



Module 9: 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.



In this module...

- [Completing Tax Preparation](#)
- [Learning from Quality Review](#)
- [Last Steps](#)
- [Extra Services](#)
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Completing Return Preparation

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.

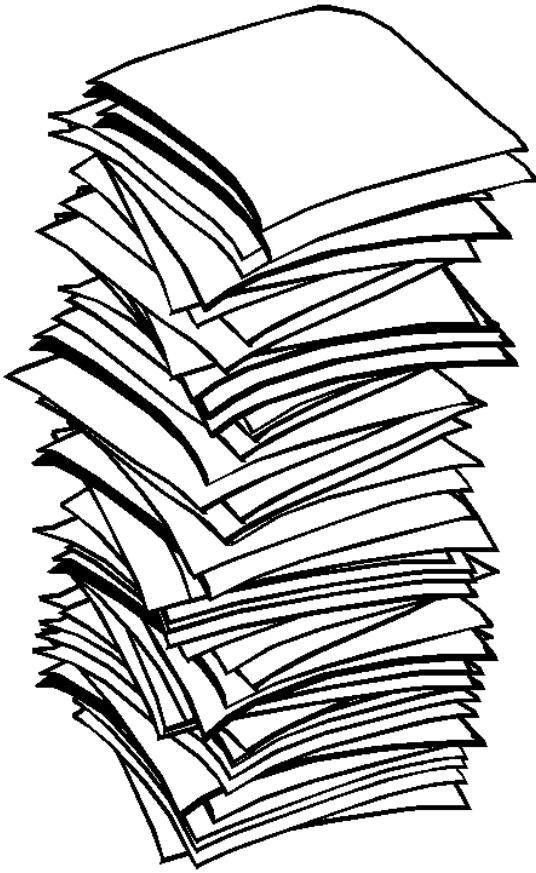
- ✓ Resolve any unsure answers.

- ✓ 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.

- ✓ Verify the shaded area regarding qualifying children and qualifying relatives is completed correctly.

Form 13614-C (October 2014)		Department of the Treasury - Internal Revenue Service Intake/Interview & Quality Review Sheet						OMB Number 1545-1164				
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? <input type="checkbox"/> Yes <input type="checkbox"/> No					
2. Your spouse's first name		M.I.	Last name				Is your spouse a U.S. citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No					
3. Mailing address						Apt #	City	State	ZIP code			
4. Telephone number(s)												
5. Your Date of Birth		6. Your job title		7. Last year, were you:		a. Full time student		<input type="checkbox"/> Yes <input type="checkbox"/> No				
				b. Totally and permanently disabled		c. Legally blind		<input type="checkbox"/> Yes <input type="checkbox"/> No				
8. Your spouse's Date of Birth		9. Your spouse's job title		10. Last year, was your spouse:		a. Full time student		<input type="checkbox"/> Yes <input type="checkbox"/> No				
				b. Totally and permanently disabled		c. Legally blind		<input type="checkbox"/> Yes <input type="checkbox"/> No				
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? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure												
b. Adopted a child? <input type="checkbox"/> Yes <input type="checkbox"/> No												
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												
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"/> Divorced or Legally Separated Date of final decree or separate maintenance agreement _____												
<input type="checkbox"/> Widowed Year of spouse's death _____												
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 have less than \$3500 of income? (yes/no)	Did this person (taxpayer) provide more than 50% of support for this person? (yes/no)	Did this person (taxpayer) 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 vi.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!
Reviewers need the same information
preparers do, so keep good notes and
organized forms.***

Completing Return Preparation

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. Most refunds sent via direct deposit are received in 21 days or less. Direct deposit 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](#).
- ✓ 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 that the delay is mandated by law for all taxpayers with these credits.
- ✓ Empower your Taxpayer to check the status of their refund by using Where's My Refund at [IRS.gov](https://www.irs.gov) or by phoning 1-800-829-1954 or by downloading the IRS2GP app.

Completing Return Preparation

- To complete the direct deposit section, you need:
 - the bank routing number (always nine digits)
 - account number (any number of digits)
 - the type of account (checking or savings)
- Verify this information using the taxpayer's check or other bank document.



Incorrect routing or account numbers can send the taxpayer's refund to the wrong account or delay a refund by several weeks.

Completing Return Preparation

If the taxpayer has a balance due:

- Review ways to pay:
 - direct debit,
 - sending a paper check,
 - various [electronic payment options](#), or
 - an [installment agreement](#).
- Explain that the balance owed is due April 18, 2022. This is true no matter when the return is filed.
- Advise that paying the total due by April 18 will avoid penalties and interest added to the total.
- If the taxpayer owes a large amount and is not able to pay, suggest contacting a [Low Income Taxpayer Clinic](#) (LITC) for assistance.

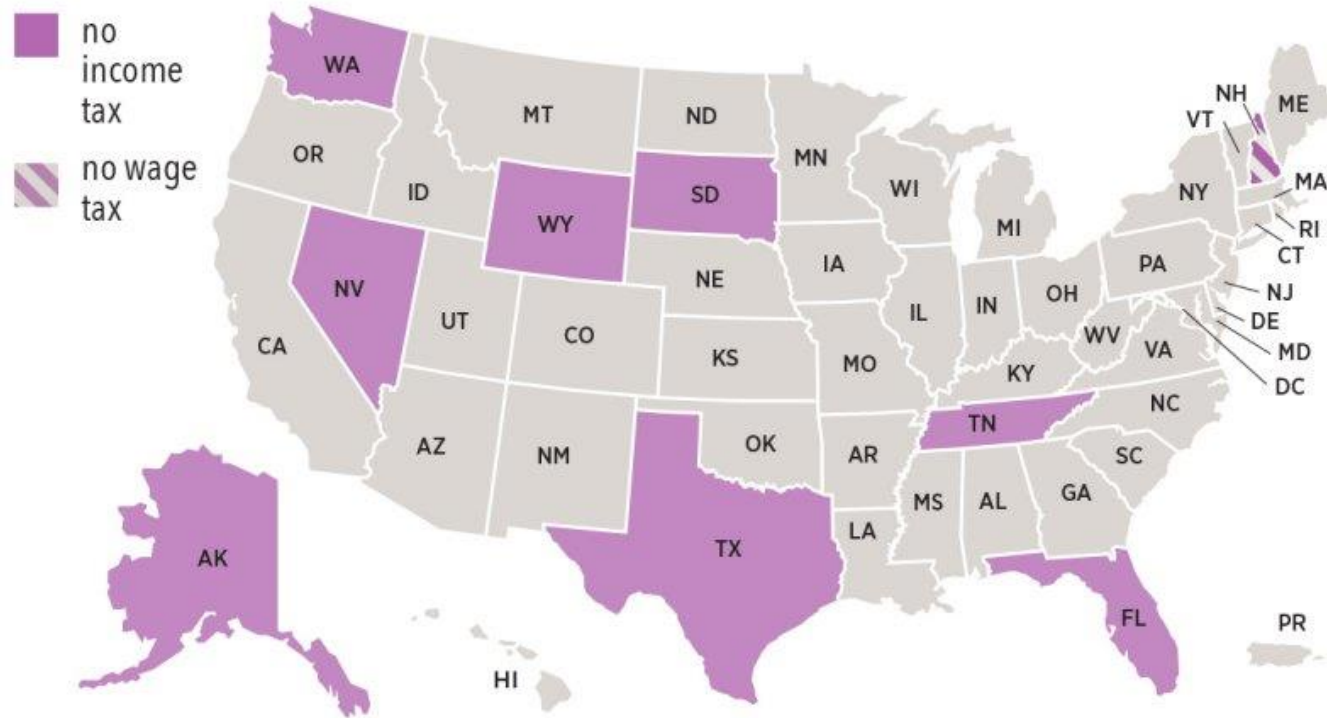


Completing Return Preparation – Filing Extensions

- If the taxpayer wants to delay filing – they can file a Form 4868 for an extension.
- The extension grants a taxpayer until October 15, 2022 to file a return. It is **not** an extension to pay.
- If there is a balance owed, the taxpayer should pay as much as they can before midnight April 18, 2022 to avoid the Failure to Pay Penalty.
- Taxpayers may request 120 days to pay a tax bill in full using the Online Payment Agreement application at IRS.gov. There is no fee for the 120 Day Extension and no application process; however, penalties and interest **do accrue** until the balance is paid in full!
- Form 9165 is an application for a payment installment agreement. Set-up fees range from \$31 to \$225. Interest and penalties accrue until the balance is paid in full.

Completing Return Preparation

When 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.



Data source: Tax Foundation



Learning from Quality Review

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 printed and the final results are given to the taxpayer after the quality review is complete.



Learning from Quality Review

What the preparer should do:

- Explain to the taxpayer that all returns are reviewed to make sure everything is correct.
- Before the review starts, discuss questions with the reviewer, and point out any issues that may be problematic.
- If the reviewer finds an error or omission, make sure to 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 for the reviewer's support.
- If things are not clear at the time of the review, don't hesitate to go back to the reviewer or do some research on the topic to get more information.





Last Steps

Last Steps

■ Printing:

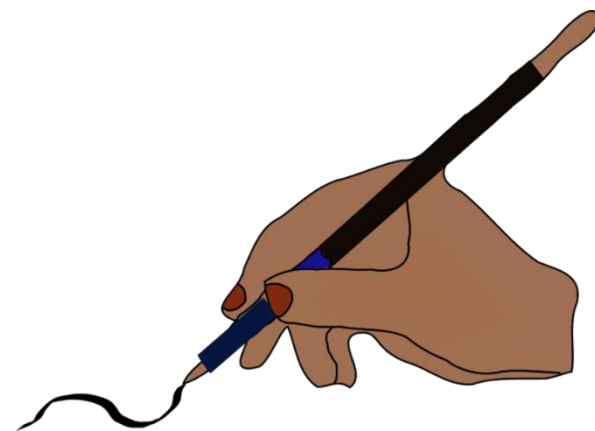
- If the return is going to be filed electronically, print one copy to give to the taxpayer to keep with the taxpayer's records.
- If the return is going to be paper filed, print two copies: one for the taxpayer to mail to IRS and one for the taxpayer's records.

■ 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 return and follow up with the taxpayer if there is a problem.
 - 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

- Taxpayers sign to approve the final tax return. Before signing, inform the taxpayer(s) that by signing, they agree the return is true, correct, and complete to the best of their knowledge, and they know they are responsible for the information on the return.
- When filing electronically, the taxpayer (and spouse on a joint return) signs the Form 8879, which gives VITA the permission to transmit the return electronically to the IRS.
 - The taxpayer should keep Form 8879 with the tax return copy.
 - IRS does not require VITA sites to keep a copy of Form 8879, but some sites choose to. Check with a site coordinator for local practices.
- 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. It is highly recommended that the taxpayer uses “receipt requested” certified mail so they have a record when the IRS receives their return.
- Make sure the mailed return has a signed Form 1040 from the taxpayer(s), attached the proper documents, and the right mailing address!



Last Steps

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





Extra Services

Extra Services

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



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

Extra Services

- If the taxpayer is getting a substantial refund:
 - A big refund is nice, but often taxpayers have way more withholding than needed and might choose to decrease the amount withheld.
 - 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 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, entering reasonable amounts on the tax return without seeing documentation is okay, but that IRS might ask to see records to substantiate items on the return.



Extra Services

- Sometimes a taxpayer is experiencing a tax problem for another tax year or needs tax related legal help.
- Refer the taxpayer to a Low-Income Taxpayer Clinic (LITC) if there is a controversy with the IRS, like:
 - A big balance due,
 - A prior year return being examined, or
 - Nonreceipt of a refund.
- An LITC is a free service that can handle both collection and audit issues.
- Often tax legal issues are discovered by the taxpayer's answer on Form 13614-C, "Did you receive a letter from the IRS?" A "Yes" answer to this question always warrants a discussion.
- The Taxpayer Advocate Service (TAS) is located in every state. They represent taxpayers in dispute with the IRS. Check with your local IRS SPEC Rep for more information on your local TAS Office.



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



Re-Cap and Resources

Preparer Responsibilities

- Ensure the Form 13614-C is completed, notes are made, and all tax forms are accounted for.
- Encourage the use of direct deposit for refund returns.
- Be accurate. Ask someone or research information when unsure. Don't guess or depend on the software.
- Contribute to a smooth quality review process by staying organized.
- Learn from the quality review process.
- 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 Estimator](#)
- [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 10: What's New?