Tax Prep Training
2019/2020

The Campaign for Working Families, Inc. (CWF) is a 501(c)(3) non-profit organization committed to helping working families and individuals achieve economic empowerment by providing free tax preparation, resource building and asset development. Learn more about us and our impact through the selfless service of volunteers like you: www.cwfphilly.org

VolunteerHub: https://cwfphilly.volunteerhub.com/events/index

Username: ______________________
Password: ______________________

Link & Learn: https://www.linklearncertification.com/d/

Username: ______________________
Password: ______________________

Practice Lab: https://vita.taxslayerpro.com/IRSTraining/en/Account/Access
Generic Password: TRAINPROWEB

Username: ______________________
Password: ______________________

TaxSlayer: https://vita.taxslayerpro.com/ProAvalon/Corelink

Username: ______________________
Password: ______________________
Site Name(s): ____________________
Site Code(s): ____________________

Questions? Contact Jonathan Barnes at jbarnes@cwfphilly.org
Tax Site Flow (2020)

Greeting

*Intake Specialists:*
1. Sign in taxpayer(s) and provide them with intake forms and tax prep folder
2. Ensure taxpayer(s) meet income guidelines and have all necessary documentation
3. Make copies of relevant paperwork and return originals to taxpayer(s)
4. If taxpayer(s) can’t wait, offer Drop-Off option
5. Refer interested taxpayer(s) to Resource Builder

Tax Preparation

*Tax Preparers:*
1. Greet next taxpayer on list from the waiting area/room
2. Confirm with taxpayer all info written on IRS Intake Sheet is true and correct
3. Utilize documents in taxpayer’s folder to create a tax return in TaxSlayer
4. Confirm taxpayer(s) filing status and dependent information
5. Enter income information using exact info from documents provided
6. Confirm whether taxpayer(s) (and/or dependents) had healthcare in 2018
7. Finish return and advise taxpayer that you will now give their file to the Quality Reviewer for final review and signature

Resource Building

*Resource Builders (only @ certain sites)*
- Engage customers regarding benefit enrollment and other services listed on intake form
- If there is no Resource Builder present, clients should be referred to the Resource posters with info on what services we/our partners offer and at which sites taxpayers can receive them

Quality Review

*Tax Preparer volunteers certified at the Advanced level (or higher):*
- Review tax return with filer(s) to ensure all information is true and correct:
  - Ensure Social Security number(s) and biographic information is correct for taxpayer and dependent(s)
  - Ensure all income information in TaxSlayer accurately reflects the taxpayer’s documentation
  - Ensure bank information is correct (if applicable)
  - Review pages 1 and 2 of 1040 with taxpayer so that they understand how and why they are being taxed and what they can do to increase their refund (or decrease their liability)
  - Ensure taxpayer(s) has signed all required forms: CWF Intake Sheet, page 1 of 1040, 8879 E-file Authorization
  - Ensure taxpayer(s) has a complete copy of tax return (2 copies if mailing return to IRS)
  - Ensure taxpayer(s) is aware that most refunds for e-filed returns are dispersed in under 21 days (usually 10-15 days).
  - Ensure all retained paperwork is in proper order in file
EXAMPLES OF TAXABLE INCOME
* Wages, salaries, bonuses, and commissions
* Tips and other compensation for personal services
* Interest (except on certain state and local bonds)
* Refunds of state, local taxes, and mortgage interest overcharges (if a deduction in the prior year lowered the individual's tax liability see Schedule A)
* Nonqualifying scholarships and fellowships
* Railroad Retirement benefits (portion may be taxable)
* Social Security benefits (portion may be taxable)
* Executor's fees (self-employment tax also, if professional executor)
* Household employee with or without W-2
* Certain fringe benefits
* Allimony payments (pro 2019)
* Dividends
* Some sick pay
* IRA distributions
* Capital gains
* Gain from sale of property
* Business income
* Hobby income
* Rent
* Estate or trust income
* Lottery winnings
* Gambling winnings
* Unemployment compensation
* Jury duty fees
* Strike & lockout benefits
* Other

EXAMPLES OF NONTAXABLE INCOME
* Child support
* Worker's compensation
* Dividends on veteran's life insurance
* Interest on insurance dividends paid on deposit with VA
* Gifts, inheritances, and bequests
* Insurance payments (accident, casualty, and health)
* Holocaust payments
* Interest on state and local government obligations
* Most life insurance proceeds paid upon death
* Public assistance payments (welfare)
* Certain railroad retirement benefits
* Social Security benefits (part of all may be exempt from tax)
* Veteran's disability benefits
* Qualified scholarships and fellowships
* Black lung benefits
* Federal income tax refunds
* Tax-exempt interest is not taxable, but must be reported because Line 2a is used in EITC and SSA calculations

SOCIAL SECURITY AND MEDICARE TAX
Employee's Share of FICA (Shown on W-2)

<table>
<thead>
<tr>
<th>Year</th>
<th>SS Amt</th>
<th>Rate</th>
<th>Medicare</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>$15,300</td>
<td>6.2%</td>
<td>All</td>
<td>1.45%</td>
</tr>
</tbody>
</table>

(3/15 of 7.65%)

SELF-EMPLOYMENT TAX (Use Schedule SE)

<table>
<thead>
<tr>
<th>Year</th>
<th>SS Amt</th>
<th>Rate</th>
<th>Medicare</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>$15,300</td>
<td>12.4%</td>
<td>All</td>
<td>2.9%</td>
</tr>
</tbody>
</table>

(3/15 of 15.3% of net income)

2019 OPTIONAL MILEAGE RATE (+ PARKING & TOLLS)

REASON FOR USE | AMOUNT PER MILE
---------------|-----------------|
Business        | 58c             |
Charitable      | 14c             |
Medical and Moving | 20c            |

HEAD OF HOUSEHOLD

Relationship to Taxpayer | Must Live with Taxpayer | Must Be Taxpayer's Dependent
--------------------------|------------------------|------------------------
Qualifying Child (see Pub. 17 or 4042 for definition) | YES                    | NO                     |
Mother or Father | NO | YES |
Qualifying Relative (see Pub. 17 or 4042 for definition) | YES | YES |
Convivial & Not Related People | Do not qualify | Do not qualify |

VERIFY EACH SOCIAL SECURITY NUMBER
* Individuals who claim credits for dependents or who have qualifying children and claim EIC are required to provide a Social Security number regardless of the child's age - even if the child was born on December 31, 2019.
* Check if SSA card says "Not Valid For Employment"

PRIOR YEAR RETURNS: Forms for specific prior year must be used. See prior year forms at: www.irs.gov
SERVICE CENTER NOTICES: Do not amend return. Follow instructions on the notice, within the time limit specified.
AMENDED RETURNS: File amended return to initiate a change in tax liability, credits, exemptions, filing status, deductions, adjustments, or method of tax computation.

2019 TAX FACTSHEET
W & I, SPEC, AREA 2 - PENNSYLVANIA
IRS Tax Account Related Questions call 1-800-229-1040
IRS Volunteer Hotline call 1-800-829-8492
Monday - Friday 7:00AM - 7:00PM
Interactive Tax Assistant available at www.irs.gov
PA State Volunteer Hotline call 1-800-452-3106
TaxSlayer Volunteer Support call 1-609-421-0348
TAX Appointment call 1-844-545-0540

MAIL PAPER RETURNS TO:
Federal Returns
Dept of the Treasury
Internal Revenue Service
Ogden, UT 84201
PA State Returns
PA Department of Revenue
3 Revenue Place (Payment)
2 Revenue Place (No Pay Refund)
3 Revenue Place (Refund)
Harrisburg, PA 17128-0009

WHO MUST FILE
(Do not count blindness)

Filing requirements: Gross Income
Single, under age 65 12,200
65 or over 13,050
Head of Household, under 65 18,350
65 or over 20,000
Married-Joint, both under 65 24,400
One 65 or over 25,700
Both 65 or over 27,000
Married-Separate 12,200
If other spouse is itemizing:
Qualifying Widow(er), under 65 24,400
65 or over 25,700
Self-Employed Taxpayers - Net Income 400
Dependants:
* Gross earned income exceeds $12,200 12,200
* Gross under $12,200 with earned income 1,100
* Un earned income only

2019 STANDARD DEDUCTION
(Use if not itemizing on Schedule A)

<table>
<thead>
<tr>
<th>Filing Status</th>
<th>Worksheet</th>
<th>Line 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>Number in Box</td>
<td>Enter Amount</td>
</tr>
<tr>
<td>S</td>
<td>0</td>
<td>12,200</td>
</tr>
<tr>
<td>1</td>
<td>13,850</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>14,200</td>
<td></td>
</tr>
<tr>
<td>Head of House</td>
<td>0</td>
<td>18,350</td>
</tr>
<tr>
<td>1</td>
<td>20,000</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>21,050</td>
<td></td>
</tr>
<tr>
<td>Married-Joint</td>
<td>0</td>
<td>24,400</td>
</tr>
<tr>
<td>1</td>
<td>25,700</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>27,000</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>28,350</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>29,600</td>
<td></td>
</tr>
<tr>
<td>Married-Separate</td>
<td>0</td>
<td>12,200</td>
</tr>
<tr>
<td>1</td>
<td>13,500</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>14,800</td>
<td></td>
</tr>
</tbody>
</table>

Worksheet in 1040 Instructions on Page 35 will have zero boxes checked if taxpayer is under age 65 and not blind.

DEPENDENCY TESTS
Rules For All
*Dependent TP
*Joint Return
*Citizen

For Qualifying Child
Younger than taxpayer
*Relationship
*Age (under 19 or student under 24) (exception if disabled)
*Residency (more than 1/2 year)
*Support (child cannot provide more than 1/2 of their own)
*Support (child dependent on you)
*Special tax for QC of more than 1 person

For Qualifying Relative
* Not a Qualifying Child
* Member of your Household or Relationship
* Gross Income (under $4,200)
* Support (person claiming dependent must provide more than half)

[Table continues with additional information on dependency tests and qualifications]
**YEAR 2019 TAX CREDITS**

**CREDIT** | **QUALIFICATIONS** | **LINE & FORM #**
--- | --- | ---
1. *Foreign Tax*<br> If credit is $300 ($600 for MFJ) or less<br> and income is only from passive investments no need to attach Form 1116 | Line 1-Sch 3

2. *Child & Dependent Care*<br> Under age 13 or spouses in need of care<br> Must identify care provider on form<br> Paper file when lacking care provider's TIN | Form 2441<br> Line 2-Sch 3

3. *American Opportunity*<br> 1st 4 years of post-secondary education<br> Attended school at least half-time<br> Maximum credit is $2,500 per student<br> Information on 1098-T is required | Form 8863<br> Line 3-Sch 3<br> Pub 670

* Refundable portion<br> May apply in no or low tax situations | Line 18c-1940

4. *Lifetime Learning*<br> Education not covered under ACE rules<br> Maximum credit is $2,000<br> Information on 1098-T is required | Form 8863<br> Line 3-Sch 3

5. *Retirement Savings Contribution*<br> Maximum credit $1,000 ($2,000 if MFJ)<br> Reduced by withdrawals in last 5 years | Form 8880<br> Line 4-Sch 3

6. *Child Tax*<br> Dependent under age 17 at year’s end<br> Income limit — see worksheet<br> Maximum credit for each qualifying child is $2,000 | Line 13a-1040<br> Pub 872

7. *Miscellaneous Other*<br> Other Dependents Credit ($500 per person)<br> Residencial Energy Credit — Form 5695<br> Elderly or Disabled — Sch R | Line 13a-1040<br> Line 5-Sch 3<br> Line 6-Sch 3

8. *Earned Income Tax*<br> Under age 18 or under age 24 for student<br> or any age if totally disabled<br> Can choose to count earned pay as not<br> * EITC w/o child: Taxpayers ages 25 to 64<br> (MFS filing status not eligible for any EIC) | Line 18a-1040<br> Sch EIC<br> EIC W/o Child

* EITC w/o child: Taxpayers ages 25 to 64<br> (MFS filing status not eligible for any EIC) | No Sch EIC<br> Pub 596

9. *Additional Child Tax*<br> More than $2,500 earned income — may<br> get a refund for remainder of unclaimed<br> Child Tax Credit | Line 18b-1040<br> Sch 8812

10. *Repayment of First-Time Homebuyer*<br> 2008 credit was like a $7,500 Interest free<br> loan that TP began paying back in 2010<br> Repay $1/12th of credit received or $500 max<br> TP must repay any remaining credit if home<br> is sold or converted before end of 2024 | Form 5405<br> Line 7b-Sch 2

11. *Net Premium Tax (Health Insurance)*<br> Reconcile with any advance from Marketplace<br> TP must provide Form 8989-A | Line 9-Sch 3<br> Form 8862

**EARNED INCOME CREDIT LIMITS**

Not eligible for credit if investment income is more than $3,600<br> for 2018, The maximum earned income amounts and phase-out amounts in 2019 are:

<table>
<thead>
<tr>
<th>Children</th>
<th>Maximum Credit</th>
<th>Credit completely phased out</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>$ 529</td>
<td>$ 21,370 MFJ*</td>
</tr>
<tr>
<td>1</td>
<td>$ 3,528</td>
<td>$ 46,864 MFJ*</td>
</tr>
<tr>
<td>2</td>
<td>$ 5,828</td>
<td>$ 52,492 MFJ*</td>
</tr>
<tr>
<td>3+</td>
<td>$ 5,828</td>
<td>$ 52,492 MFJ*</td>
</tr>
</tbody>
</table>

* $ 5,790 loss for all other qualifying filing statuses

**SOCIAL SECURITY BENEFITS**

You must use the Social Security Benefits Worksheet from the 1040 Instruction booklet to determine the taxability of Social Security (SSA-1089) or Tier 1 Railroad Retirement Benefits (RRT-1099-T) treated as Social Security

Note: If a taxpayer is Married Filing Separately and lived with a spouse for any part of the year, 85% of Social Security benefits are subject to being taxed. Taxpayer filing separately and living apart from spouse for all of 2019, must enter "D" to the right of the word "benefits" on Line 5a — 1040.

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**Form W-2, Common Box 12 Codes**

(See back of copy C of W-2 for full listing of codes)

- A. Uncollected Social Security tax on tips***
- B. Uncollected Medicare tax on tips***
- C. Group term life insurance over $50,000
- D. Section 401(k) contributions (non-taxable amount)
- E. Section 403(b) contributions (tax-sheltered annuity plan) (non-taxable amount)
- J. Nontaxable sick pay (for information reporting only)
- L. Nontaxable part of employee business expense reimbursements
- M. Uncollected Social Security tax on group-term life insurance***
- N. Uncollected Medicare tax on group-term life insurance***
- Q. Nontaxable combat pay
- R. Employer contributions to Archer MSA (use Form 8899)
- W. Employer contributions to HSA (use Form 8899)
- AA. Designated Roth contributions
- BB. Designated Roth contributions
- DD. Cost of employer sponsored health coverage

***Add tax to Schedule 2, Line 6c, Show "UT" on code line

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**Form 1099-R Common Box 7 Codes**

1. Early distribution, 10% withheld penalty generally applies<br> Ask taxpayer: "What did they do with the money?"
2. Early distribution, exception applies, no 10% penalty
3. Disability:<br> If from employer then maybe able to count as wages if<br> Income is both a replacement for wages and taxpayer is<br> under employer’s minimum retirement age<br> 4. Death<br> 7. Normal distribution — taxable as ordinary income
7. Normal distribution — taxable as ordinary income
8. Annuity payments from non-qualified annuities
9. Direct rollover to IRA or 401(k) — no Form 5923 to be filed
10. Early distribution from Roth IRA — earnings may be taxed
12. Roth IRA distribution, exception applies
13. Qualified distribution from a Roth IRA

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**Box 7 Example — Look at the Code**

<table>
<thead>
<tr>
<th>Distribution Code(s)</th>
<th>IRA/SEP/SIMPLE**</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Y</td>
</tr>
<tr>
<td>**If the IRA/SEP/SIMPLE box is checked, this is an IRA, SEP, or SIMPLE distribution — enter on Line 4a of Form 1096</td>
<td></td>
</tr>
</tbody>
</table>

**Pensions & IRA Penalty Free Withdrawal Codes Form 5329**

* First time home buyer (code 09) IRA Only
* Higher education expense (code 08) IRA Only
* Medical expenses (code 05)
* Totally & Permanently Disabled (code 03)
* See Form 5329 Instructions for Additional Codes

IRA contribution limit: Total combined contribution limit for both the Traditional and Roth IRAs is $6,000 for 2019. Taxpayers age 50 and above may contribute up to $7,000 to their IRAs.

**Special Situations That Require Return Filing**

**IN THE YEAR** | **ATTACH** | **TAXPAYER’S PROOF**
--- | --- | ---
Stock sold or<br> transferred | Schedule D<br> Form 8849 | 1099-B<br> (form may show basis)
Real property,<br> collectibles, or<br> other capital<br> assets sold | Schedule D<br> Form 6949 | 1099-S<br> (Real Estate Sales)
| Real Estate Foreclosures |
Net Income from<br> business of $410<br> or more | Schedule C<br> and<br> Sch SE | Business records

* Must report home sales on Form 8949 and Sch D if Form 1099-S or 1099-A is involved
* Special rules apply for Sale of Your Main Home— may not need to be reported if taxpayer qualifies for the exclusion of gain up to $250k ($500k for MFJ)

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**Basis of Stocks & Mutual Funds**

<table>
<thead>
<tr>
<th>Carnegie Library</th>
<th>Call: (412) 281-7141&lt;br&gt; Fax: (412) 471-1724&lt;br&gt; E-mail: <a href="mailto:downtown@carnegielibrary.org">downtown@carnegielibrary.org</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>Internet</td>
<td><a href="http://money.msn.com">http://money.msn.com</a>&lt;br&gt; Enter: stock symbol&lt;br&gt; Click on: Charts&lt;br&gt; Enter: purchase date</td>
</tr>
</tbody>
</table>

**Updated on 11/7/2019**
New for 2019:
- There is a new 1040-SR for seniors born on or after January 2, 1955.
- There are only 3 numbered schedules (as compared to last year’s 6 schedules). Schedules 2 and 4 were combined as were 3 and 5.
- IRA and pension distributions will be reported on separate lines (4a and 4b).
- Health care penalty – There is no penalty for not having minimum essential healthcare coverage
- Standard deduction amounts
  - Single or Married Filing Separate - $12,200
  - Married Filing Jointly or Qualifying Widower - $24,400
  - Head of Household - $18,350

Tax Return Breakdown (page 1):
1. As a single parent with a dependent, Ms. Bobally is filing as Head of Household because she has a dependent child. During the interview process, it is learned that Ms. Bobally’s qualifying dependent is 10 years old, lived with her for more than 50% of the year and Ms. Bobally pays for more than 50% of her support.
2. Line 1 reflects Ms. Bobally’s earned income (she has a single W-2)
3. On line 8a, Ms. Bobally is able to reduce her taxable income by $2500 because of the qualified interest payments she made on her student loans
4. As shown on line 11b, even though Ms Bobally earned $35,055 in income, because of her Filing Status and Adjustments, she actually is only liable to pay tax on $14,205 of her income.
5. Line 12a is the amount of tax Ms. Bobally was liable for in 2019 (before any tax credits or tax penalties are applied).

6. Line 13a – Ms. Bobally will file Form 8862 to claim the nonrefundable Child Tax Credit. A taxpayer can earn up to $2000 in credits per child. Nonrefundable credits lower a taxpayer’s tax liability, they do not get added to their refund. Since Ms. Bobally’s tax liability is less than $2,000, she only receives a credit for her liability amount ($1,721).

7. Line 16 indicates the tax due before any tax credits (or penalties) are applied.

8. Line 17 shows the amount of money Ms. Bobally directed her employer to withhold over the course of the year for taxes. A taxpayer can change this amount by changing the withholdings on the W-4 form.

9. Line 18a shows amount of Earned Income Tax Credit Ms. Bobally is eligible for based upon her filing status, # of dependents, and earned income.

10. Line 18b shows amount of the refundable portion of the Additional Child Tax Credit Ms. Bobally is eligible for.

11. Line 18e shows the total amount of refundable credits Ms. Bobally will receive.

12. Line 19 shows the total amount of money Ms. Bobally paid in taxes during the tax year in addition to any credits received.

13. Line 21a reflects the total refund Ms. Bobally will receive.

14. Form 1040 isn’t considered valid unless TP signs it. If they are filing a joint return, their spouse must also sign and date the return.

15. If taxpayers receive a personal Identity Protection Pin from IRS, it will appear here after having been entered in TaxSlayer. If they have one, it must be entered or IRS will reject their return. The IRS will issue a new one for each tax year.
Biographic Data:

- Name spelling, SS#, DOB, addresses - same for dependents
  - Remember, the address on the 1040 should be what’s listed on taxpayer’s IRS intake form (not what’s on their ID)

Filing status:

- If filing status is not correct, taxpayer’s standard deduction will be wrong – see B6 in 4012
- If taxpayer’s DOB is not correct, taxpayer’s standard deduction might be wrong (example: if born before Jan 2, 1955, taxpayer’s standard deduction is $13,850; if blind $15,500 – see F2 in 4012)

Income: Info in TaxSlayer must match info on hardcopies of taxpayer’s tax documents

- W2 – confirm income in boxes 1, 3 and 5, check withholdings, box 12 as well as state info – See D4 in 4012
- 1099R – Check withholdings and distribution codes - See D33 in 4012

Credits:

- EITC – Over 25 under 65, disabled – See I1 in 4012
- Child Tax Credits – CTC, ACTC and/or Other CTC - See G1 in 4012
- Education credits – We’re all eligible expenses included? - See J1 in 4012
- QBI - See F12 in 4012

Bank info: Routing and account numbers

IRS Intake Sheet: Make sure all answers are either YES or NO (no checkmarks should be left in the “unsure” column)

Authorization: Client signed CWF intake form (2nd page), and 2nd page of 1040
Business Name:

Business Address:

Federal Identification Number (or SS#):

Are you using a Cash Accounting Method: YES (if NO, this return is out of scope for VITA)

Total Medical Insurance Premiums Paid in 2019 for you, spouse, dependents $

Did you start your business in 2019? Yes No

Did you make any payments in 2019 that require a 1099? NO (if YES, this return is out of scope for CWF)

Do you maintain an inventory of materials NO (if YES, this return is out of scope for CWF)

BUSINESS INCOME:

Merchant Card Sales $__________

Gross receipts or sales $__________

Returns and allowances originally reported as sales $__________

Other Income: Source: __________________________ $ __________

BUSINESS AUTO/TRUCK INFORMATION

NOTE: CWF VITA only records mileage, do NOT itemize gasoline, repairs, etc. as these expenses are OUT OF SCOPE

Vehicle year __________ make_____________ model_____________ Date first used for business__________

Total miles in 2019 __________ Business Miles __________ Commuting Miles __________ Other Miles __________

Do you have written records of mileage YES NO Is this vehicle available for non-business travel YES NO

BUSINESS EXPENSES:

Advertising Expense $__________ Business property rental $__________

Commissions and fees paid $__________ Repairs and maintenance $__________

Insurance (Other than health) $__________ Supplies (non-inventory) $__________

Business interest expense $__________ Taxes and licenses $__________

Legal and professional services $__________ Sales Tax collected and remitted $__________

Office supplies $__________ Other business taxes $__________

Business travel and lodging $__________ Utilities (business only) $__________

Other Expense $__________ Other Expense $__________

Other Expense $__________ Other Expense $__________

Total cell phone expense $__________ x ________% for business use = business cell phone expense $__________

Business meals/entertainment $__________

Note: there are reporting limits (typically 50%) and possible exclusions (not deductible)

Do you have an office in the home that is EXCLUSIVELY used for business YES NO

If YES, what is the total square footage of your home: __________ Ft² with exclusive office space of __________ Ft²

Other Data:

Please round actual amounts to nearest dollar; but no guesses or "about" figures as Schedule C's are subject to IRS audit

Taxpayers are legally responsible for ALL information that appears on their income tax returns

CWF volunteers are not permitted to suggest/provide income or expense amounts, only report data provided by taxpayers