

United We Thrive

VITA Volunteer Training Part B



United Way of Greater Cincinnati

Dec 14, 2024



Welcome!

- My name is Keith Gehring
 - 15+th year with VITA
 - Site Coordinator, OhioMeansJobs, Fairfield
- Kathy Lavieri, Mary Lepper and Charles Lewis will monitor Zoom Chat
- Our United Way of Greater Cincinnati Support Team
 - Matt Long, Director, Impact Program Management
 - Adrienne Brandicourt, Program Manager, Free Tax Prep
 - Emily Rose, Project Manager Volunteer Connection
 - Jessie Welker, Associate, Community Impact
 - Here to deliver a few words

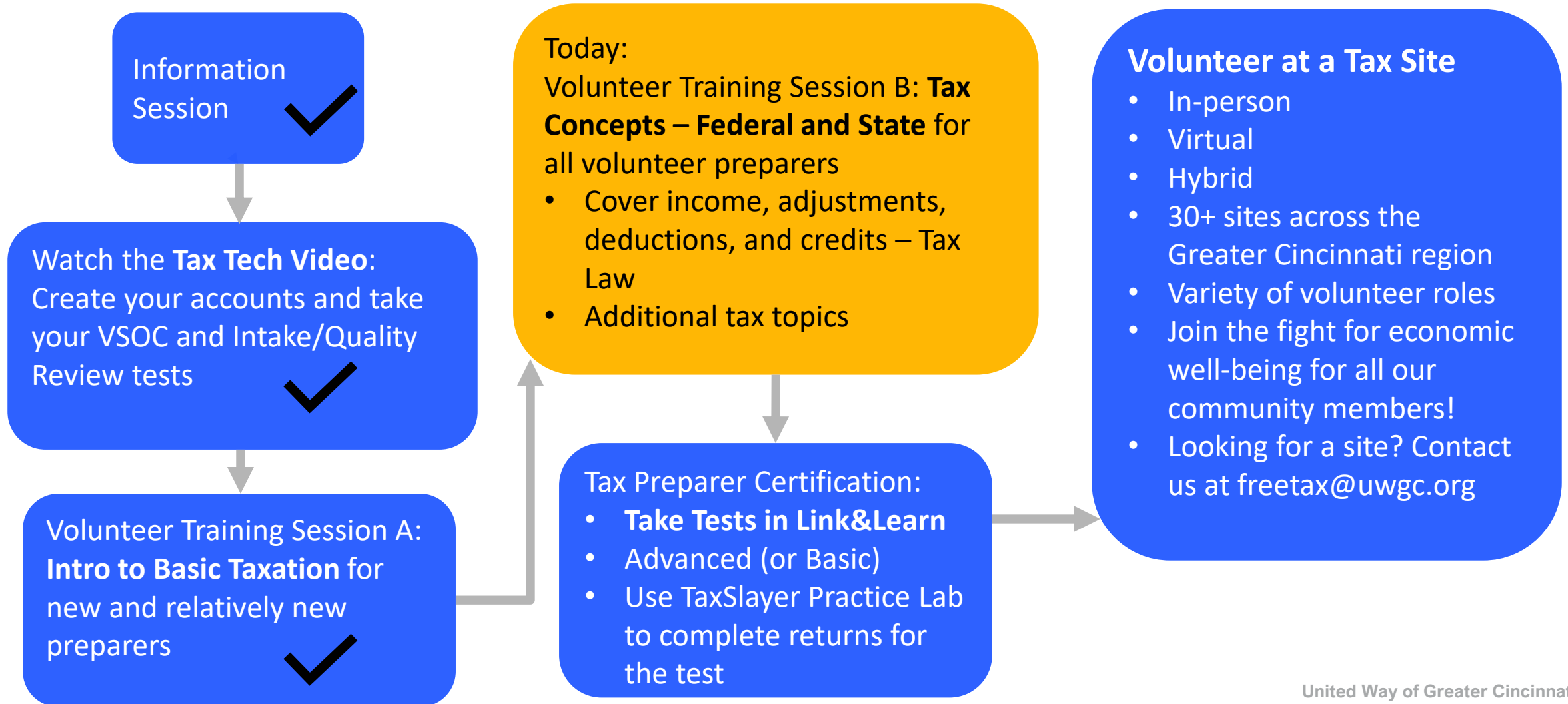


Tips for a successful Zoom experience

- Please change your Zoom name to the name you used to register for this class
- We will initially **Mute** all participants and **Unmute** as necessary
- Use the Chat feature to pose questions, to get links shared by the training team, or to make a general comment.
- Have the [4012 Resource Guide](#) ready to access
 - We will also reference [Pub 4491, Training Guide](#)
- If you lose your Zoom connection, just log back in
- We're scheduled to go until 1 p.m.



Continuing Along the Volunteer Pathway



Part A and Part B Topics Designed for Test Success



Part A
Training



Part B
Training

All of the topics
needed to pass
Advanced Tax
Preparer
Certification test

Places to research answers:

1. Directly in Part A or Part B
 - "What ages qualify a child for the Day Care Credit?"
2. A page or section in the 4012 or 4491 that is mentioned in Part A or Part B
 - "What are the allowable business expenses?"
3. In the TaxSlayer Practice Lab software where you will enter the scenario's data.
 - "What is the taxpayer's refund?"

Advanced Test Over Basic:

- 1099-B Brokerage statements
- Self-employment/Business
- 1095-A Marketplace Health insurance
- 1099-C Cancellation of credit card debt



Today's Agenda

- Income
- Adjustments to Income
- Credits
- Affordable Care Act
- Good to Know

Basic Tax Law

Let's get started!



Out of Scope

- Business, if the following exists:
 - Losses, even a small loss
 - Depreciable assets
 - Inventory
 - Business use of home
 - Using Accrual Accounting Method (vs. Cash)
 - Cost of Goods Sold
 - Employees
- Rent and farm income
- Sale of real estate other than a home used as a residence
- Crypto currency transactions/income of any kind
- Foreign student returns (Requires special certification)
- Student loan debt cancellation before 2021
- Cancellation of Debt due to bankruptcy or insolvency
- Foreign income

We're not trained
to do these

Not everyone has to File

Who Must File	Who Should File
Those that have sufficient Income	e.g., high schooler worked at McDonald's who took out taxes. This person can get all this back.
Had self-employment income \geq \$400	Made estimated tax payments
Received an advanced credit for Marketplace Health insurance	Qualify for Earned Income Tax Credit
Had HSA distributions	Qualify for Additional Child Tax Credit
Others	Qualify for Refundable American Opportunity Credit
	Qualify for Premium Tax Credit
	Others

DEPENDENTS

4012: C-3

Qualifying Child

Relationship	Generally, child or sibling or a descendant of child or sibling
Age	Under 19, Under 24 and FT student, any age and permanently and totally disabled
Residency	Lived with taxpayer for more than ½ of the year (living away at college counts)
Support	Must not have provided more than ½ of their own support for the year

Generally, someone who files a joint return cannot be a dependent on another return.
Return with dependent already on another return can be e-filed if the primary has an IP PIN.

Qualifying Relative

Relationship	Not your Qualifying Child or the Qualifying Child of anyone else
Residency	If Relative, does not have to live with you. If non-Relative, must have lived with you all year.
Support	QR has a gross income less than \$5,050 for the year (Social Security generally not included, (C-7, footnote 3) AND the taxpayer provided more than ½ of the support for the QR for the year.



Poll Question 1

Who is a dependent?

Income



Income Forms You Can Expect To See

Income	Form
Wages	W-2
Interest	1099-INT
Dividends	1099-DIV
Retirement	1099-R
Social Security	SSA-1099
Railroad Retirement	RRB-1099-R
Unemployment	1099-G
Capital Gain	1099-B
Gambling	W2G
Self-Employment	1099-NEC, 1099-K, 1099-MISC
Debt Cancellation	1099-C
Cash (Self-Employment or Otherwise)	none

*Covered
in Part A*

One generally just enters the data on the form into the software.... not very complex

Unemployment

4012: D-6

VOID CORRECTED

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Unemployment compensation \$	OMB No. 1545-0120 2024 Form 1099-G	Certain Government Payments Copy 1 For State Tax Department
PAYER'S TIN	RECIPIENT'S TIN	2 State or local income tax refunds, credits, or offsets \$	3 Box 2 amount is for tax year	
RECIPIENT'S name		5 RTAA payments \$	4 Federal income tax withheld \$	
Street address (including apt. no.)		7 Agriculture payments \$	6 Taxable grants \$	
City or town, state or province, country, and ZIP or foreign postal code		9 Market gain \$	8 Check if box 2 is trade or business income <input type="checkbox"/>	
Account number (see instructions)		10a State	10b State identification no.	
			11 State income tax withheld \$	

Form **1099-G** www.irs.gov/Form1099G Department of the Treasury - Internal Revenue Service

Capital Gains

- Taxpayer receives a 1099-B, Proceeds from Broker and Barter Exchange Transactions. Usually part of the brokerage tax statement.
- Sales of stocks, mutual funds and personal residence are in scope.
 - Land sales must have a house on it and owner lives in the house
 - \$250,000 (\$500,000 if married) of home sale gain can be excluded in income and doesn't have to be reported
- **Out of Scope:**
 - Sales of assets other than stocks, mutual funds or personal residence
 - Trade in options, futures or other commodities
 - Any transactions using Bitcoin or other virtual (crypto) currencies
 - Refer taxpayer to a tax professional for out-of-scope returns
- Remember to always obtain basis from taxpayer if basis is not on the 1099-B. Basis = what did they pay for the asset.

Capital Gains 1099-B

4012: D-32

ABC Investments
456 Pima Plaza
Your City, YS, ZIP

2022 TAX REPORTING STATEMENT
JOANNE OAK
159 Archer Avenue
Your City, YS, ZIP
Account No. 111-222
Recipient ID No. 605-00-XXXX
Payer's Fed ID Number: 40-200XXXX

FORM 1099-B* 2022 Proceeds from Broker and Barter Exchange Transactions
Copy B for Recipient OMB NO. 1545-0715

Short-term transactions for which basis is reported to the IRS
Report on Form 8949 with Box A checked and/or Schedule D, Part I
(This Label is a Substitute for Boxes 1c & 6)

8 Description, 1d Stock or Other Symbol, CUSIP (IRS Form 1099-B box numbers are shown below in bold type)

Action	1b Date Acquired	1c Date sold disposed	1a Quantity Sold	1d Proceeds	1e Cost or Other Basis	Gain / Loss (-)	1g Wash Sale Loss Disallowed	4 Federal Income Tax Withheld	14 State Tax	16 State Tax Withheld
Iowa Co. Common Stock										
Sale	01/08/2022	10/30/2022	200.000	1,750.00	2,500.00	(750.00)				
TOTALS				1,750.00	2,500.00					

FORM 1099-B* 2022 Proceeds from Broker and Barter Exchange Transactions
Copy B for Recipient OMB NO. 1545-0715

Long-term transactions for which basis is not reported to the IRS
Report on Form 8949 with Box E checked and/or Schedule D, Part II
(This Label is a Substitute for Boxes 1c & 6)

8 Description, 1d Stock or Other Symbol, CUSIP (IRS Form 1099-B box numbers are shown below in bold type)

Action	1b Date Acquired	1c Date sold disposed	1a Quantity Sold	1d Proceeds	1e Cost or Other Basis	Gain / Loss (-)	1g Wash Sale Loss Disallowed	4 Federal Income Tax Withheld	14 State Tax	16 State Tax Withheld
Iowa Co. Common Stock										
Sale	10/12/2008	11/01/2022	200.000	4,000.00	1,900.00	2,100.00				
TOTALS				4,000.00	1,900.00					

- Short term = 1 year or less
- Long-term = more than 1 year
- Notice:
 - Is/Is not reported to IRS
 - Gains/Losses
 - Box A checked or not

Gambling

4012: D-65

3232 VOID CORRECTED

PAYER'S name, street address, city or town, province or state, country, and ZIP or foreign postal code MOUNTAINTOP CASINO 777 CREST ROAD YOUR CITY, YOUR STATE, ZIP		1 Reportable winnings	2 Date won
		\$ 2,500	03/16/2023
		3 Type of wager	4 Federal income tax withheld
		Slots	\$ 600
		5 Transaction	6 Race
		7 Winnings from identical wagers	8 Cashier
		\$	
PAYER'S federal identification number	PAYER'S telephone number	9 Winner's taxpayer identification no.	10 Window
38-6XXXXXX		141-00-XXXX	
WINNER'S name		11 First identification	12 Second identification
HAILEY SIMPSON		YS987654	YS 31600XXX
Street address (including apt. no.)		13 State/Payer's state identification no.	14 State winnings
176 PACKER DRIVE			\$
City or town, province or state, country, and ZIP or foreign postal code		15 State income tax withheld	16 Local winnings
YOUR CITY, YOUR STATE, ZIP		\$	\$
		17 Local income tax withheld	18 Name of locality
		\$	

Under penalties of perjury, I declare that, to the best of my knowledge and belief, the name, address, and taxpayer identification number that I have furnished correctly identify me as the recipient of this payment and any payments from identical wagers, and that no other person is entitled to any part of these payments.

Signature ▶ _____ **Date** ▶ _____

OMB No. 1545-0238
Form W-2G
Certain Gambling Winnings
(Rev. January 2021)
For calendar year 20 23

For Privacy Act and Paperwork Reduction Act Notice, see the current **General Instructions for Certain Information Returns.**

File with Form 1096

Copy A
For Internal Revenue Service Center

Form **W-2G** (Rev. 1-2021) Cat. No. 10138V www.irs.gov/FormW2G Department of the Treasury - Internal Revenue Service

- Note: Gambling losses are not subtracted from winnings. But losses can be reported on Schedule A up to the value of the winnings, if the client itemizes.

Do Not Cut or Separate Forms on This Page – Do Not Cut or Separate Forms on This Page

Self-Employment Income

- In General,
- Self-Employed taxpayers will have revenue from their clients
- These taxpayers might also have expenses (supplies, legal fees, advertising, mileage, etc)
 - (See pages D-28 through D-31 for allowable expenses)
 - Your site should have a handout for taxpayer to record their expenses. Ask for it if you need it.
- The revenue – expenses = profit, which is taxable
- Taxpayer can reduce income via Qualified Business Income Deduction by up to 20%
- These taxpayers may receive the following documents from their clients (next several slides)

Self-Employment Income 1099-NEC

4012: D-22

<input type="checkbox"/> CORRECTED (if checked)		OMB No. 1545-0116		Nonemployee Compensation
PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. DELICIOUS DELIVERIES 123 LILAC AVENUE YOUR CITY, YOUR STATE, ZIP		2024		
PAYER'S TIN 63-400XXXX		RECIPIENT'S TIN 605-00-XXXX		Copy B For Recipient This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.
RECIPIENT'S name JOANNE OAK Street address (including apt. no.) 159 ARCHER AVENUE City or town, state or province, country, and ZIP or foreign postal code YOUR CITY, YOUR STATE, ZIP		1 Nonemployee compensation \$ 1,000		
		2 Payer made direct sales totaling \$5,000 or more of consumer products to recipient for resale <input type="checkbox"/>		
Account number (see instructions)		3		
		4 Federal income tax withheld \$		
Account number (see instructions)		5 State tax withheld \$	6 State/Payer's state no.	
		7 State income \$		
Form 1099-NEC (keep for your records)		www.irs.gov/Form1099NEC		Department of the Treasury - Internal Revenue Service

Self-Employment Income 1099-K

4012: D-24

- Taxpayers will receive Form 1099-K for gross payments > \$5000, although some payers issue below this threshold
- Ride Sharing companies will use these too

CORRECTED (if checked)

FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Delicious Deliveries 123 LILAC AVENUE YOUR CITY, YOUR STATE, ZIP		FILER'S TIN 63-400XXXX	OMB No. 1545-2205 2024	Payment Card and Third Party Network Transactions Form 1099-K
Check to indicate if FILER is a (an): Payment settlement entity (PSE) <input type="checkbox"/> Electronic Payment Facilitator (EPF)/Other third party <input checked="" type="checkbox"/>		PAYEE'S TIN 605-00-XXXX	Copy B For Payee This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.	
Check to indicate transactions reported are: Payment card <input type="checkbox"/> Third party network <input checked="" type="checkbox"/>		1a Gross amount of payment card/third party network transactions \$ 7,492.00	2 Merchant category code	4 Federal income tax withheld \$
PAYEE'S name JOANNE OAK Street address (including apt. no.) 159 ARCHER AVENUE City or town, state or province, country, and ZIP or foreign postal code YOUR CITY, YOUR STATE, ZIP		1b Card Not Present transactions \$	3 Number of payment transactions 325	5a January \$ 785.00
PSE'S name and telephone number		5b February \$ 800.00	5c March \$ 700.00	5d April \$ 600.00
Account number (see instructions)		5e May \$ 550.00	5f June \$ 400.00	5g July \$ 500.00
		5h August \$ 378.00	5i September \$ 700.00	5j October \$ 800.00
		5k November \$ 600.00	5l December \$ 679.00	6 State
		6 State	7 State identification no.	8 State income tax withheld \$ \$

Form **1099-K** (Keep for your records) www.irs.gov/Form1099K Department of the Treasury - Internal Revenue Service

Self-Employment Income 1099-Misc

4012: D-67

9595 VOID CORRECTED

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		1 Rents \$	2 Royalties \$	3 Other income \$	OMB No. 1545-0115 Form 1099-MISC (Rev. January 2022) For calendar year 20 ____	Miscellaneous Information
		PAYER'S TIN RECIPIENT'S TIN		4 Federal income tax withheld \$	Copy A For Internal Revenue Service Center	
		RECIPIENT'S name		5 Fishing boat proceeds \$		
Street address (including apt. no.)		7 Payer made direct sales totaling \$5,000 or more of consumer products to recipient for resale <input type="checkbox"/>	8 Substitute payments in lieu of dividends or interest \$	File with Form 1096. For Privacy Act and Paperwork Reduction Act Notice, see the current General Instructions for Certain Information Returns.		
City or town, state or province, country, and ZIP or foreign postal code		9 Crop insurance proceeds \$	10 Gross proceeds paid to an attorney \$			
13 FATCA filing requirement <input type="checkbox"/>	14 Excess golden parachute payments \$	12 Section 409A deferrals \$	15 Nonqualified deferred compensation \$			
Account number (see instructions)	2nd TIN not. <input type="checkbox"/>	16 State tax withheld \$ \$	17 State/Payer's state no.	18 State income \$ \$		

Form **1099-MISC** (Rev. 1-2022) Cat. No. 14425J www.irs.gov/Form1099MISC Department of the Treasury - Internal Revenue Service

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1099-R Simplified Method

4012: D-48

CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Cincinnati Retirement System 801 Plum St Ste 328 Cincinnati, OH 45202			1 Gross distribution \$ 24,324.63	OMB No. 1545-0119 2024 Form 1099-R	Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc.
PAYER'S TIN 31-6023695			2a Taxable amount \$	2b Taxable amount not determined <input checked="" type="checkbox"/> Total distribution <input type="checkbox"/>	
RECIPIENT'S TIN ###-##-####		3 Capital gain (included in box 2a) \$	4 Federal income tax withheld \$ 960		Copy B Report this income on your federal tax return. If this form shows federal income tax withheld in box 4, attach this copy to your return. This information is being furnished to the IRS.
RECIPIENT'S name Jane Doe Street address (including apt. no.) 1234 Main St City or town, state or province, country, and ZIP or foreign postal code Cincinnati, OH 45202			5 Employee contributions/ Designated Roth contributions or insurance premiums \$	6 Net unrealized appreciation in employer's securities \$	
7 Distribution code(s) 7		IRA/ SEP/ SIMPLE <input type="checkbox"/>	8 Other \$ %		
9a Your percentage of total distribution %		9b Total employee contributions \$ 7,083			
10 Amount allocable to IRR within 5 years \$	11 1st year of desig. Roth contrib.	12 FATCA filing requirement <input type="checkbox"/>	14 State tax withheld \$ 276	15 State/Payer's state no. OH-51901567	16 State distribution \$
Account number (see instructions)		13 Date of payment	17 Local tax withheld \$	18 Name of locality	19 Local distribution \$

Form 1099-R

www.irs.gov/Form1099R

Department of the Treasury - Internal Revenue Service

Notice:

- Box 9b: Client contributed to her pension during her working years
- Thus, client should not pay tax on these monies again

Simplified Method is a procedure to determine the taxable amount in box 1



1099-R Simplified Method

- What is the purpose of the simplified method? We are trying to figure out what part of the pension/annuity payment is taxable when a former employee made after-tax contributions during their employment.
- Use the Colorado Tax Aid at <https://cotaxaide.org/tools/Annuity%20Calculator.html>.
- Give the Colorado Aid printout to the taxpayer for future year taxes.
- Make a note in TaxSlayer. Sample note: “Age at Annuity Starting Date (55); \$7,083 Total employee Contributions; 1st Year (2000) Exclusion \$79 (4 months); Yearly exclusion \$236; Final year exclusion \$160 (2030).”
- There is a section in the 4012 around Simplified Method but some of us prefer the Colorado tool
- Seek help from your Site Coordinator/experienced volunteer when calculating your first simplified method.



Polling #2

Tax not determined question...

1099-R Disability

- Disability under Employer's Minimum Retirement Age
 - Box 7 is a code 3 AND
 - Taxpayer is under the minimum retirement age
 - Then this income can be reported as earned wages for calculation of EIC and other credits
 - ...meaning.... if they weren't disabled, they would still be working
- Must check the Disability box to report on form 1040, Line 1, in TaxSlayer

Check here to report on Form 1040, Line 1 (Distribution code must be a "3")

Cancellation of Debt

- Taxpayer receives a 1099-C for debt forgiven
- If for a credit card, it is normally fully taxable income and in Scope
- Student Loan debt – in scope
 - The discharge of certain student loan debt in tax years 2021 through 2025 is excluded from gross income. If excludible, the lender will not issue Form 1099-C.
- Several exceptions are Out of Scope:
 - Bankruptcy and insolvency
 - Car loans
 - Personal loans

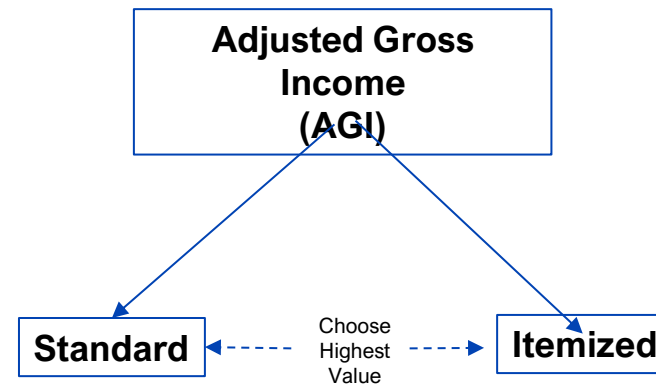
All Other Income

- Less Common Income – Jury duty, Poll worker, Schedule K-1 (see Pub 4491)
- Alimony (Pre 2018 and post 2018) (4012, E-14)
- Scholarship income - could possibly lead to Kiddie Tax (4012, J-3, J-4)
- Foreign income – Out of scope
- State refunds – only include if taxpayer itemized prior year

Adjustments

Income Considerations

- As you learned in Part A:
- Gross Income can be reduced to Adjusted Gross Income (AGI) by certain "expenses".
Common ones are:
 - Educator Expenses (\$300 max)
 - HSA contributions (outside of employer provided)
 - Contribution to an IRA
 - Student Loan Interest (\$2500 max)
- The AGI can be further reduced by Deductions.
- There are two types of Deductions:
 - Standard (value based on Filing Status)
 - Itemized (found on Schedule A)
- Only one of these can be applied to a tax return
 - The one with the higher value
- Standard Deduction increases if:
 - ≥ 65
 - Blind
- Then, AGI minus the Deduction gives us Taxable Income



The Items:

- Medical Expenses ($> 7.5\%$ of AGI)
- State & Local Taxes
- Property Taxes
- Charity
- Mort Interest & Points
- Gambling losses, etc

See Section F for items that cannot be applied on Schedule A, e.g., maternity clothes, diaper service, political contributions, homeowner's association dues, etc.

Individual Retirement Accounts (IRA)

- Two Types:
 - Roth: monies are taxed when put in but not when taken out
 - It will be a Code Q in box 7 of 1099-R
 - Traditional: monies are not taxed when put in but are taxed when taken out
 - Client will receive a 1099-R on any distributions
 - Distributions are subject to being taxed
 - 10% penalty if taken out before age 59.5
 - Some exceptions might apply, e.g., paying for higher ed. See 4012 Page H-7
 - Also note that \$1,000 can be withdrawn for any emergency expense (1 distribution per calendar year)
 - Required Minimum Distributions (RMDs)
 - Must start taking out at age 73
 - % to take out is defined by IRS

Health Savings Accounts (HSAs)

- Intended to pay for medical expenses with non-taxed monies
 - Not taxed when contributed
 - Not taxed on the growth in the account
 - Not taxed when used for medical expenses
- If monies used for non-medical expenses:
 - Before age 65: Pay normal income tax PLUS 20% penalty
 - After age 64: Pay normal income tax

Health Savings Accounts (HSAs)

Contributions & Distributions

- Contributions:
 - Most commonly contributed via an employer
 - Determined by a code W in Box 12 of a W2
 - Can also contribute via own monies
 - Reported on Schedule 1 as a deduction of income
 - Anyone can contribute, e.g., a parent
 - (we rarely see these)
 - May be reported to client via 5498-SA
 - Clients 55 or older can contribute an additional \$1000
 - All contributions reported on form 8889, Part 1
- Distributions:
 - Will be reported via 1099-SA
 - Verify with client that all these distributions are for qualified medical expenses (4012: E-14)



HSA Contribution

CORRECTED (if checked)

TRUSTEE'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number BANK OF HSA 35 OAKLANE YC, YS YZIP		1 Employee or self-employed person's Archer MSA contributions made in 2020 and 2021 for 2020 \$	OMB No. 1545-1518 2024	HSA, Archer MSA, or Medicare Advantage MSA Information
TRUSTEE'S TIN 32-XXXXXX		2 Total contributions made in 2020 \$ 5,100.00	Form 5498-SA	
PARTICIPANT'S TIN 445-00-XXXX		3 Total HSA or Archer MSA contributions made in 2021 for 2020 \$		Copy B For Participant This information is being furnished to the IRS.
PARTICIPANT'S name ANDREW WRIGHT		4 Rollover contributions \$	5 Fair market value of HSA, Archer MSA, or MA MSA \$ 14,456.39	
Street address (including apt. no.) 516 WINGATE RD		6 HSA <input checked="" type="checkbox"/>		
City or town, state or province, country, and ZIP or foreign postal code YC, YS YZIP		Archer MSA <input type="checkbox"/>		
Account number (see instructions)		MA MSA <input type="checkbox"/>		

Form **5498-SA** (keep for your records) www.irs.gov/Form5498SA Department of the Treasury - Internal Revenue Service

The taxpayer (or spouse) may receive Form 5498-SA for their HSA contributions. If taxpayers don't have this form, they can provide the information regarding HSA contributions based on their records.



HSA Distribution

<input type="checkbox"/> CORRECTED (if checked)				
TRUSTEE'S/PAYER'S name Street address City or town, state or province, country, ZIP or foreign postal code Telephone no. HSA TRUSTEE 59 WELLNESS ROAD INDEPENDENCE, MO 64145		OMB No. 1545-1517 2024 Form 1099-SA		Distributions From an HSA, Archer MSA, or Medicare Advantage MSA
PAYER'S TIN 10-3XXXXXX	RECIPIENT'S TIN 301-XX-XXXX	1 Gross Distribution \$1,850.00	2 Earnings on excess cont.	
RECIPIENT'S name Street address (including apt.no.) City or town, state or province, country, ZIP or foreign postal GAIL OLIVER 2715 BISHOP ST YC YS YZIP		3 Distribution Code 5 HSA <input checked="" type="checkbox"/> Archer MSA <input type="checkbox"/> MA MSA <input type="checkbox"/>	4 FMV on date of death	Copy B For Recipient This information is being furnished to the IRS.
Account number (see instructions)				
Form 1099-SA				



Poll Question 3

HSA Qualifying medical expenses



BREAK
15 minutes

Credits



Refundable v. Non-Refundable Credits

Refundable (increases "payments")	Non-Refundable (decrease tax owed)
Earned Income Credit – completely refundable	Child Tax Credit
Child Tax Credit – partially refundable	Credit for Other Dependents
American Opportunity Credit – 40% refundable	Child/Dependent Care Credit
	Residential Energy Credit
	Lifetime Learning Credit.
	Retirement Savings Credit
	American Opportunity Credit & Lifetime Learning Credit

- Credits will lower the tax owed OR increase the Refund. They do not modify income.
- Each credit has particular rules and thus are not eligible for all taxpayers.
- Doing a prior year return? Check that you are applying for all applicable credits.
- COVID altered some of the normal rules for a couple of years.



Non-Refundable vs Refundable Credits Examples

Assume taxpayer has 1 child.

Refunds can be delivered by:

- Check in the mail
- Direct deposit to a single account (checking or savings)
- Or Form 8888 can be used to split a refund between 2 or more accounts.

Non-Refundable Credit		Non-Refundable & Refundable Credit		Refundable Credit	
Description	The Math	Description	The Math	Description	The Math
Taxable Income	\$40,000	Taxable Income	\$15,000	Taxable Income	\$0
Tax	\$2,700	Tax	\$1,500	Tax	\$0
Child Tax Credit	\$2,000	Child Tax Credit	\$1,500	Child Tax Credit	\$0
Total Tax	\$700	Total Tax	\$0	Total Tax	\$0
W2 Taxes Paid	\$2,000	W2 Taxes Paid	\$2,000	W2 Taxes Paid	\$2,000
Child Tax Credit	\$0	Child Tax Credit	\$500	Child Tax Credit	\$1,700
Refund	\$1,300	Refund	\$2,500	Refund	\$3,700

Child Tax Credit: the rules

- 1. Child must be a “Qualifying Child” dependent
 - Age: 0 – 16 (Was not 17 by the end of the tax year)
 - Related – Blood kin, adopted, court ordered custody
 - Residency – lived with you > 6 months
 - Except for newborns/death of child
 - Support – Child must not have provided more than ½ of their support (See p. C-3, footnote 5 in 4012 regarding public benefits)
 - US Citizen or resident alien with SSN (Children who hold SS Cards that say “Not Valid for Employment” do not qualify for the credit)
 - Children with ITINs get the “Credit for other dependents”
 - Parents can have either SSN or ITIN
- Child must be claimed on your return
 - Caution with divorced households with a child that alternates between parents in odd/even years



Child Tax Credit/Additional Child Tax Credit: The numbers

- Amount is the same for any child under 17 at the end of the tax year
 - Up to \$2000, non-refundable (to pay taxes)
 - Up to \$1700, refundable
- Doing a prior year return? Check with the Site Coordinator or an experienced volunteer. Things were different during COVID.

Credit for Other Dependents

- Must be US Citizen with SSN or ITIN
- Don't qualify for Child Tax Credit
 - Children aged 17 or older
 - Dependents with other relationships (such as elderly parents)
 - Children who do not have a valid SSN
 - Non-relative that lived with you all 365 days
 - Person made < \$5050
 - You provided more than half of their support
- If so, \$500 non-refundable credit

Earned Income Taxpayer Credit

- The Earned Income Taxpayer Credit (EITC) is an assistance from the government for low-income, wage earners.
- It is available to people both with and without children.
 - Without children, the taxpayer must be ≥ 25 and < 65 years old
- The credit is refundable and available only by filing a tax return.
- Doing a 2020 or 2021 return? Get an experienced preparer to help you out.

EITC Requirements

- SSN/ITIN - No payments are made for an individual with an ITIN, it must be a SSN.
- If filing MFJ, both TP and SP must have SSN to claim EITC.
- Must be US Citizen
- Must have lived in the US more than half the year
- Must not be a dependent of another taxpayer
- Check SS Card
 - “Valid for Work Only” – Qualifies for EITC
 - “Not Valid for Work” – Does not qualify for EITC
- No Support Test
- Income must be earned
 - Not Interest, Dividends, Social Security, etc. (Page I-3 of 4012)
- Investment income must be \leq \$11,600
- Earned Income and AGI must be below certain thresholds

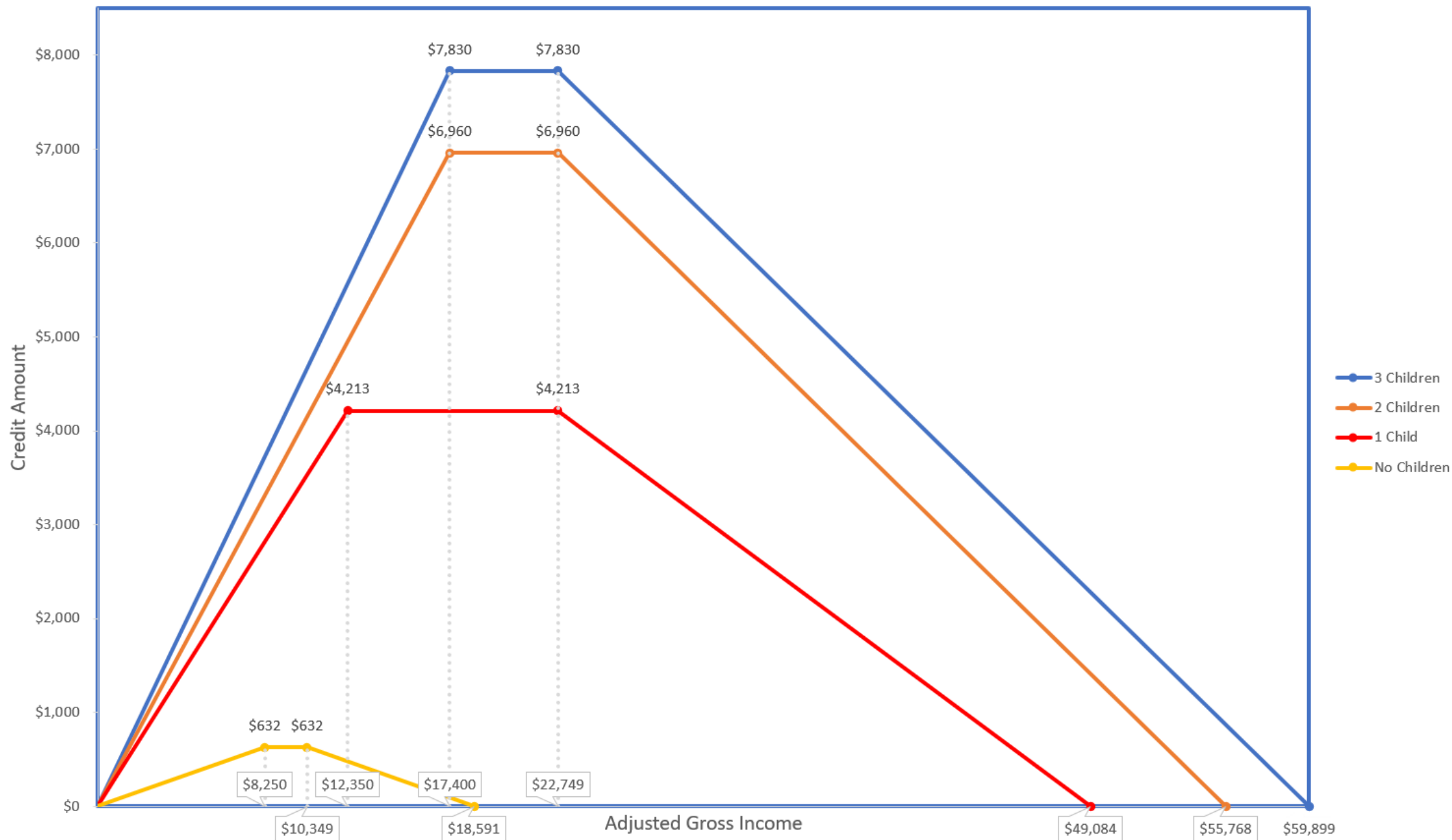
EITC with no children

*Cannot be a dependent.

4012: I-4
4491: xi

	2024
Age	25-64
Maximum income	\$18,591 (\$25,511 MFJ)
Maximum credit	\$632

Earned Income Tax Credit for the 2024 Tax Year



EITC when filing MFS

- For years, we've been taught that a taxpayer can't receive the EITC when filing MFS.
- Now, it is allowed if:
 - filing MFS, and
 - the taxpayer's child lived with them more than 6 months, and
 - The taxpayer lived apart from their spouse the last 6 months of 2024
- The taxpayer can self-declare that they qualify
- Example:
 - Mom (27) and daughter (3) moved in with Grandma in April 2024.
 - Mom is still married, not divorced (they're still trying to work it out).
 - Mom has income of \$32,000 (so not Grandma's dependent).
 - Grandma owns and pays for the house (so Mom can't be Head of Household).
 - Mom claims daughter on her return, files as MFS, and now can claim EIC.
 - (4491, 6-5, 6-6)



EITC when filing MFS: TaxSlayer entry

- Taxpayer can be claimed as a dependent on someone else's return.
- Taxpayer was over age 18 and a full-time student at an eligible educational institution.
- Taxpayer is blind.
- Taxpayer is deceased.
- Taxpayer wishes to contribute \$3 to the Presidential Election Campaign Fund.
- Filing Married Filing Separate and meets the requirements to claim the EIC
- Taxpayer or Spouse served in a combat zone during the current tax year.
- Taxpayer was a nonresident alien for any part of the year.

- In Basic Information -> Personal Information for the Taxpayer. Check the appropriate box.

Child (and dependent) Care Credit

- Child must be a dependent
 - Could also be a spouse or dependent incapable of self-care, any age
- Child qualifies until 13th birthday. If child turns 13 during the tax year, can claim expenses until the child's 13th birthday
- Child must live with TP > 6 months
- Only custodial parent may claim, even if not their year to claim dependency
- TP (and SP) must be working or looking for work
- Expenses for kindergarten or higher do not qualify
- Summer Day camp qualifies, but overnight does not
- Payments cannot be made to your dependent, your spouse or the parent of your qualifying person, or your child under the age of 19.

Child (and dependent) Care Credit

2024	
<u>Can claim expenses up to:</u>	
For one child	\$3,000
For two or more children	\$6,000
Maximum credit %	35%
<u>Maximum credit</u>	
For one child	\$1,050
For two or more children	\$2,100
% reduction begins at	\$15,000
Type of credit	Non-refundable



Poll Question 4

Child Care Expenses

Education Credits

- Most common:
- American Opportunity Credit –Partially Refundable (up to 40% may be refundable, the rest is non refundable)
 - Available only if student has not completed the first four years of post-secondary education before 2024
 - Available only for four tax years per eligible student
 - Must be seeking a degree or other recognized education credential
 - Enrolled at least ½ time
 - Not available if have felony conviction for possession or distribution of controlled substance
 - Don't have to have income to get this credit
 - Up to \$2500 per student (\$1000 per student is refundable)
- Lifetime Learning – Non-refundable
 - Available for unlimited number of tax years
 - Do not need to be pursuing a degree
 - Courses are to acquire or improve job skills
 - Up to \$2000 per return
- Education Credits phase out at income thresholds. Page J-7 of 4012



1098-T

<input type="checkbox"/> CORRECTED (if checked)		Tuition Statement	
FILER'S name Street address City or town, state or province, country, ZIP or Foreign Postal Code Telephone number OAKLAND UNIVERSITY 677 OAKLAND BLVD COLUMBUS OH 43216		1 Payments received for qualified tuition and related expenses <p style="text-align: center;">\$12,900.00</p>	OMB No. 1545-1574 <p style="text-align: center;">2020</p> Form 1098-T
FILER'S employer identification no. <p style="text-align: center;">10-8XXXXXX</p>	STUDENT'S TIN <p style="text-align: center;">224-00-XXXX</p>	3 If this box is checked, your educational institution has changed its reporting method for 2020. <input type="checkbox"/>	Copy B For Student This is important tax information and is being furnished to the IRS. This form must be used to complete Form 8863 to claim education credits. Give it to the tax preparer or use it to prepare the tax return.
STUDENT'S name Street address (including apt. no.) City or town, state or province, country, ZIP or Foreign Postal Code COREY EMERSON 200 AMBER PLACE YOUR CITY, STATE, ZIP		4 Adjustments made for a prior year 5 Scholarships or grants <p style="text-align: center;">\$10,000.00</p>	
Service Provider/Acct No. (see instr.)	8. Checked if at least half-time student <input checked="" type="checkbox"/>	6 Adjustments to scholarships or grants for a prior year 7 Checked if the amount in box 1 or 2 includes amounts for an academic period beginning January-March 2021. <input type="checkbox"/> 9 Checked if a graduate student <input type="checkbox"/> 10 Ins. contract reimb./refund	
Form 1098-T			

Box 1 – Payments Received

Box 5 – Scholarship or Grants

Box 8 – Whether more than Half-Time Student

\$2900 can be used for qualified expenses
American Opportunity Credit may be available

Affordable Care Act

- Most taxpayers with Marketplace insurance are eligible to receive a subsidy.
 - In the prior year, the taxpayer estimates their following year's income.
 - Based on this estimate, the Marketplace will determine the amount of help the taxpayer needs to pay their premiums in the following year.
- During tax season, they receive a 1095-A which details how much they received and when.
- This subsidy payment needs to be reconciled via the Premium Tax Credit.
- TaxSlayer handles all the calculations.
- Pub 4012 – pgs. H-10 -> H-23.

1095-A Full Year

4012: H-13

Form 1095-A		Health Insurance Marketplace Statement		OMB No. 1545-0047	
Department of the Treasury Internal Revenue Service		Do not attach to your tax return. Keep for your records. <input type="checkbox"/> VOID Go to www.irs.gov/Form1095A for instructions and the latest information. <input type="checkbox"/> CORRECTED		2020	
Part I Recipient Information					
1 Marketplace Identifier 12-333XXXX		2 Marketplace-assigned policy number 354789		3 Policy issuer's name UNITED HEALTHCARE	
4 Recipient's name ALBERT J MEADOWS		5 Recipient's SSN 302-00-XXXX		6 Recipient's date of birth 01/17/1957	
7 Recipient's spouse's name LOIS C MEADOWS		8 Recipient's spouse's SSN 312-00-XXXX		9 Recipient's spouse's date of birth 03/25/1976	
10 Policy start date 01/01/2020		11 Policy termination date 12/31/2020		12 Street address (including apartment number) 24 NORTH ST	
13 City or town, State or province, Country and ZIP or foreign postal code YC YS YZIP					
Part II Covered Individuals					
A Covered individual name		B Covered individual SSN	C Date of birth	D Coverage start date	E Coverage termination date
14 ALBERT J MEADOWS		302-00-XXXX	01/17/1957	01/01/2020	12/31/2020
15 LOIS C MEADOWS		312-00-XXXX	03/25/1976	01/01/2020	12/31/2020
16 WARREN A MEADOWS		322-00-XXXX	06/21/2003	01/01/2020	12/31/2020
17					
18					
Part III Coverage Information					
Month	A Monthly Enrollment Premium	B Monthly second lowest cost silver plan (SLCSP) premium	C Monthly advance payment of premium tax credit		
21 January	\$763.61	\$978.83	\$600.00		
22 February	\$763.61	\$978.83	\$600.00		
23 March	\$763.61	\$978.83	\$600.00		
24 April	\$763.61	\$978.83	\$600.00		
25 May	\$763.61	\$978.83	\$600.00		
26 June	\$763.61	\$978.83	\$600.00		
27 July	\$763.61	\$978.83	\$600.00		
28 August	\$763.61	\$978.83	\$600.00		
29 September	\$763.61	\$978.83	\$600.00		
30 October	\$763.61	\$978.83	\$600.00		
31 November	\$763.61	\$978.83	\$600.00		
32 December	\$763.61	\$978.83	\$600.00		
33 Annual Totals	\$9,163.32	\$11,745.96	\$7,200.00		
Form: 1095-A					

Box 4 and 7 – Recipient and spouse name

Box 10 and 11 – Start and End Date for Insurance

Part II – List of all covered individuals

Line 33, Box A – Total Monthly Enrollment Premiums

Line 33, Box B – Total Lowest Monthly Premiums Silver Plan

Line 33, Box C – Total Monthly Advance Premiums Paid

1095-A Part Year

4012: H-13

Box 4 – Recipient Name

Box 10 and 11 – Start and End Date for Insurance

Part II – List of all covered individuals

Part III – Months Covered by Insurance Plan

12

Form 1095-A		Health Insurance Marketplace Statement		OMB No. 1545-0047	
Department of the Treasury Internal Revenue Service		<input type="checkbox"/> VOID <input type="checkbox"/> CORRECTED		2020	
Part I Recipient Information					
1 Marketplace Identifier 12-007XXXX		2 Marketplace-assigned policy number 459834		3 Policy issuer's name METLIFE	
4 Recipient's name ANDREW ALAN KING			5 Recipient's SSN 210-00-XXXX		6 Recipient's date of birth 08/16/1991
7 Recipient's spouse's name			8 Recipient's spouse's SSN		9 Recipient's spouse's date of birth
10 Policy start date 05/01/2020		11 Policy termination date 07/31/2020		12 Street address (including apartment number) PO BOX 7178	
13 City or town, State or province, Country and ZIP or foreign postal code YC, YS YZIP					
Part II Covered Individuals					
A Covered individual name		B Covered individual SSN	C Date of birth	D Coverage start date	E Coverage termination date
14 ANDREW ALAN KING		210-00-XXXX	12 08/23/1991	05/01/2020	07/31/2020
17					
18					
19					
20					
Part III Coverage Information					
Month	A Monthly Enrollment Premiums	B Monthly second lowest cost silver plan (SLSCP) premium		C Monthly advance payment of premium tax credit	
21 January					
22 February					
23 March					
24 April					
25 May	\$287.62	\$367.67		\$200.00	
26 June	\$287.62	\$367.67		\$200.00	
27 July	\$287.62	\$367.67		\$200.00	
28 August	\$287.62	\$367.67		\$200.00	
29 September	\$287.62	\$367.67		\$200.00	
30 October	\$287.62	\$367.67		\$200.00	
31 November	\$287.62	\$367.67		\$200.00	
32 December	\$287.62	\$367.67		\$200.00	
33 Annual Totals	\$2,300.96	\$2,941.36		\$1,600.00	



1095-A Tax Slayer Screenshot 1

changes in monthly amounts?

Yes

No

Please enter your annual Advance Premium Tax Credit information

Premium Amount (Form 1095-A, line 32A)

\$

Annual Premium Amount of SLCSP (Form 1095-A, line 32E)

\$

Annual Advance Payment of PTC (Form 1095-A, line 33C)

\$

BACK **CONTINUE**

Collapse Menu »

RETURN SUMMARY

AGI	\$0
Federal	\$0



1095-A Tax Slayer Screenshot 2

Practice Lab

Form Finder

Enter the form number...

- Basic Information
- Federal Section
- Health Insurance**
- State Section
- Summary/Print
- E-file
- 2021 Amended Return

Your Office

Help & Support

changes in monthly amounts?

Yes

No

Please enter your monthly Advance Premium Tax Credit information

Month	Monthly Premium Amount (Form 1095-A, Part III, Column A)	Monthly Premium Amount of SLCSP (Form 1095-A, Part III, Column B)	Monthly Advance Payment of PTC (Form 1095-A, Part III, Column C)
January	\$	\$	\$
February	\$	\$	\$
March	\$	\$	\$

Collapse Menu ☰

RETURN SUMMARY

AGI	\$0
Federal	\$0



Poll Question 5

1095-A Question

Good to Know



MFJ v. MFS Filing Status

MFJ/MFS comparison tool exists

Possible solution: Injured spouse allocation [Form 8379](#)

Negatives if filing Married Filing Separate (B-18)

- If one spouse itemizes (not taking the Standard Deductions), both must (4012, F-3)
- 85% of Social Security is taxable *(If lived with spouse at any time in 2024)
- Credits that cannot be claimed if filing MFS
 - EIC (maybe) (generally No; Yes 4012, I-4, footnote 4)
 - Child lives with you > 6 months AND did not live with spouse last 6 months of year
 - Child and Dependent Care Credit (4012, G-13)
 - Premium Tax Credit; APTC must be repaid (4012, H-13)
 - Student Loan Interest Deduction (4012, E-17)
 - Education Credits (4012, J-9)
 - American Opportunity
 - Lifetime Learning

What's new for 2024

- Can draw up to \$10,000 from a qualified retirement plan for victims of domestic abuse without incurring 10% penalty
 - Or a lesser amount of 50% of the IRA balance, if the 50% is less than \$10,000
 - Distribution to victim must occur within 1 year from the date of the abuse
 - Is taxable as normal income
- Can draw up to \$1,000 from a qualified retirement plan for emergencies without incurring 10% penalty
- Refundable portion of Child Tax Credit is \$1,700
- 1099-K when reportable proceeds exceed \$5,000
- New Interview and Intake sheet (13614-C)
- And others

New Numbers – Standard Deduction

The standard deduction amounts have increased, as has the gross income test for a qualifying relative.

Standard Deduction	2023	2024
Single/MFS	\$13,850	\$14,600
MFJ/QSS	\$27,700	\$29,200
Head of Household	\$20,800	\$21,900
Additional Standard Deduction for >= 65 – Single/HoH	\$1,850	\$1,950
Additional Standard Deduction for >= 65 - MFJ/QSS	\$1,500	\$1,550
Gross Income Test (qualifying relative)	\$4,700	\$5,050

Mileage Rates

- Beginning on January 1, 2024, the standard mileage rates for the use of an automobile (car, van, pickup or panel trucks) are:

Mileage Rate	2023	2024
Business	65.5 cents	67 cents
Medical/moving	22 cents*	21 cents*
Charitable	14 cents*	14 cents*

* Must itemize on Schedule A to claim.



How to Avoid Owing Taxes Next Year

- Tell clients they can use the Tax Withholding Estimator (www.irs.gov/withholding) to calculate one's tax liability
- Increase withdrawals on:
 - W2 by submitting a new W4 to your employer
 - W4-P for pensions or annuities
 - W4-V for Social Security
- Submit Estimated taxes on a Quarterly basis

Prior Year Returns

- Generally, there is a 3-year statute of limitation for Federal refund claims. For the 2024 tax filing season (due April 15, 2025), this would include the 2021, 2022 and 2023 tax years.
- An intake form (Form 13614-C) should be prepared for each tax year. The 2024 13614-C has a **new look and feel** than any of the prior years.
- Prior year returns should be prepared by experienced volunteers (at least 2 years) if at all possible.

Prior Year Returns (Cont'd)

Temporary Tax Provisions



Which	Amount
1st	\$1200 per primary/secondary, \$500 per dependent
2nd	\$600 per individual
3rd	\$1400 per individual

Tax Provision	Tax Year	
	2020	2021
Recovery Rebate Credit (includes 1 st and 2 nd stimulus payments)	X	X (includes 3 rd stimulus payment)
Charitable Cash Contributions w/o itemized deductions (\$300 maximum for all filing statuses, except MFS [\$150])	X	X (\$300 maximum for all filing statuses, except MFJ [\$600])
2019 Earned Income Look-back for EITC and CTC	X	X
Advance CTC		X (\$1,800 maximum for qualifying child ages 5 or younger and \$1,500 ages 6 to 17)

Amended Returns

- Taxpayers should file Form 1040-X, Amended Return, to correct any errors or omissions on an originally filed/accepted return (e.g., missing Form W-2).
 - For current year
 - Or prior years
- Secure a copy of the original return before starting:
 - TaxSlayerPro
 - Taxpayer copy
 - IRS transcript



Amended Returns (Cont'd)

- Easier if original return was done in TaxSlayer at your site
- If not, then will need to re-enter all data to replicate the client's existing 1040.
 - Now you can start the Amended process
- Strongly suggest following instructions in the 4012
- A State amended return may also have to be created



Amended Returns (Cont'd)

- Does the resulting 1040x look right (sanity check); does it include an accurate description of why we are creating an amended return
- Most amended returns (immediate two prior years) can be e-filed if the original return was e-filed. Older years must be filed by paper.
 - State amended returns can also be efiled
- Starting with the 2021 tax year, direct deposit is available.
- In the case of an amount due, provide client with the payment voucher since direct debit is not available.



IRS VITA Scope Reminder

- Do not prepare a tax return with any tax issue that is **Out of Scope**.
- If you encounter an issue that is in scope, but you don't understand it or it wasn't covered in your training, **ask** an experienced preparer or site coordinator. If they don't know, don't do the return.
- When you can't prepare a return because of an **Out of Scope** or other difficult issue, apologize and advise the taxpayer to find a professional tax preparer. We are not allowed to recommend a specific one.



Resources

- [Pub 4012 – Resource Guide](#)
 - [Pub 4961 – Volunteer Standards of Conduct](#)
 - [Pub 5101 – Intake/Interview & Quality Review](#)
 - [Pub 4491 – Training Guide](#)
 - [Pub 17 – Your Federal Income Tax](#)
- All available at irs.gov. Just type in the Pub number in the Search box.



Resources

- Addenda for more complex items and prior year return guidance at:
 - Mobilize: <https://uwgc.mobilize.io/registrations/groups/29811>
- This slide presentation at:
 - uwgc.org/tax-volunteer



IRS Guides and Resources – Hardcopy Pickup

New and returning volunteers can pickup a hardcopy of the 4012 and 6744 (Volunteer Assistor's Test/Retest) from one of the following locations.

- Care Center, 11020 S. Lebanon Rd, Loveland, OH 45140 – Tuesdays, Thursdays or Fridays 10 am to 6 pm
- Center for Great Neighborhoods, 321 W. MLK/12th St., Covington, KY 41011 – Monday through Thursday 9 am to 5 pm. Friday 9 am to 12 pm.
- OhioMeansJobs-Butler County, 4631 Dixie Highway, Fairfield, OH 45014 – Monday through Friday 8 am to 4 pm.
- United Way of Greater Cincinnati, 2400 Reading Rd., Cincinnati, OH 45202 – Monday through Friday 8:30 am to 12:00 pm and 1:00 pm to 4:30 pm.



Certification Testing

- You should have already taken the following:
 - Volunteer Standards of Conduct
 - Intake and Quality Review
- Will need to take:
 - Basic or Advanced (suggested)
- The scenarios and questions in the 6744 are identical to the online test.
 - Research and get confidence in your answers
 - Helps to use Ctrl-F on electronic versions of 4012 & 4491 to look for key words
 - Write your answers in the 6744
 - **Note: P. 88, SSA-1099 form, enter \$23,899 in Box 5**
- Log onto the certification site (linklearncertification.com) and enter your answers
 - Need to get 80% to pass
 - You get two chances to pass





Where can I volunteer?

There are many volunteer options across the region as well as options to volunteer remotely. On the next slide are sites that need volunteers.

If these sites don't work for you, email freetax@uwgc.org for additional options.

Where do we need help?



Site	Model	Site Details	Volunteers Needed	Address	Open Date	Close Date	Day(s) and time(s) of Operation	Site Coordinator
Care Center	In-person On-site, same-day	This site only prepares tax returns for residents of Ohio. Closed March 1st.	3 preparers needed on Saturday mornings.	11020 S. Lebanon Road, Loveland, OH 45140	1/28/2025	4/12/2025	Tuesdays, 5 PM - 9 PM Saturdays, 9 AM - 12 PM	Jim Yuhas carecentertaxes@gmail.com
Catholic Charities Southwestern Ohio	In-person On-site, same-day	Closed site - refugee and immigrant taxpayers only. Appointment dates vary throughout the season. Please check with Coordinator for each day of operation.	4 to 5 reviewers/preparers needed. Site Coordinator needed.	7162 Reading Road, Cincinnati, OH 45237	2/1/2025	4/15/2025	Tuesdays, Thursdays and Saturdays, 10 AM - 2 PM	Maher Massalkhi mmassalkhi@ccswoh.org
Cincinnati Children's Hospital Medical Center	In-person On-site, same-day	Closed site - Children's patient families only.	2 experienced reviewers and an assistant coordinator.	3333 Burnet Ave, Cincinnati, OH 45229	Feb TBD	Apr TBD	TBD	Ajiaga Eldridge ajiaga.eldridge@gmail.com
Cincinnati-Hamilton County Community Action Agency (CAA)	Drop-off & Pick up Remote Preparation & In-person On-site, same-day	N/A	Any preparers or reviewers accepted!	1740 Langdon Farm, Cincinnati, OH 45237	Jan TBD	4/15/2025	M-F 9AM - 3PM Some Saturdays	Hardie Diggs hdiggs@cincy-caa.org
Clermont County Library (formerly Clermont County Community Services)	In-person On-site, same-day	NA	Interested preparers and reviewers accepted. Only 4-5 people work at once, so shifts are not available every week.	4450 Glen Este-Withamsville Rd, Cincinnati, OH 45245	2/6/2025	4/11/2025	Thursdays, 12 PM - 4 PM Fridays, 10 AM - 2 PM	Kim Cunningham kim.cunningham@parknationalbank.com



Site	Model	Site Details	Volunteers Needed	Address	Open Date	Close Date	Day(s) and time(s) of Operation	Site Coordinator
Elder High School - Schaeper Center	In-person On-site, same-day	NA	1-2 intake/greeters. 4 to 6 preparers.	4005 Glenway Ave., Cincinnati, OH 45205	1/25/2025	4/12/2025	Saturdays, 9 AM - 3 PM	Paul Hegedus plhegedus3149@gmail.com
Harrison Branch Library	Drop-off & Pick up Remote Preparation	NA	1 in-person greeter. 1-2 remote preparers/reviewers (preparers work from home Sun-Tues. Reviewers Wed - Fri from home)	10398 New Haven Rd, Harrison, OH 45030	2/1/2025	4/12/2025	Saturdays, 10 AM - 4PM, closed 12 - 1 PM for lunch	Shirley Bonkowski sbonkowski@fuse.net
Healing Center	In-person On-site, same-day	NA	3 greeters on Thursdays. 6 preparers on Thursdays and 4 on Saturdays.	11345 Century Circle West, Cincinnati, OH 45246	1/25/2025	4/12/2025	Thursdays, 9 AM - 12 PM Saturdays, 9 AM - 12 PM	Candy Irwin larrycandy1977@gmail.com
Hearing Speech & Deaf Center of Greater Cincinnati	In-person On-site, same-day	Appointments for American Sign Language (ASL) users, not the general public. Appointment dates vary throughout the season: February 20th, March 4th, March 17th, April 3rd, and April 8th.	Interested volunteers contact Site Coordinator.	2825 Burnet Avenue, Suite 330, Cincinnati, OH 45202	2/20/2025	4/8/2025	Mondays, Tuesdays, and Thursdays, 10 AM - 3 PM	Christopher Prime cprime@fuse.net
Madisonville Branch Library (Roving)	In-person On-site, same-day	Open 7 Mondays during tax season.	1 to 2 intake/greeters and 1 to 2 reviewers	4910 Whestel Ave., Cincinnati, OH 45227	2/10/2025	4/14/2025	Mondays 2 PM - 7:30PM	Adrienne Brandicourt adrienne.brandicourt@uwgc.org
Madisonville Recreation Center	In-person On-site, same-day	NA	3 intake/greeters and 12 preparers/reviewers. Would like to have an assistant coordinator.	5320 Stewart Ave., Cincinnati, OH 45227	2/1/2025	4/12/2025	Saturdays, 9 AM - 2 PM	Yvonne Smith madisonvilletaxsite@uwgc.org



Site	Model	Site Details	Volunteers Needed	Address	Open Date	Close Date	Day(s) and time(s) of Operation	Site Coordinator
Millvale Recreation-Community Center	Drop-off & Pick up Remote Preparation	Site runs bi-weekly, every other Saturday: January 25th, February 8th, 22nd, March 8th, 22nd, and April 5th. No prior year returns completed.	TBD	3303 Beekman Street, Cincinnati, OH 45225	1/25/2025	4/5/2025	Every other Saturday, 9 AM - 1 PM	Jodie Barnes jodieb@xyzzyy.com
Northminster Presbyterian Church	In-person On-site, same-day	NA	Could take 1 advanced preparer	703 Compton Rd., Cincinnati, OH 45231	1/29/2025	4/15/2025	Wednesdays, 11 AM - 4 PM	Michael Telljohann michaeltelljohann@gmail.com
Ohio Means Jobs - Butler County	In-person On-site, same-day	Closed March 5th & March 8th	3 new preparers	4631 Dixie Hwy., Fairfield, OH 45014	1/25/2025	4/12/2025	Wednesdays, 5:30-8 PM Saturdays 9 AM - 1 PM	Keith Gehring kgehring@fuse.net
Ohio Means Jobs - Cincinnati-Hamilton County	In-person On-site, same-day	NA	1 greeter/ intake 3 to 4 preparers/ 1 Assistant site coordinator	1916 Central Parkway, Cincinnati, OH 45214	1/25/2025	4/12/2025	Saturdays, 9 AM - 1 PM	Charles Lewis chaz45237@gmail.com
Boone County Library - Florence	Drop-off & Pick up Remote Preparation	NA	1 greeter/ intake and 2 preparers.	7425 US-42, Florence, KY 41042	1/27/2025	3/31/2025	Mondays, 5 PM - 7 PM	Kevin Byrne kevinbyrne@fuse.net
Center for Employment Training (Brighton Center)	In-person On-site, same-day	NA	Preparers accepted	601 Washington Ave., Ste. 140, Newport, KY 41071	2/1/2025	4/12/2025	Saturdays, 9 AM - 2 PM	Tiffany Pleasant tpleasant@brightoncenter.com



Site	Model	Site Details	Volunteers Needed	Address	Open Date	Close Date	Day(s) and time(s) of Operation	Site Coordinator
Centro de Amistad/Center for Great Neighborhoods	In-person On-site, same-day	Closed for Holidays and bad weather.	1-2 preparers needed	321 W. MLK Jr. Blvd, Covington, KY 41011	1/27/2025	4/14/2025	Mondays, 1 PM - 4 PM	Mary Lepper lepper6@gmail.com
Kentucky Career Center (Brighton Center)	In-person On-site, same-day	NA	Preparers accepted	8020 Veteran Memorial Drive, Florence, KY 41042	2/6/2025	4/10/2025	Thursdays, 3 PM - 7 PM	Tiffany Pleasant tpleasant@brightoncenter.com
Grant County Chamber of Commerce (Brighton Center)	In-person On-site, same-day	Every 1st & 3rd Wednesday	1- 2 additional preparers needed!	1350 N. Main St., Williamstown, KY 41097	2/5/2025	4/9/2025	Every 1st & 3rd Wednesday, 1 PM - 5 PM	Tiffany Pleasant tpleasant@brightoncenter.com
Northern Kentucky Community Action Agency - Carroll County	Drop-off & Pick up Remote Preparation	Site runs on different dates and times each date of operation. Please check with Coordinator for each day of operation.	TBD	1014 Seminary Street, Carrollton, KY 41008	TBD	TBD	TBD	Laura Torres ltorres@nkcac.org



Really stuck?

- Send a request for assistance to:
 - freetax@uwgc.org
 - Include your name, e-mail, and phone
- We'll have a trainer contact you!



Thank you!

Thank you for taking this training!

*Thanks for being a VITA volunteer with the United
Way of Greater Cincinnati's Free Tax Prep
initiative!*