE, and Keogh Plans)* — provides guidance relevant to retirement plans available to small businesses (including the self-employed). It covers the simplified employee pensions (SEPs), Keogh (H.R. 10), and savings incentive match plan for employees (SIMPLE) retirement plans.

Pub 561, *Determining the Value of Donated Property* — defines fair market value and provides other guidance that may help you determine the value of property you donated to a qualified organization.

Form 8283.

Pub 564, *Mutual Fund Distributions* — explains the tax treatment of distributions paid or allocated to an individual shareholder of a mutual fund, and explains how to figure gain or loss on the sale of mutual fund shares.

Forms 1040 (Schedules B, D), 1099-DIV.

Pub 570, *Tax Guide for Individuals With Income From U.S. Possessions* — provides tax guidance for individuals with income from American Samoa, Guam, the Commonwealth of the Northern Mariana Islands, Puerto Rico, or the U.S. Virgin Islands. This publication also gives information and addresses for filing U.S. possession tax returns, if required.

Forms 1040, 1040-SS, 4563, 5074, 8689.

Pub 571, *Tax-Sheltered Annuity Programs for Employees of Public Schools and Certain Tax-Exempt Organizations* — explains the rules

that apply to tax-sheltered annuities offered by qualified employers to eligible employees. Rules discussed include the limit on elective deferrals, the exclusion allowance, and the limit on employer contributions that affect contributions to tax-sheltered annuities. Form 5330.

Pub 575, *Pension and Annuity Income* — explains how to report pension and annuity income from qualified plans. It also discusses the optional tax treatment you can choose to use for lump-sum distributions from pension, stock bonus, or profit-sharing plans, and rollovers, and covers qualified retirement plans.

Forms 1040, 1040A, 1099-R, 4972.

Pub 583, *Starting a Business and Keeping Records* — provides basic federal tax information for people who are starting a business. It also provides information on keeping records and illustrates a recordkeeping system.

Pub 584, *Nonbusiness Disaster, Casualty, and Theft Loss Workbook* — contains worksheets for listing contents of your residence that were lost due to casualty or theft. It also includes schedules to help you determine your losses on personal-use property.

Pub 584SP, *Registro de Pérdidas Personales Causadas por Hechos Fortuitos (Imprevistos) o Robos* — (Publication 584 in Spanish.)

Pub 587, *Business Use of Your Home (Including Use by Day-Care Providers)* — explains rules for claiming deductions for business use of your home and what expenses may be deducted.

Pub 590, *Individual Retirement Arrangements (IRAs) (including Roth IRAs and Education IRAs)* — explains the tax rules that apply to IRAs and the penalties for not following them. Rules discussed include those affecting contributions, deductions, transfers (including rollovers) and withdrawals. This publication includes tax rules for traditional IRAs, Roth IRAs, SEPs, SIMPLEs, and Education IRAs.

Forms 1040, 1040A, 5329, 8606.

Pub 593, *Tax Highlights for U.S. Citizens and Residents Going Abroad* — provides a brief overview of various U.S. tax provisions that apply to U.S. citizens and resident aliens who live or work abroad and expect to receive income from foreign sources.

Pub 594, *Understanding the Collection Process* — defines your rights and duties as a taxpayer who owes federal taxes. This publication also explains how the IRS fulfills its legal obligation to collect these taxes.

Pub 594SP, *Comprendiendo el Proceso de Cobro (Understanding the Collection Process)* — (Publication 594 in Spanish.)

Pub 595, *Tax Highlights for Commercial Fishermen* — is primarily intended for sole proprietors who use Form 1040 (Schedules C or C-EZ) to report profit or loss from fishing. This publication does not cover corporations or partnerships in detail.

Forms 1040 (Schedules C, C-EZ), 1099-MISC.

Pub 596, *Earned Income Credit* — explains who may receive the credit, how to figure and claim the credit, and how to receive advance payments of the credit.

Forms 1040, 1040A, Schedule EIC, EIC Worksheets, W-5.

Pub 596SP, *Crédito por Ingreso del Trabajo (Earned Income Credit)* — (Publication 596 in Spanish.)

Call the IRS @
1-800-829-3676
for a free copy of
IRS publications

Pub 597, Information on the United States-Canada Income Tax Treaty — reproduces the text of the U.S.-Canada income tax treaty and defines its key provisions. This publication also explains certain tax problems that may be encountered by U.S. residents who temporarily work in Canada.

Pub 598, Tax on Unrelated Business Income of Exempt Organizations — explains the tax provisions that apply to most tax-exempt organizations, and explains that the tax may apply if an organization regularly operates a trade or business that is not substantially related to its exempt purpose.

Form 990-T.

Pub 686, Certification for Reduced Tax Rates in Tax Treaty Countries — explains how U.S. citizens, residents, and domestic corporations may certify to a foreign country that they are entitled to tax treaty benefits.

Pub 721, Tax Guide to U.S. Civil Service Retirement Benefits — Forms 1040, 1040A.

Pub 850, English-Spanish Glossary of Words and Phrases Used in Publications Issued by the Internal Revenue Service

Pub 901, U.S. Tax Treaties — explains the reduced tax rates and exemptions from U.S. taxes provided under U.S. tax treaties with foreign countries. This publication provides helpful information for residents of those countries who receive income from U.S. sources. It may be useful to U.S. citizens and residents with income from abroad.

Forms 1040NR, 1040NR-EZ, 8833. **Pub 907, Tax Highlights for Persons with Disabilities** — briefly explains tax laws that apply to persons with disabilities and directs readers to sources of detailed information, such as Pub 502, *Medical and Dental Expenses*; Pub 503, *Child and Dependent Care Expenses*; Pub 524, *Credit for the Elderly or the Disabled*; Pub 525, *Taxable and Nontaxable Income*; and Pub 915, *Social Security and Equivalent Railroad Retirement Benefits*. For information on the disabled access credit, see Pub 334, *Tax Guide for Small Business*. For business tax information on deducting costs of removing architectural or transportation barriers, see Pub 535, *Business Expenses*.

Pub 908, Bankruptcy Tax Guide — explains the federal tax obligations of persons filing bankruptcy petitions and bankruptcy estates.

Forms 982, 1040, 1041.

Pub 911, Direct Sellers — provides information on figuring income and deductible expenses for your direct-sales business. A direct seller is a person who sells consumer products to others on a person-to-person basis, such as door-to-door, at sales parties, or by appointment in someone's home.

Form 1040 (Schedules C, SE).

Pub 915, Social Security and Equivalent Railroad Retirement Benefits — explains taxability of social security and equivalent railroad retirement benefits.

Forms SSA-1042S and RRB-1042S, SSA-1099 and RRB-1099, Social Security Benefits Worksheets.

Pub 918, Drafts of Worksheets in IRS Publications — available on IRS Web site and IRS CD only.

Pub 919, Is My Withholding Correct for 1998? — discusses Form W-4 and offers guidance for getting the right amount of tax withheld from your pay. Form W-4.

Pub 925, Passive Activity and At-Risk Rules — Form 8582.

Pub 926, Household Employer's Tax Guide (For Wages Paid in 1999) — identifies "household employees." Included are tax rules you should know about when you employ a household worker such as a babysitter, maid, yard worker, or similar domestic worker. This publication explains what taxes to withhold and pay and what records to keep.

Forms 1040 (Schedule H), W-2, W-3, W-4, W-5.

Pub 929, Tax Rules for Children and Dependents — explains filing requirements and the standard deduction amount for dependents. This publication also explains when and how a child's parents may include their child's interest and dividend income on their return and when and how a child's interest, dividends, and other investment income is taxed at the parents' tax rate.

Forms 8615, 8814.

Pub 936, Home Mortgage Interest Deduction — Form 1040 (Schedule A).

Pub 938, Real Estate Mortgage Investment Conduits (REMICs) Reporting Information (and other Collateralized Debt Obligations [CDOs]) — contains directories of REMICs and CDOs to assist brokers and middlemen with their reporting requirements. Available only on the IRS electronic bulletin board and the Internet.

Pub 939, General Rule for Pensions and Annuities — covers the method used to figure the tax-free part of pension and annuity payments from non-qualified plans, using life expectancy actuarial tables. The General Rule is used primarily for nonqualified plans, such as purchased commercial annuities, private annuities, and non-qualified employee plans.

Pub 946, How To Depreciate Property — Form 4562

Access the IRS
Home Page for IRS
publications @
www.irs.ustreas.gov

Pub 947, Practice Before the IRS and Power of Attorney — explains who can represent a taxpayer before the IRS and what forms are used to authorize a person to represent a taxpayer or to receive information from the IRS regarding a taxpayer.

Forms 2848, 8821.

Pub 950, Introduction to Estate and Gift Taxes — provides general information on the federal gift and estate tax. It explains when these taxes apply and how they can be eliminated by the unified credit.

Forms 706, 709.

Pub 953, International Tax Information for Businesses — covers topics of interest to U.S. citizens and resident aliens with foreign investments and nonresident aliens who want to invest in U.S. businesses.

Pub 954, Tax Incentives for Empowerment Zones and Other Distressed Communities

Pub 957, Reporting Back Pay and Special Wage Payments to the Social Security Administration

Pub 967, The IRS Will Figure Your Tax — explains the procedures for choosing to have the IRS figure the tax on Forms 1040, 1040A, and 1040EZ.

Pub 968, Tax Benefits for Adoption — explains the adoption tax credit and the exclusion from income on certain employer-provided amounts you pay to adopt a child.

Form 8839.

Pub 969, Medical Savings Accounts (MSA) — explains the pilot program for certain employees of small businesses and self-employed individuals. This publication also explains what a medical savings account is, who can have one, and how to report it on a tax return.

Forms 8853, 1098-MSA, 1099-MSA.

Pub 970, Tax Benefits for Higher Education — Form 8863.

Pub 971, Innocent Spouse Relief

Pub 972, Due Diligence for Tax Professionals

Pub 1004, Identification Numbers Under ERISA

Pub 1045, Information for Tax Practitioners

Pub 1212, List of Original Issue Discount Instruments — helps brokers and other middlemen identify publicly offered original issue discount debt instruments so that they can file Forms 1099-OID or Forms-Int as required. This publication also assists owners of publicly offered OID instruments to determine the OID to report on their income tax returns.

Pub 1244, Employee's Daily Record of Tips and Report to Employers — Forms 4070, 4070-A.

Pub 1542, Per Diem Rates

Pub 1544, Reporting Cash Payments of Over \$10,000 (Received in a Trade or Business) — explains when and how persons in a trade or business must file a Form 8300 when they receive cash payments of more than \$10,000 from one buyer. It also discusses the substantial penalties for not filing the form.

Form 8300.

Pub 1544SP, Informe de Pagos en Efectivo en Exceso de \$10,000 (Recibidos en una Ocupacion o Negocio) — explains in Spanish when and how persons in a trade or business must file a Form 8300 or 8300SP when they receive cash payments of more than \$10,000 from one buyer. It also discusses the substantial penalties for not filing the form.

Pub 1546, The Problem Resolution Program of the Internal Revenue Service



Index of Topics and Related Publications

Look over the following index to find the topic you have questions about. The number listed after each topic is the related publication. Where more than one number is listed after a topic, bold type has been used to identify the publication that provides the most detailed information about that topic. Refer to previous section titled **Tax Publications** for a brief description of many of the publications listed below.

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Your SSN is not posted anywhere in your tax package. So...make sure you write your SSN on your Form 1040, 1040A, or 1040EZ and on each supporting schedule or form that you include with your return when you file it. List the complete and correct social security number issued by the Social Security Administration (SSA) for yourself, spouse, or dependent on your tax return.

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1-800 Tax Assistance Telephone Number

If you cannot answer your tax question by reading the tax form instructions or our free tax publications, please call the IRS for assistance at 1-800-829-1040 beginning January 4, 1999, 24 hours a day, seven (7) days a week. To check on the status of your refund, call TeleTax at 1-800-829-4477.

Before You Call

IRS representatives care about the quality of service you get. We can better provide you with accurate and complete answers to your tax questions if you have the following information available.

- ✓ The tax form, schedule, or notice to which your question relates.
- ✓ The facts about your particular situation. (The answer to the same question often varies from one taxpayer to another because of differences in their age, income, whether they can be claimed as a dependent, etc.)
- ✓ The name of any IRS publication or other source of information that you used to look for the answer.

To protect and maintain your individual account security, you may also be asked for your social security number (SSN), date of birth, or personal identification number (PIN) if you have one. You may also need to provide the amount of your refund, filing status shown on your tax return, the "caller ID number" shown at the top of any notice you received, the numbers in your street address, or your ZIP code.

If you are asking for an *installment agreement* to pay your tax, you will be asked for the highest amount you can pay each month and the date on which you can pay it.

Making the Call

Call 1-800-829-1040. If you are using a pulse or rotary dial phone, stay on the line and an IRS assistor will answer. If you are using a Touch-Tone telephone to dial the number, you can then press 1 to enter the IRS automated telephone system. Listen for and press the number for a specific topic of interest. Selecting the correct topic helps us serve you faster and more efficiently. The system allows you to order tax forms and publications; to find out the status of your refund or what you owe; to find out if we adjusted your account or received your payment; or to request a transcript of your account.

Before You Hang Up

If you do not fully understand the answer you receive, or you feel the IRS representative may not fully understand your question, the representative needs to know. The representative will be happy to take additional time to be sure he or she has answered your question fully.

By law, you are responsible for paying your fair share of federal income tax. If we should make an error in answering your question, you are still responsible for the payment of the correct tax. Should this occur, however, you will not be charged any penalty.

The IRS uses different methods to evaluate the quality of this telephone service. To make sure that IRS representatives give accurate and courteous answers, a second IRS representative sometimes listens in. And some callers are asked to complete a short survey at the end of the call.



TTY/TDD Telephone Service

Toll-free telephone tax assistance is available for the deaf and hearing-impaired with access to teletypewriter/telecommunications device for the deaf (TTY/TDD) equipment. Call the IRS at 1-800-829-4059, 24 hours a day, 7 days a week, for tax information assistance.

Note: This number is answered by TTY/TDD equipment only.

Braille Tax Materials

Braille tax materials are available for review at Regional Libraries for the Visually Impaired in conjunction with the National Library Service for the Blind and Physically Handicapped. Currently, these materials are limited to copies of Publication 17, *Your Federal Income Tax*; Publication 334, *Tax Guide for Small Business*; Forms 1040, 1040A, and 1040EZ, with related instructions; and the Tax Tables.

International Service

If you are a taxpayer who lives outside the United States, the IRS has a full-time permanent staff at seven U.S. Embassies and Consulates. These offices have tax forms and publications, can help you with account problems, and answer your questions about notices and bills.

From January 1 through June 15 each year, taxpayer service representatives travel to many cities worldwide to assist taxpayers outside the United States.

You may call your nearest U.S. Embassy, Consulate, or IRS office listed below to find out when and where assistance will be available. These IRS telephone numbers include the country or city codes required if you are outside the local dialing area.

Bonn, Germany	{49} (228) 339-2119
London, England	{44} (171) 408-8077
Mexico City, Mexico	{52} (5) 209-9100 ext. 3557 or 3559
Paris, France	{33} (1) 4312-2555
Rome, Italy	{39} (06) 4674-2560
Santiago, Chile	Office closed. Call Mexico City or Puerto Rico
Singapore	{65} 476-9413
Sydney, Australia	Office closed. Call Singapore.
Tokyo, Japan	{81} (3) 3224-5466

If you reside in the island nations of the Caribbean basin, you can call the IRS office in Puerto Rico:

– tax questions:	within San Juan metro area	(787) 759-5100
	outside San Juan metro area	(800) 829-1040
– collection notices:	within San Juan metro area	(787) 759-6161
	within Puerto Rico, Virgin Islands	(800) 829-6008
	Int'l number (all areas outside Puerto Rico, Virgin Islands)	(787) 759-6262

If you reside in Canada, you can call the office in Puerto Rico for assistance.

– tax questions or specific account-related issues:	(787) 759-5100
– collection notices about your account:	(787) 759-6262

If you are located outside the U.S., you can call the office in Puerto Rico at (787) 759-5100 or you may write to the IRS with your technical or tax account questions:

Internal Revenue Service
Assistant Commissioner
(International) OP:IN:D:CS,
950 L'Enfant Plaza, SW
Washington, DC, 20024, USA
Fax number (202) 874-5440.

You can get IRS tax forms and some other tax information through the *IRS Tax Fax* system. From a fax machine, dial the number and follow voice prompts to get materials faxed back to you 24 hours a day.

International fax numbers are:

Bonn	[49] (228) 339-2822/2824
San Juan	(787) 759-4524
Tokyo	[81] (3) 3224-5465

You can also use the Virginia, USA, fax number (703) 368-9694.

Explore IRS e-file

Over 24 million people like you filed their tax returns electronically last year using an IRS *e-file* option. IRS *e-file* offers a fast refund, twice as fast as filing on paper — even faster with direct deposit; fast processing with increased accuracy; and an acknowledgment of IRS receipt. To *e-file*, go through a tax professional; use a personal computer; use a telephone; or see if your employer or a community Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) site offers IRS *e-file*.

Because IRS *e-file* options allow for more accurate return information, you are less likely to have an error on your tax return, therefore reducing your likelihood of receiving an error notice.

In addition, IRS *e-file* options may allow you to electronically file your state and federal taxes together. The IRS has teamed up with over 30 state tax agencies to offer this one-stop service. Check with your state tax agency, local IRS office, or tax professional to find out if it is available in your state.

If you have a balance due, you may choose to pay by using the IRS *e-file* payment option. This simple and convenient feature allows you to electronically pay your balance due at the same time that you electronically file your return. The IRS *e-file* direct debit transfer option allows you to choose to electronically defer your tax payment up to and including April 15.

Use a Tax Professional

Look for the Authorized IRS e-file Provider sign. Many tax professionals file returns electronically for their clients — you can prepare your return and have a professional transmit it electronically; or you can have a professional prepare your return and transmit it for you electronically. Tax professionals may charge a fee to IRS *e-file*. Fees may vary depending on the professional and the specific services rendered.

If you have a balance due, you have a new payment choice this year. You can authorize a direct transfer of funds from your checking or savings account at the time your return is transmitted electronically by your tax professional. With this option, you can delay the money coming out of your account — as late as April 15.

Your tax professional will ask you to sign Form 8453, *U.S. Individual Income Tax Declaration for an IRS e-file Return*. If you are married filing a joint return, both spouses must sign the Form 8453. Your tax professional will give you the required preparer-signed copy of your return, including a copy of the completed Form 8453. This material is for your records. Do not mail this copy to the IRS. Your tax professional will file the Form with the IRS. The IRS will notify your tax

professional (or electronic return transmitter) that your return has been received and accepted for processing within 48 hours after transmission.

Use a Personal Computer

If you have a modem, a personal computer, and tax preparation software, you can e-file your tax return. Tax preparation software offering the IRS *e-file* option is available at computer retailers and through various Web sites over the Internet. Using a personal computer, IRS *e-file* is available 24 hours a day, 7 days a week. You may be charged a fee for having your return transmitted to the IRS.

If you have a balance due, you have a new payment choice this year. You can authorize a direct transfer of funds from your checking or savings account at the time your return is transmitted electronically. With this option, you can delay the money coming out of your account — as late as April 15.

If the return is accepted by IRS, your electronic return transmitter will inform you that your return was accepted. You will then have to mail in Form 8453-OL, *U.S. Individual Income Tax Declaration for On-Line Filing*, with your W-2s and supporting documents to the IRS. Form 8453-OL is available through

your electronic return transmitter as well as in your tax preparation software package.

Use a Telephone

The IRS will send you a TeleFile (filing by telephone) tax package automatically if you are eligible to use TeleFile. You cannot order it.

If you receive a TeleFile tax package in the mail from the IRS, you may be able to file your Form 1040EZ information over the telephone. The call only takes about 10 minutes. To file using TeleFile:

- you must receive a TeleFile tax package
- you must use a Touch-Tone phone
- your filing status must be single or married filing jointly
- you must live at the address printed on your TeleFile Tax Record
- you cannot claim any dependents

In addition, you must also meet other requirements explained in your TeleFile tax package.

To use TeleFile, fill in your TeleFile Tax Record. Then, with a Touch-Tone telephone, call the toll-free number listed in the TeleFile tax package. Follow the recorded instructions and

enter the requested information. TeleFile will figure your tax and will tell you the amount of your refund or the amount you owe. Do not hang up until TeleFile provides a confirmation number which is proof that your return has been accepted and filed. Write this confirmation number on the TeleFile Tax Record to keep for your records. You will not have to mail the TeleFile Tax Record or a paper tax return to the IRS. If you owe additional tax, you can file now and pay as late as April 15. See your TeleFile package for details. You can also send your payment with Form 8855-V, *TeleFile Payment Voucher*, located in your TeleFile tax package. If you are due a refund, you should get it in half the time of filing a paper return — even faster if you requested direct deposit.

Ask Your Employer or Visit a VITA/TCE Site

Some businesses offer IRS *e-file* free to their employees as a benefit. Others offer it to their customers for a fee. See if your employer or financial institution offers IRS *e-file* filing. If they don't, ask them to provide electronic IRS *e-file* filing as a benefit or service this filing season.

The IRS provides free tax assistance through their Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs. Many of these sites offer IRS *e-file*.

Does the IRS
OWE you?
Or do YOU
OWE the IRS?



Expecting a tax refund this year? IRS *e-file* is the fastest way to get your money back—in half the usual time. Even faster if you specify Direct Deposit to your bank account!

Or do you owe more tax? You can *e-file* now, get quick proof that your return is accepted—then wait until April 15th to pay.

And IRS *e-file* offers you convenient payment options.

One option allows you to authorize a withdrawal from your bank account on the date you choose, up to April 15th.

Another option allows you to pay with your credit card.

IRS *e-file* is simple and secure. So accurate, there's less chance you'll get a letter from the IRS.

For details, visit our Web site at www.irs.ustreas.gov or see your tax professional.



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Business Tax Services and Information

The IRS has many publications containing information about the federal tax laws that apply to businesses. Publication 334, *Tax Guide for Small Business*, is a good place to start to learn more about sole proprietorships and statutory employees. Publication 583, *Starting a Business and Keeping Records*, covers basic tax information for those who are starting a business. Look in the section entitled **Tax Publications** for other materials that can explain your business tax responsibilities. For electronic assistance, you may go to the *IRS Digital Daily Web* site at www.irs.ustreas.gov and access *Electronic Services - IRS e-file Options for Businesses*.

IRS e-file Programs for Businesses

File Form 941 by Telephone

Employers nationwide have the opportunity to file Form 941, *Employers Quarterly Federal Tax Return*, using a Touch-Tone telephone, toll-free telephone number, and simple instructions. Businesses that meet certain qualifications are invited to participate in the paperless, 941TeleFile program. Eligible filers will receive a special 941TeleFile Tax Record and the instructions with their Form 941 tax package.

If you receive the purple tax package in the mail with your traditional Form 941 and meet the requirements to file, you can use 941TeleFile. It's easy and FREE. File 941 in three easy steps:

- complete the 941TeleFile Tax Record
- with a Touch-Tone phone, call the (toll-free) TeleFile number in the TeleFile instructions that you received to file your business return
- keep the 941TeleFile Tax Record as part of your permanent business records.

The 941TeleFile system automatically calculates your tax liability and any overpayment or balance due during the call. Also, it gives you a confirmation number as proof of filing your return. The call only takes about 10 minutes. The system is available 24 hours a day, 7 days a week. And, there is nothing to mail to the IRS.

File Form 941 Using a Reporting Agent

Large payroll processing companies, bulk-filer reporting agents, and/or large businesses capable of developing their own software (who file ten or more returns) are ideally suited to participate in this 941 e-file program. This program accepts and processes all timely refunds or balances-due on Form 941, *Employer's Quarterly Federal Tax Return*, in an Electronic Data Interchange (EDI) format. Small businesses or reporting agents may also participate by developing their own software or by purchasing off-the-shelf EDI translation software and Form 941 EDI tax preparation software packages. With an appropriate software package, almost any computer can be adapted to transmit return information.

To file using the IRS 941 e-file program, an applicant must obtain a copy of Revenue Procedure 96-17 and Revenue Procedure 97-47. You can order these items free of charge through an IRS AREA DISTRIBUTION CENTER by calling the IRS at 1-800-829-3676.

The returns are transmitted nationwide by a reporting agent via dial-up phone lines and menu-driven software directly to the IRS where they are processed at the Tennessee Computing Center (TCC) or the Austin Service Center (AUSC). An electronic acknowledgment is returned within 48 hours of receipt of the return. Additional information about 941 e-file can be obtained by contacting the TCC Help Desk on (901) 546-2690, ext 7519 or the AUSC Help Desk on (512) 460-4069.

File Form 941 Using a Personal Computer 1998 Pilot Test

The pilot test period for this program ran from July 1, 1998, through November 30, 1998. Nationwide expansion of the program is planned for 1999. To find out when in 1999, and to obtain information about the pilot or other requirement information, you may contact the IRS Help Desk at (512) 460-8900.

Small businesses that purchase and use off-the-shelf business tax preparation software to create returns can transmit the return to a third party. The third party will batch, and then electronically forward the return to the appropriate IRS service center. This program accepts and processes Form 941 in EDI format. The program also automatically conducts security checks, sends acknowledgments, and formats records to be processed by current IRS computer systems.

Business filers are responsible for obtaining a personal identification number (PIN) to be used as the electronic signature. You may request a PIN through a Letter of Application. The Letter of Application is included in the software and can be electronically transmitted for convenience.

Payment options are available through the Federal Tax Deposit (FTD) coupon system. For more information, see the EFTPS section.

Electronic Federal Tax Payment System (EFTPS)

EFTPS is quickly becoming the easiest way for business and individual taxpayers to make their federal tax payments. You will find EFTPS easy to use, convenient, accurate, and fast.

To participate in EFTPS, you must first enroll. For an enrollment form and for more information on EFTPS, call EFTPS Customer Service at 1-800-945-8400 or 1-800-555-4477.

- For Español communication, call 1-800-945-8600 or 1-800-244-4829.
- With access to teletypewriter/telecommunications device for the deaf (TTY/TDD) equipment only, call 1-800-945-8900 or 1-800-733-4829.

To order a free copy of Publication 966, *The Easiest Way to Pay Your Federal Taxes*, Publication 3110, *EFTPS Information Stuffer*, and Publication 3127, *EFTPS Fact Sheet*, call the IRS at 1-800-TAX-FORM (1-800-829-3676).

Independent Contractor or Employee

For Federal tax purposes, this is an important distinction. Worker classification affects how you pay your Federal income tax, social security and Medicare taxes, and how you file your return. Classification affects your eligibility for employer and social security benefits and your tax responsibilities.

A worker is either an independent contractor or an employee. The classification is determined by relevant facts that fall into three main categories: behavioral control; financial control; and relationship of the parties. In each case, it is very important to consider all the facts — no single fact provides the answer. Publication 1779, *Independent Contractor or Employee*, has detailed information about these facts.

- An **independent contractor** will usually maintain an office and staff, advertise, and have a financial investment risk. Independent contractors will file a Schedule C and be able to deduct certain expenses that an employee would not.
- Generally, an **employee** is controlled by an employer in ways that a true independent contractor is not. If the employer has the legal right to control the details of how the services are performed, the worker is an employee, not an independent contractor.

Those who should be classified as employees, but aren't, may lose out on social security benefits, workers' compensation, unemployment benefits, and, in many cases, group insurance (including life and health), and retirement benefits.

If you are not sure whether you are an independent contractor or an employee, get Form SS-8, *Determination of Employee Work Status for Purposes of Federal Employment Taxes and Income Tax Withholding*.

Publication 1779, *Independent Contractor or Employee*, and Publication 15-A, *Employer's Supplemental Tax Guide*, provide additional information on independent contractor or employee status. And for information on the tax responsibilities of self-employed persons, get Publication 505, *Tax Withholding and Estimated Tax*, and Publication 533, *Self-Employment Tax*.

IRS publications and forms can be downloaded from the Internet at www.irs.ustreas.gov. You can also order a free copy of IRS publications and forms when you call the IRS at 1-800-829-3676.

Publication 1518, 1999 Tax Calendar for Small Businesses

Business owners who are opening their doors for the first time or are hiring their first employees may ben-

efit from this 12-month wall calendar. Publication 1518 shows all the 1999 due dates for making payroll deposits, paying estimated taxes, and for filing business tax forms. It also includes general information on basic business tax law, where to go for assistance, helpful bookkeeping and recordkeeping hints, and facts about IRS notices and penalties.

Small Business Affairs

The IRS Office of Public Liaison and Small Business Affairs listens and responds to concerns about tax laws, regulations, and policy raised by small business representatives. It in turn recommends changes to the tax laws and IRS policies and procedures on recordkeeping requirements, payroll tax reporting, and simplifying tax forms. The office also works with the Small Business Administration and other government agencies to initiate and foster actions that will reduce small business burdens government-wide.

The IRS Office of Public Liaison and Small Business Affairs does not handle small business owners' individual tax problems. If a problem has not been resolved after repeated attempts through normal IRS channels, small business owners should contact their local IRS Problem Resolution Office for assistance. See section on *Problem Resolution Program (PRP)* under **Taxpayer Assistance Programs** for more information.

You can write to the IRS Office of Public Liaison and Small Business Affairs if you have suggestions regarding tax laws, regulations, or policy.

Internal Revenue Service
Small Business Affairs CL:PL
Room 7559
1111 Constitution Avenue NW
Washington, DC 20224

SSA/IRS (Social Security Administration/Internal Revenue Service) Reporter (Newsletter)

If you are an employer and have not been receiving a copy of the *SSA/IRS Reporter*, tell your local IRS Public Affairs Officer/Communications Manager.

The *SSA/IRS Reporter* is a quarterly newsletter that keeps you up-to-date on changes to taxes and employee wage obligations. This newsletter, produced jointly by the Social Security Administration and the IRS, is mailed to over six million employers along with each quarterly Form 941 and instructions.

Small Business Tax Education Program (STEP)

Small business owners and other self-employed individuals can learn about business taxes through a unique partnership between the IRS and local organizations. Through workshops or in-depth tax courses, instructors provide training on starting a business, recordkeeping, preparing business tax returns, self-employment tax issues, and employment taxes.

Some courses are offered free as a community service. Courses given by an educational facility may include costs for materials and tuition. Other courses may have a nominal fee to offset administrative costs of sponsoring organizations.

Your Business Tax Kit (YBTK)

The YBTK, in booklet format, contains various IRS business tax forms and publications that may be used to prepare and file business tax returns. Besides forms and publications, the kit includes information on quick and easy access to IRS tax help and forms. To order, call 1-800-829-3676 and ask for *Your Business Tax Kit*.



Taxpayer Assistance Programs

The IRS has programs that offer free assistance with tax return preparation and tax counseling using volunteers trained by the IRS. Call the IRS office in your area and ask for the Taxpayer Education Coordinator or the Public Affairs Officer for more information on these programs. They can provide you with times and locations of services and information on becoming a volunteer.

Volunteer Income Tax Assistance (VITA)

VITA offers free tax help and basic tax return preparation to taxpayers with special needs who cannot afford paid professional tax assistance—those with disabilities, or who are non-English speaking, on a low to fixed income, or who are elderly.

VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, houses of worship, and other convenient locations. The IRS provides VITA training materials and instructors.

Tax Counseling for the Elderly (TCE)

The TCE program provides free tax help to people age 60 and older. Volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS. Grant funds are used to reimburse volunteers for out-of-pocket expenses. These include transportation, meals, and other expenses incurred in training or in providing tax counseling assistance in any of the locations where the elderly are located, such as retirement homes, neighborhood sites, or private houses of the homebound.

Call your local IRS office for more information on this program and to find locations of TCE assistance in your area.

As part of the IRS-sponsored Tax Counseling for the Elderly program, the American Association of Retired Persons (AARP) Foundation offers an AARP Tax-Aide counseling program at more than 10,000 sites nationwide during the filing season. Trained with IRS materials and certified by an IRS examination, AARP Tax-Aide volunteer counselors can help with most tax circumstances faced by low and moderate income taxpayers age 60 and older. Younger taxpayers are helped as counselor-time permits.

To find an AARP Tax-Aide volunteer site in your community, call 1-888-AARP NOW, or from a computer, access the Internet site locator at www.aarp.org/taxaide/home.html.

Student Tax Clinic Program (STCP)

The STCP is designed to provide free tax counseling to taxpayers who would not normally obtain counsel in audit, appeals, and tax court cases. The STCP is staffed by law and graduate accounting students who must receive special permission from the IRS National Headquarters Director of Practice to represent taxpayers before the IRS during examination and appeals proceedings.

Bank, Post Office, and Library (BPOL) Program

The IRS supplies free tax preparation materials to many post offices, libraries, and reference areas in technical schools, military bases, prisons, and community colleges. Participating libraries have: tax forms available for distribution or photocopying; reference sets of IRS publications on preparing Forms 1040, 1040A, and 1040EZ; and general tax information. Post offices stock Forms 1040, 1040A, and 1040EZ with the instructions and related schedules.

Banks are no longer tax form distribution outlets. However, banks that participate in the electronic filing program or are a VITA/TCE site may distribute tax forms.

Taxpayer Advocate—Problem Resolution Program (PRP)

If you have a tax problem that has not been resolved through normal channels, you may request that your case be handled by PRP, which has the authority to cut through red tape. PRP will keep you informed of your case's progress. They can usually help with delayed refunds, unanswered inquiries, and incorrect billing notices. However, PRP cannot help when there is an administrative or formal appeals procedure available or when an inquiry only questions the constitutionality of the tax system.

PRP may be able to help if you are suffering or about to suffer a significant hardship as a result of the administration of the tax laws. A significant hardship usually means being unable to provide the necessities of life, such as food, shelter,

clothing, or medical care for you or your family. A local Taxpayer Advocate (TA) is authorized to issue a Taxpayer Assistance Order (TAO) in these cases. Taxpayers may ask for a TAO by letter, phone, or by using Form 911, *Application for Taxpayer Assistance Order (ATAO)*. When the IRS is contacted, often they will complete a Form 911 for a taxpayer who may not be aware of the TAO program (or the existence of PRP).

Call your local IRS office, write your local TA, or call 1-800-829-1040 for PRP assistance. Additionally, a new toll-free telephone number, 1-877-777-4778, has been established to allow taxpayers to have direct contact with the TA office for PRP assistance. Deaf and hearing-impaired with access to teletypewriter/telecommunication device for the deaf (TTY/TDD) equipment may call 1-800-829-4059.

For more information about PRP and for a list of PRP addresses, listen to TeleTax topic #104 (look under Table of Contents for TeleTax page number), download Publication 1546, *The Problem Resolution Program of the Internal Revenue Service*, via the IRS Web site, or order by calling the IRS at 1-800-829-3676.

At the IRS we
want to answer
questions better
solve problems
faster and even
smile a little more.



On our special Problem Solving Days, you can walk into an IRS office with a tax problem and get help on the spot. See our Web site for local schedules, or call our toll-free hotline.

For tougher problems, there's the IRS Problem Resolution Program. Your own personal advocate can be assigned to step in and work with you to reach a solution.

With IRS *e-file* you can file fast and get your refund fast by filing

To serve you better and faster, we're expanding our hotline phone hours. As of 1999, you can call toll-free 24 hours a day, seven days a week to speak to an IRS expert.

And we've loaded our IRS Web site with Frequently Asked Questions plus lots of helpful facts for taxpayers.

electronically. Now e-filers can also *pay* their taxes electronically.

There's a new emphasis on *service* at today's IRS.

IRS toll-free hotline 1-800-TAX-1040

Web site www.irs.ustreas.gov

The Internal Revenue Service  Working to put service first

Taxpayer Education Programs

The IRS has year-round education programs designed to help you understand the tax laws and IRS procedures. Volunteers trained by the IRS are an important part of these programs. For times and locations of the available services in your community, or to become a volunteer, call the IRS office in your area and ask for the Taxpayer Education Coordinator or the Public Affairs Officer/Communications Manager.

Community Outreach Tax Education

Groups of people with common tax concerns, such as retirees, farmers, small business owners, and employees, can get free tax help from IRS staff or trained volunteers at convenient community locations. This program offers two kinds of assistance.

- providing line-by-line self-help income tax return preparation for people who want to prepare their own returns, and
- providing tax seminars on various tax topics.

Outreach sessions may be co-sponsored by community organizations and other government agencies.

Understanding Taxes Program for Students

Understanding Taxes consists of three separate tax education courses designed to teach students about

their federal tax rights and responsibilities and the economics and history on which our tax system is based.

- The eighth grade program, *Taxes in U.S. History*, details the roles that taxes have played in our nation's history. It is designed for U.S. history classes. Students learn how tax policies of the past have contributed to tax policies in effect today. Teachers can integrate the program into standard curricula.

- The high school program, *Understanding Taxes*, explains how to prepare and file a simple tax return and teaches about the history, politics, and economics of our tax system. The variety of topics covered in their modular format allows the course to be used in a number of different classes, such as history, economics, consumer education, social studies, government, civics, and business education.

- The post-secondary program, *Taxes and You*, is designed to assist adult learners in becoming responsible participants in the tax system. Students will learn how taxes affect people and the economy and how to interpret and prepare tax forms. By learning how to pay only what is owed, managing personal finances will become a lot easier.

Practitioner Education

Practitioner Education provides training to people who prepare tax returns for a fee. As part of this program, tax professional institutes are held in every state in cooperation with colleges, state bureaus of revenue, and professional associations. Tax professionals can learn about recent tax law changes at these institutes, which will enhance the professional quality of the services they provide.

Taxpayer Bill of Rights 3

The *IRS Restructuring and Reform Act of 1998*, which was signed into law on July 22, 1998, contains the *Taxpayer Bill of Rights 3*. The *Taxpayer Bill of Rights 3* preserves the balance between safeguarding the rights of the individual taxpayers and enabling the Internal Revenue Service to administer the tax laws efficiently, fairly, and with the least amount of burden to the taxpayer.

Under this bill, taxpayer rights have been expanded in several areas:

- The burden of proof will shift to the IRS in certain court proceedings.
- In certain cases, taxpayers may be awarded damages and fees, and get liens released.
- Penalties will be eased when the IRS exceeds specified time limits between when a return is filed and when the taxpayer is notified of a tax liability.
- Interest will be eliminated in certain cases involving federally-declared disaster areas.
- There are new rules for collection actions by levy.
- Innocent spouse relief provisions have been strengthened.
- In certain situations, taxpayer-requested installment agreements must be accepted. Taxpayers will get annual status reports of their installment agreements.

Also, the IRS has revised Publications 1, *Your Rights as a Taxpayer*, and 1SP, *Derechos del Contribuyente*, to incorporate *Taxpayer Bill of Rights 3* in their explanation of some of the most important rights. These publications can be downloaded from the IRS Web site or ordered through the IRS by calling 1-800-829-3676.

Important Tax Subjects You Should Know About

The IRS has many programs and processes that can reduce anxieties of taxes. A description of some of the more popular ones follows. In most cases, the description lists free IRS publications for additional information.

Amending a Return

If you find that you made a mistake on your tax return, you can correct it by filing a Form 1040X, *Amended U.S. Individual Income Tax Return*. Generally, you must file this form within three years from the date you filed your original return or within two years from the date you paid your tax, whichever is later. File Form 1040X with the Internal Revenue Service Center for your area. (Your state tax liability may be affected by a change made on your federal income tax return. For more information on this, contact your state tax authority.)

Adoption Taxpayer Identification Number (ATIN)

If you are in the process of adopting a child and are able to claim the child as your dependent or are able to claim the child care credit, you may need an ATIN for your adoptive child. An ATIN can be issued by the Internal Revenue Service as a temporary taxpayer identification number for children who are being adopted. The ATIN will be used by parents to identify the child on their federal income tax return while final adoption is pending. See Form W-7A, *Application for Taxpayer Identification Number for Pending U.S. Adoptions* in this section.

Collection Process

When the IRS sends you a notice of tax due, you are responsible to pay. If the notice is ignored, the IRS may enforce collection and seize personal assets, including income and other property. The collection process can be stopped at any stage if the amount owed is paid.

If you believe a bill from the IRS is incorrect, contact the IRS immedi-

ately. You will need to provide information showing why you think the bill is wrong. If the IRS agrees with you, then your account will be corrected. However, if the bill is correct and it is not paid, interest and penalties will be charged on the amount owed until the full amount due is paid. If the taxes, interest, and penalties are not paid, then a federal tax lien on your property may also be filed.

If you are not able to pay the taxes you owe in full, IRS staff will work with you to find the best way to meet your tax obligations. This may include an installment agreement or acceptance of an offer to settle the account. Call your local IRS office or call toll-free 1-800-829-1040 for assistance.

More information on the collection process and about your rights are found in Publication 594, *Understanding the Collection Process*, and Publication 1, *Your Rights as a Taxpayer*. Both publications are available in Spanish.

Copies of Prior Year Returns

There are occasions when you may need a copy of your prior year(s) Federal Tax Forms 1040, 1040A, and 1040EZ, a transcript of return, or account information.

A *transcript of return* contains information from the original return. It does not contain information regarding amended returns or subsequent payments. If amended returns or subsequent payment summary is needed, *account information* can be secured.

Examples of when you may need a *copy of a return* or a transcript of return include applying for a home mortgage loan or financial aid for

education. While there is a fee for requesting a photocopy of a return, transcripts are free of charge. Make sure a transcript is acceptable by the company or establishment needing your income information.

- You can get a *copy* of a prior year(s) tax return by completing Form 4506, *Request for Copy or Transcript of Tax Form*, and mailing it to the IRS address for your area. See **Mailing Addresses of Internal Revenue Service Centers** on last page. There is a fee of \$23 for each return requested. Please allow up to 60 days to receive your copy.

- For a *transcript* that reflects most items from your return, send a completed Form 4506 to the IRS address where the return was filed. There is no charge at this time. You should receive the transcript within 7 - 10 work days from the IRS office's receipt of your request.

- For tax *account information*, you can visit an IRS office or call the IRS toll-free number listed in your telephone directory. This list of basic tax data, like marital status, type of return filed, adjusted gross income, and taxable income, is available free of charge. Do not use Form 4506 to request this information. Please allow 15 days for delivery.

To obtain Form 4506, download from the IRS Web site, use IRS Tax Fax system (See IRS Tax Fax under **Tax Information Available Electronically**), or order by calling the IRS at 1-800-829-3676.

Credits

The tax laws include a number of credits you may be entitled to take. The following are several of the more popular credits available.

- adoption credit
- child and dependent care credit
- child tax credit
- earned income tax credit
- education credits
- foreign tax credit
- mortgage interest
- student credits: Hope, lifetime learning

Turn to the *Index of Topics and Related Publications* section and look under “Credits” for a list of the credits and the related publications for details.

Disasters

When property is damaged or lost in a hurricane, earthquake, fire, flood, or similar event that is sudden, unexpected, or unusual, it is called a casualty. Your unreimbursed loss from a casualty may be deductible on your tax return for the year the casualty occurred. If the loss happened in an area the President designated a disaster area, you may not have to wait until the end of the year to file a tax return and claim a loss. You may be able to file an amended return for last year right now and get a refund of taxes you have already paid. For details, get Publication 547, *Casualties, Disasters, and Thefts (Business and Nonbusiness)*. You can also download a copy of Pub 1600, *Disaster Losses—Help From the IRS*, from the IRS Web site.

If you were located in a Presidentially-declared disaster area, there are a number of tax law changes that apply to many individuals and businesses. Disaster related changes include abating interest on taxes due for the length of any extension granted for filing your tax return. Publication 553, *Highlights of 1998 Tax Changes*, covers these tax provisions. Download Publication 553 from

the IRS Web site or order a free copy through the IRS by calling 1-800-829-3676.

Estimated Tax

If you are self-employed or have other income not subject to income tax withholding, you may have to make estimated tax payments. For details on who must pay estimated taxes and how and when to make payments, get Publication 505, *Tax Withholding and Estimated Tax*.

Examination of Returns

If your return is selected for examination, you may be asked to show records such as canceled checks, receipts, or other supporting documents to verify entries on your return. You can appeal if you disagree with the examination results. Your appeal rights will be explained to you.

You may act on your own behalf or have an attorney, a certified public accountant, or an individual (enrolled to practice before the IRS) represent or accompany you. The Student Tax Clinic Program is available in some areas to help people during examination and appeal proceedings. Call your local IRS office and ask the Taxpayer Education Coordinator or the Public Affairs Officer/ Communications Manager about this program.

For more information on the examination of returns, get Publication 556, *Examination of Returns, Appeal Rights, and Claims for Refund*, and Publication 1, *Your Rights as a Taxpayer*. Also see Publication 947, *Practice Before the IRS and Power of Attorney*. Publication 1 is available in Spanish.

Form W-4, Employee's Withholding Allowance Certificate

Each time you start working for an employer, you should complete a Form W-4. The information you provide will help your employer know how much federal tax to withhold

from your wages. If your tax situation changes, complete a new Form W-4 so that the correct amount of tax will be withheld. For more information on tax withholdings, get Publication 919, *Is My Withholding Correct for 1999?*

Form W-5, Earned Income Credit Advance Payment Certificate

In 1999, you may be able to file a Form W-5 with your employer for the Advance EITC if you expect you will be eligible for the earned income tax credit (EITC) and have a qualifying child on your 2000 federal tax return. Filing for the Advance EITC will allow you to receive partial payment of the EITC during the year rather than only when you file your tax return. The amount of the Advance EITC payments you receive will be shown on your Form W-2. For more information, get Publication 596, *Earned Income Credit*. This publication is available in Spanish.

Form W-7, Application for IRS Individual Taxpayer Identification Number

If you are required to have an identifying number for federal tax purposes, the IRS will issue an IRS individual taxpayer identification number (ITIN) for a nonresident or resident alien who does not have and is not eligible to get a social security number issued to them by the Social Security Administration (SSA). To apply for an ITIN, file Form W-7 with the IRS.

Note: An ITIN is for tax use only. It does not entitle you to social security benefits or change your employment or immigration status under U.S. law.

Form W-7A, Application for Taxpayer Identification Number for Pending U.S. Adoptions

If you have a child placed in your home for legal adoption, the adoption is not yet final, and you cannot obtain an SSN for that child, you must get an adoption taxpayer identification number (ATIN) if you want to claim various tax benefits (but not the earned income tax credit). When the adoption is final, you should no longer use the ATIN. Instead, you must obtain a social security number issued by the Social Security Administration and use it.

Late (Overdue) Returns

Sometimes people do not file their tax return(s) because of personal problems, no money to pay, lost records, or confusion over complex tax rules.

If you have not filed your federal income tax return for a year or so and should have filed, IRS staff will work with you to help you get back on track. Copies of missing documents like Form W-2, *Wage and Tax Statement*, can often be retrieved. If you owe taxes, the IRS will explain your payment options. And if you have a refund coming, they will explain the time limit on getting it.

Call your local IRS office or call toll-free 1-800-829-1040 for assistance. Remember, interest and penalties are adding up if you owe taxes, and time is running out if you are due a refund.

Social Security Number (SSN)

Your SSN is **not** posted anywhere in your tax package. So... **make sure** you write your SSN on your Form 1040, 1040A, or 1040EZ and on each supporting schedule or form that you include with your return when you file it. List the complete and correct social security number issued by the Social Security Administration (SSA) for yourself, spouse, or dependent on your tax return.

Name Change

If your name has changed for some reason, like marriage or divorce, notify the Social Security Administration (SSA) immediately.

If the name and social security number you show on your tax return does not match the one SSA has on record, there can be a processing delay, which could hold up your refund.

Dependent's SSN

If you claim an exemption for a dependent, you are required to show his or her social security number on your tax return.

If you do not list a complete and correct social security number issued by the SSA, the IRS may disallow the exemption for that dependent.

To get a social security number, contact the nearest Social Security Administration office to get Form SS-5, *Application for a Social Security Card*.

If you are not eligible to obtain a social security number from the SSA, use an IRS individual taxpayer identification number (ITIN) instead of a social security number. To get an ITIN, contact the IRS to get Form W-7, *Application for IRS Individual Taxpayer Identification Number*.

New Tax Law

There are a number of tax law changes in the *Taxpayer Relief Act of 1997* and the *IRS Restructuring and Reform Act of 1998*, that will apply to many individuals and businesses this year or in the next few years. Publication 553, *Highlights of 1998 Tax Changes*, will provide information about the tax law changes that may affect you this filing season. You can download Publication 553 from the IRS Web site or you can order a copy of the publication by calling the IRS at 1-800-829-3676.

Did You Know?

Recorded tax information is an IRS touch-tone service available 24 hours a day, 7 days a week?



Tips When Filing Your Return

Gathering forms, receipts, and other paperwork to file your taxes is only half the battle. Once you've completed your forms, it is equally important to double-check your figures, information, and packaging procedures (as applicable to your filing method).

Make certain that you include your social security number (SSN) on each page of your return and supporting schedules and forms when you file your return. (If you use your tax package, remember your SSN is not on the forms.) Always review your filing entries for misprinted or overlooked data. And with a paper return, also review your forms for miscalculations. Any mistake can cause processing delays that may hold up your refund. When mailing a paper return, make sure you have enough postage and your complete return address on the IRS envelope to avoid mailing delays. If you owe taxes, remember any delay could cause you notices, penalties, and interest charges.

The tips below can serve as your checklist to prevent filing mistakes.

Important Parts of Your Return

- Social Security Number(s) Posted?**
Make sure your social security number is on your return and all supporting schedules and forms.
- Age/Blindness Box Checked?**
If you are age 65 or older or blind, or your spouse is age 65 or older or blind, make sure you notate the appropriate box(es) on Form 1040 or Form 1040A.
- Child Tax Credit Claimed?**
If you have income below a certain level, you may be able to claim this credit. Read about this credit in Pub 17.
- Earned Income Credit Claimed; Figured Correctly?**
This tax credit can help some people who work and have income below a certain level. For more information on whether you qualify and how to figure the credit, get Publication 596, *Earned Income Credit*, or Publication 596SP, *Crédito por Ingreso del Trabajo*.
- Federal Income Tax Withheld, not Social Security Tax, Entered on the Return?**
Form W-2 shows both the federal income tax and FICA (social security tax) withheld. Remember to use the amount for "federal income tax" on your return.
- Entry for Standard Deduction Amount Correct?**
If you do not itemize deductions, use the correct standard deduction chart to find the right amount.
- Refund or Balance Due Correct?**
Check your addition and subtraction. If your total payments are more than your total tax, you are due a refund. A balance due is figured when your taxes due are more than the amount you have already paid. **If you make a payment by check you should make the check out to the United States Treasury.**
- Tax From Tax Tables Entered Correctly?**
When using the tax table, first you have to take the amount shown on the taxable income line of your Form 1040, 1040A, or 1040EZ and find the line in the tax table showing that amount. Next, find the column for your marital status (married filing joint, single, etc.) and read down the column. The amount shown where the income line and filing status column meet is your tax.

Important Double-Checks on Your Paper Return Before Mailing

- Check for math errors.
- Attach Copy B of all Forms W-2.
- Attach all required forms and related schedules. Write your SSN (and spouse's if filing joint) on your return form and supporting schedules and forms.
- Place preprinted address label on your return and make any necessary changes on it.
- Sign and date your return (both husband and wife must sign a joint return).
- If you owe tax, include your check or money order payable to United States Treasury. Write your social security number issued from the SSA, daytime telephone number, tax form number, and tax year on your check or money order.
- Make a copy of the return for your records.

Important Mailing Procedures

- Use preprinted envelope that came in the tax package to mail your return. If you do not have one, address an envelope to the Internal Revenue Service Center for your state.
- Write your complete return address on the envelope.
- Attach the correct postage.

Mailing Addresses of Internal Revenue Service Centers

If an envelope addressed to "Internal Revenue Service Center" came with your tax booklet, and you are filing a paper return, please use it. If you do not have one, or if you moved during the year, mail your return to the Internal Revenue Service Center indicated for the state where you live. A street address is not needed.

Alabama

—Memphis, TN 37501

Alaska

—Ogden, UT 84201

Arizona

—Ogden, UT 84201

Arkansas

—Memphis, TN 37501

California

Counties of Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Glenn, Humboldt, Lake, Lassen, Marin, Mendocino, Modoc, Napa, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Solano, Sonoma, Sutter, Tehama, Trinity, Yolo, and Yuba

—Ogden, UT 84201

All other counties

—Fresno, CA 93888

Colorado

—Ogden, UT 84201

Connecticut

—Andover, MA 05501

Delaware

—Philadelphia, PA 19255

District of Columbia

—Philadelphia, PA 19255

Florida

—Atlanta, GA 39901

Georgia

—Atlanta, GA 39901

Hawaii

—Fresno, CA 93888

Idaho

—Ogden, UT 84201

Illinois

—Kansas City, MO 64999

Indiana

—Cincinnati, OH 45999

Iowa

—Kansas City, MO 64999

Kansas

—Austin, TX 73301

Kentucky

—Cincinnati, OH 45999

Louisiana

—Memphis, TN 37501

Maine

—Andover, MA 05501

Maryland

—Philadelphia, PA 19255

Massachusetts

—Andover, MA 05501

Michigan

—Cincinnati, OH 45999

Minnesota

—Kansas City, MO 64999

Mississippi

—Memphis, TN 37501

Missouri

—Kansas City, MO 64999

Montana

—Ogden, UT 84201

Nebraska

—Ogden, UT 84201

Nevada

—Ogden, UT 84201

New Hampshire

—Andover, MA 05501

New Jersey

—Holtsville, NY 00501

New Mexico

—Austin, TX 73301

New York

New York City and counties of Nassau, Rockland, Suffolk, and Westchester

—Holtsville, NY 00501

All other counties

—Andover, MA 05501

North Carolina

—Memphis, TN 37501

North Dakota

—Ogden, UT 84201

Ohio

—Cincinnati, OH 45999

Oklahoma

—Austin, TX 73301

Oregon

—Ogden, UT 84201

Pennsylvania

—Philadelphia, PA 19255

Rhode Island

—Andover, MA 05501

South Carolina

—Atlanta, GA 39901

South Dakota

—Ogden, UT 84201

Tennessee

—Memphis, TN 37501

Texas

—Austin, TX 73301

Utah

—Ogden, UT 84201

Vermont

—Andover, MA 05501

Virginia

—Philadelphia, PA 19255

Washington

—Ogden, UT 84201

West Virginia

—Cincinnati, OH 45999

Wisconsin

—Kansas City, MO 64999

Wyoming

—Ogden, UT 84201

American Samoa

—Philadelphia, PA 19255

Guam

Permanent residents:

—Department of Revenue and Taxation

Government of Guam

PO Box 23607

GMF, GU 96921

Nonpermanent residents:

—Philadelphia, PA 19255

Puerto Rico

—Philadelphia, PA 19255

Virgin Islands

Permanent residents:

—V.I. Bureau of Internal Revenue

9601 Estate Thomas

Charlotte Amalie

St. Thomas, VI 00802

Nonpermanent residents:

—Philadelphia, PA 19255

Foreign country

U.S. citizens and those filing Form 2555, Form 2555-EZ, or Form 4563

—Philadelphia, PA 19255

All APO and FPO addresses

—Philadelphia, PA 19255