



Module 10: FINISHING THE RETURN

Special thanks to: Barbara DelBene for her contribution to content provided in this module.

By the end of this module you will...

- Know how to complete tax return preparation and get ready for quality review.
- Be aware of how to get the most out of the quality review process.
- Understand the steps relevant to wrapping up your time with the taxpayer.
- Be able to provide auxiliary tax services to appropriate taxpayers.
- Have a summary of resources related to finishing a tax return.



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Completing Return Preparation



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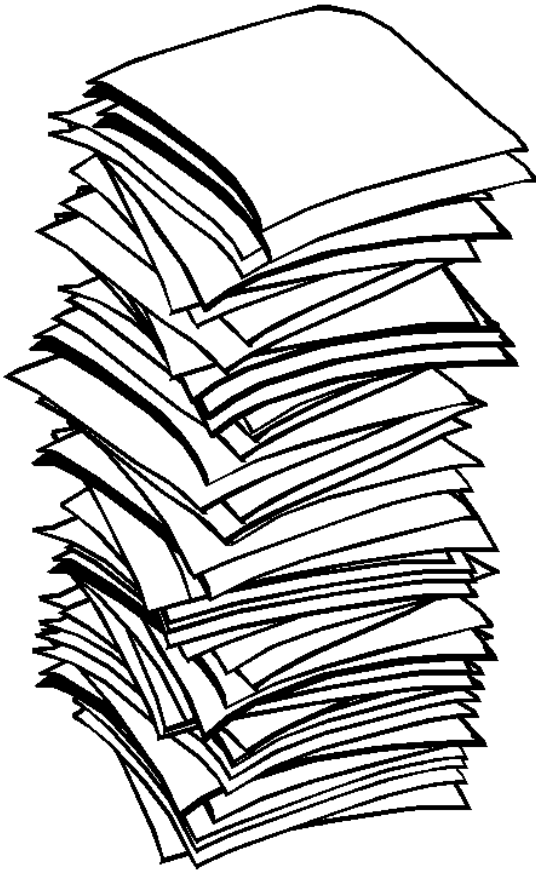
Completing Return Preparation

Once the taxpayer's information has been entered, it's time to give it all a quick review.

- Look over the Form 13614-C.
 - ✓ Make sure every question has been answered.
 - ✓ Resolve any unsure answers.
 - ✓ Ensure that for every "Yes" answer there is an entry on the return or you have made a note to explain why no entry is needed.
 - ✓ Complete all of the appropriate shaded areas regarding qualifying children and qualifying relatives, as well as ACA.

Form 13614-C (October 2014)		Department of the Treasury - Internal Revenue Service Intake/Interview & Quality Review Sheet						OMB Number 1545-1564					
You will need:		<ul style="list-style-type: none"> • Tax Information such as Forms W-2, 1099, 1098. • Social security cards or ITIN letters for all persons on your tax return. • Picture ID (such as valid driver's license) for you and your spouse. 						<ul style="list-style-type: none"> • Please complete pages 1-3 of this form. • You are responsible for the information on your return. Please provide complete and accurate information. • If you have questions, please ask the IRS certified volunteer preparer. 					
Part I - Your Personal Information													
1. Your first name		M.I.	Last name				Are you a U.S. citizen?						
2. Your spouse's first name		M.I.	Last name				Is your spouse a U.S. citizen?						
3. Mailing address			Apt #	City		State		ZIP code					
4. Telephone number(s)		Email address (optional)											
5. Your Date of Birth		6. Your job title		7. Last year, were you:		a. Full time student		Yes <input type="checkbox"/> No <input type="checkbox"/>					
				b. Totally and permanently disabled		c. Legally blind		Yes <input type="checkbox"/> No <input type="checkbox"/>					
8. Your spouse's Date of Birth		9. Your spouse's job title		10. Last year, was your spouse:		a. Full time student		Yes <input type="checkbox"/> No <input type="checkbox"/>					
				b. Totally and permanently disabled		c. Legally blind		Yes <input type="checkbox"/> No <input type="checkbox"/>					
11. Can anyone claim you or your spouse on their tax return? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure													
12. Have you or your spouse:													
a. Been a victim of identity theft?					b. Adopted a child?								
<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure					<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure								
Part II - Marital Status and Household Information													
1. As of December 31 of last year, were you:													
<input type="checkbox"/> Single (This includes registered domestic partnerships, civil unions, or other formal relationships under state law)													
<input type="checkbox"/> Married a. Did you live with your spouse during any part of the last six months of 2014? <input type="checkbox"/> Yes <input type="checkbox"/> No													
<input type="checkbox"/> Divorced or Legally Separated b. Was your marriage recognized under the laws of the state(s) you are filing in? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure													
<input type="checkbox"/> Widowed Year of spouse's death _____ Date of final decree or separate maintenance agreement _____													
2. List the names below of:													
• everyone who lived with you last year (other than you or your spouse)													
• anyone you supported but did not live with you last year													
If additional space is needed check here <input type="checkbox"/> and list on page 3													
To be completed by a Certified Volunteer Preparer													
Name (first, last) Do not enter your name or spouse's name below	Date of Birth (mm/dd/yyyy)	Relationship to you (for example: son, daughter, parent, none, etc)	Number of months lived in your home last year	U.S. Citizen (yes/no)	Resident of U.S., Canada, or Mexico last year (yes/no)	Single or Married as of 12/31/14 (S/M)	Full-time Student last year (yes/no)	Totally and Permanently Disabled (yes/no)	Can this person be claimed by someone else as a dependent on their return? (yes/no)	Did this person provide more than 50% of their own support? (yes/no)	Did this person have less than \$3950 of income? (yes/no)	Did the taxpayer(s) provide more than 50% of support for this person? (yes/no)	Did the taxpayer(s) pay more than half the cost of maintaining a home for this person? (yes/no)
(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)					
Volunteers are trained to provide high quality service and uphold the highest ethical standards. To report unethical behavior to the IRS, email us at wt.voltax@irs.gov or call toll free 1-877-330-1205													
Catalog Number 52121E		www.irs.gov						Form 13614-C (Rev. 10-2014)					

Completing Return Preparation



- Review the source documents to make sure everything has been entered.
- If the software indicates any error messages, resolve the errors or omissions.
- If the taxpayer brought a copy of last year's return, review it to see if there might be an issue that has been overlooked.

Get it all organized for the reviewer!

Completing Return Preparation

Discuss the results – refund or balance due – with the taxpayer. Always point out that it is a preliminary result, subject to change as a result of quality review.



It is the policy of some tax sites to not reveal the refund or balance due amount prior to quality review. Check with your site coordinator to find out local practices.

Completing Return Preparation

If the taxpayer is getting a refund:



- ✓ Encourage the taxpayer to use **direct deposit** instead of receiving a paper check. Point out that direct deposit is about two weeks faster and that it is more secure than a paper check.
- ✓ Explain that the taxpayer can **split the refund** into two or three accounts or use part of the refund to purchase a U.S. savings bond. Split refunds and buying savings bonds are both accomplished by using [Form 8888](#), Allocation of Refund.
- ✓ If the return includes **EITC or additional child tax credit**, tell the taxpayer that the IRS will not process the refund until after February 15. Explain to early filers who are getting one or both of these credits that the delay is mandated by law for all taxpayers with these credits and that the taxpayer should go ahead and file as usual.

Completing Return Preparation

- To complete the direct deposit section, you need:
 - the name of the bank
 - the bank routing number (always nine digits)
 - account (any number of digits.)
 - the type of account (checking or savings)

- Verify this information from the taxpayer's check or other bank document.



Make sure the direct deposit numbers are correct. You don't want to send the taxpayer's refund off to the wrong account!

Completing Return Preparation

- If the taxpayer has a balance due:
- Review ways to pay: direct debit, sending a paper check, or various [electronic payment options](#).
- Explain that the balance owed is due April 15, 2019. Point out that this is true, even if the return is filed earlier in the tax season.
- Advise that paying the total due by April 15 is best and that late payment will result in penalty and interest.
- If the taxpayer wants to delay filing, explain that a late filed return will cost much more in penalties. The taxpayer should file on time, even if he cannot pay the amount owed.
- Explain that IRS often allows taxpayers to pay on an [installment agreement](#).
- If the taxpayer owes a large amount that he is not able to pay, suggest that he contact a [Low Income Taxpayer Clinic](#) (LITC) for assistance.



Completing Return Preparation

If you are also preparing one or more state income tax returns, go through similar completion steps to arrange for direct deposit of any refund or address a balance due.



Learning from Quality Review



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Learning from Quality Review

- ✓ Every VITA return is reviewed by an experienced preparer.
- ✓ The reviewer looks over the Form 13614-C, the taxpayer's documents, and the tax return to make sure that the return is complete and correct.
- ✓ In most cases, the reviewer looks at the completed return on the computer screen.
- ✓ Often the reviewer will have questions for the preparer and/or taxpayer.
- ✓ Generally, the return is not printed and the final results are not given to the taxpayer until after the quality review is complete.



Learning from Quality Review

What you, the preparer, should do:

- Explain to the taxpayer that all returns are reviewed to make sure everything is correct.
- Before the review starts, discuss any questions that you might have with the reviewer and point out any issues that may be problematic.
- If the reviewer finds an error or omission, make sure you
 - understand what needed to be changed.
- Try not to worry or feel self-conscious. All preparers, new and experienced, occasionally make mistakes. See it as a learning opportunity and be grateful the reviewer has got your back.
- If things are not clear to you at the time of the review, don't hesitate to go back to the reviewer or do some research on your own to get more information.



Last Steps



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Last Steps

- Printing:
 - If the return is going to be filed electronically, print one copy to give to the taxpayer to keep with the taxpayer's records.
 - If the return is going to be paper filed, print two copies: one for the taxpayer to mail to IRS and one for the taxpayer's records.
- How to File:
 - Make sure that the taxpayer understands how the return is going to be filed – electronic or paper.
 - electronic – The taxpayer doesn't need to do anything. The tax site will transmit the returns.
 - paper – The taxpayer must mail the federal return to IRS and the state return to the appropriate department of revenue. Make sure that the taxpayer has the correct addresses.
- After reviewing the return with the taxpayer, ask if the taxpayer has any questions.

Last Steps

- Signatures:
 - Most returns are filed electronically. The taxpayer (and taxpayer's spouse on a joint return) signs the Form 8879, IRS e-file Signature Authorization, which gives VITA the permission to transmit the return electronically to the IRS. Give the taxpayer the signed Form 8879 to keep with his or her tax records.
 - If the return is being filed by mailing a hard copy to IRS, the taxpayer(s) must sign the original return that will be mailed.



Last Steps

Explain to the taxpayer that the return was prepared based on the information the taxpayer provided and that the taxpayer is responsible for the information on the return.



Thank the taxpayer for coming to your site and invite the taxpayer to return next year!

Extra Services



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Extra Services

- If the taxpayer has a balance due, discuss prevention:
 - The taxpayer may need to update his or her [W-4](#) at work to increase income tax withholding. The [IRS withholding calculator](#) can be a useful tool to get the withholding right.



- If the taxpayer has income not covered by withholding and expects to owe more than \$1,000, the taxpayer should make quarterly estimated tax payments, [Form 1040-ES](#), Estimated Tax for Individuals.

Extra Services

- If the taxpayer is getting a substantial refund:
 - A big refund is nice, but often taxpayers have way more withholding than they need and might choose to decrease the amount withheld.
 - Although adjusting withholding on a W-4 to have less income tax withheld means a smaller refund at the end of the year, it also means larger paychecks during the year, which might be better for the taxpayer overall.



Extra Services



- Often taxpayers need advice and guidance regarding recordkeeping.
 - If the taxpayer is self-employed, explain the kinds of records that are helpful at tax time. This includes tracking income, keeping receipts, and logging business miles.
 - Point out the amounts listed on the Schedule C that you just prepared to help the taxpayer understand what is needed for tax return preparation.
 - If the taxpayer could have enough deductions to itemize, explain the kinds of records that would be useful to complete Schedule A.
 - Always mention that as a preparer, you can enter reasonable amounts on the tax return without seeing documentation, but that IRS might later ask to see records to substantiate items on the return.

Extra Services

- Sometimes you will discover that the taxpayer is experiencing a tax problem for another tax year.
 - If the taxpayer has a controversy with the IRS – say a big balance due, a prior year return being examined, or nonreceipt of a refund – a recommendation to visit an LITC may be suitable.
- An LITC is a free service that can handle both collection and audit issues.
- Often this kind of issue is discovered by the taxpayer’s answer to Question 10 in Part V of Form 13614-C, “Did you receive a letter from the IRS?” A “Yes” answer to this question always warrants a discussion.



If you think your taxpayer may need some help with a controversy, talk to your site coordinator or an experienced preparer.

Re-Cap and Resources



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Your Responsibilities

- Finish the return preparation to the best of your ability.
- Encourage the use of direct deposit for refund returns.
- If there is something you don't understand, ask someone or research . Don't guess or depend on the software.
- Make sure that the return is quality reviewed before the taxpayer leaves.
- Learn all you can from quality review.
- Answer all of the taxpayer's questions.
- Provide any relevant advice regarding other tax issues.

Resources

Your Site Coordinator – Every VITA site has one and that person is in the best position to help you with everything from tax law to local forms and procedures.

- [Form 8888, Allocation of Refund](#)
- [Electronic Payment Options](#)
- Tab K, Finishing the Return, in [Publication 4012, Volunteer Resource Guide](#).
- [IRS Installment Agreements](#)
- [Low Income Taxpayer Clinic \(LITC\)](#)
- [Form W-4](#)
- [IRS Tax Withholding Calculator](#)
- [Form 1040-ES, Estimated Tax for Individuals](#)
- www.irs.gov In addition to forms, publications, and lots of other information, there is a special section for VITA, [Site Coordinators Corner](#).

Up Next...

Module 11: Talking to Taxpayers