

## VITA Training - Dear Iris Scenarios

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Dear Iris,

I'm a confirmed bachelor. Never married; no kids. For three years, I went to a tax preparer that always let me file as head of household. After all, I live alone, so I am the head of my household. Last year, my good tax preparer was out of the business, so I tried one of those volunteer sites where they file your taxes for free. I guess you get what you pay for. They told me that I couldn't file as head of household. They filed my return as single, and my refund was less than it had ever been with my old preparer. I was not happy, but they insisted they were doing the return correctly. I have my doubts.

Please settle this debate for me, Iris. Can I file as head of household or not? If I can, I want to know how to explain it to that volunteer service, because they need to learn how to do taxes the right way. If I can't, I'd like to know why I can't. Like I said, I'm the head of my household. What do you say?

Thank you,  
Wearing the pants around here

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Dear Iris,

My husband of twenty-seven years died in April of 2016. Living alone has been a difficult adjustment, but I'm getting there.

In 2016, I filed our taxes as married filing jointly since he was alive for part of the year. Last year, I filed as single, but a friend recently said something about a widow's status. Should I have filed as a widow? Can I still do that for 2018? Should I amend my 2016 return? So many questions, Iris.

Thanks for your advice.

Poor, broke, and lonely

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Dear Iris,

My husband and I are still married, but he moved out of our home in April of 2018. He has an apartment, and I have the house. About the only thing we can agree on is that we will not file a joint return. Not happening.

I'm keeping up what was our home, and I'm raising our seven-year-old grandson. Our son got into some trouble with the law, and we've had our grandson for the past three years.

My question is this: Since we will not file jointly, does that mean I have to file Married Filing Separately? I've heard that Married Filing Separately is a bad way to go. What else can I do about it, if anything?

Second Chance At Motherhood

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Dear Iris,

My husband and I separated in November, and he moved out of the house to live with "the other woman." I'm supporting our three children. Needless to say, we did not file taxes together. I filed Married Filing Separately; I don't know how he filed--there's no telling. (Married Having an Affair maybe? Is that a thing?) According to my tax return, my income was only \$28,800, and it was all earned income--no investments, stocks, bonds or retirement here. I thought surely I'd qualify for the Earned Income Credit, but my return doesn't show that I did. What could have disqualified me? Could I have done something differently? Should I file an amended return?

Earned But Not Credited

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Dear Iris,

I am seventeen years old, and a junior in high school. I have a son who was born in September of 2018. We live with my Mom. I work at the Chicken Shack to try to bring in some extra money, but Mom pays most of the expenses. I think I made enough that I'm going to have to file taxes though--about \$6,850.

Mom and I are fighting over who can claim my son. I say I can claim him because he's my son. Mom says she can claim him because she's supporting both of us, and he's her grandson. I'm really not trying to take anything away from my Mom, but if I can increase my refund by claiming, I want to do that. Can we both claim him?

Fighting Over a Four Month Old

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Dear Iris,

I'm 51, and I live alone in Alabama. My mother is 75, and she lives alone in Florida. Although she lives in her own home, which is paid for, I have had to pay her utility bills, and I buy most of her groceries. Mom ends up sending most of her Social Security money to charities who solicit her through the mail, and what she doesn't give away she spends on lottery tickets. Please don't get me started, Iris. In short, I'm supporting my mother. Can I claim her as a dependent, even though we don't live together? For that matter, does she qualify me to file as Head of Household?

She Ain't Heavy; She's My Mother

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Dear Iris,

My brother said he heard that there weren't going to be exemptions on tax returns any more. What he said was, "They're increasing the standard deductions, but they're getting rid of exemptions." Is that right? And if so, does that mean there's no point in claiming people on your tax return any more? This sounds like the law of diminishing refunds.

Wishing for a Better Answer

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Dear Iris,

My ex-wife and I have two children, both of whom live with her most of the time. I get them every other weekend, and three weeks during the summer. There's nothing in our divorce decree that says anything about taxes, but generally we each claim one of the kids as a dependent.

Last year, I went to one of those free tax places, and they said I couldn't claim my son because he didn't live with me for most of the year. I'm doing my fair share to support my children, and my ex-wife has never disputed that. I don't know why I can't claim at least one of the kids if I'm technically supporting both of them. What am I missing? Or did that volunteer lady have a few screws loose?

Thank you, Iris, for your advice.

Sincerely,  
Doing My Part

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Dear Iris,

I'm so glad you offer a free tax service. I'm a college student, so my Ramen noodle budget doesn't allow for paying a tax preparer.

A little background on me. I'm a twenty-one-year-old college junior majoring in nursing. Right now I live on campus, but in the summers I live with my parents, and they're still supporting me. I work at a pharmacy on the weekends, but it doesn't cover most of my expenses.

I recently received an Email from my university. They said I might be eligible to claim some sort of education benefit on my taxes, and they advised me to print out a 1098T form from the school's website, which I did. It shows my expenses for the year, or I guess I should say my parents' expenses.

I could sure use a bigger refund, so I hope this is true. Can I claim some sort of benefit on my taxes? If so, what's it called and how do I get it?

Thank you,  
Studious Nurse To Be

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Dear Iris,

My boyfriend has \$45,000 in student loans which he acquired getting his Bachelor's and Master's in underwater basket weaving. Because he's been short on funds, I've been making his student loan payments. Don't judge me. The lender provided him with a form 1098E showing that he has paid \$3,718 in interest, which of course means I actually paid the \$3,718 in interest. Can I take this interest as an adjustment on my taxes?

Financially Supportive Girlfriend

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Dear Iris,

My girlfriend and I are having a heated debate, and we're hoping you can settle it. Is Social Security taxable?

I say it's not taxable, because it's your money that you've been paying in all the years you worked, and now you're getting it back.

My girlfriend says it is taxable, which is why you get a form SSA 1099 showing your benefits, and they wouldn't bother to send you one if you didn't owe taxes on that money.

Who is right? A dinner is riding on your response, Iris. Say it's not taxable, and make me a happy man.

Hungry and Hopeful

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Dear Iris,

My husband and I have lived in the same house for about twenty years, until we sold it in August of 2018. We paid \$85,000 for the house in 1996, and we added on a mother-in-law suite in 2004 at a cost of \$15,000. In 2015, we had to replace a window that was broken when our house was robbed; although we had insurance, the deductible was \$250. When we sold the house, after much bargaining with the seller, we managed to sell the house for \$105,000. Do we claim some or all of that as income on our tax return? If so, how much? Do we claim all of it or only part of it--or is it free and clear?

First Time Home Seller

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Dear Iris,

I am 42 years old, and I live with my thirteen year old son whom I support. I worked as a crane operator until three years ago when I was injured on the job in a freak accident. I'm receiving a disability pension from my former employer. For tax purposes, I received a Form 1099-R showing the amount of the pension I received last year. In Box 7 is a code 3, whatever that means. Anyway, my sister says that I should be able to claim this as if it were earned income, which left me with questions. If it were considered earned income, wouldn't I have gotten a W-2 instead of a 1099-R? Why would I want to count it as earned income anyway? Can I choose how to claim this income--either as earned income or retirement?

Retired (or Am I?)

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Dear Iris,

My sister just got back from a free tax preparation center, and she called me with some news that doesn't sound quite right to me. She said that because her only income came from Social Security, she was told she didn't need to file a tax return. She is a widow and is not supporting or being supported by anyone else. How can this be, Iris? I thought everybody had to file a tax return. Don't they say the only two certainties in life are death and taxes? Please help me make sure my sister doesn't get hauled off to jail.

My Sister's Warden

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Dear Iris,

This year, I decided to get healthy all on my own. I'm very proud of myself. I got on a weight loss program where they give you certain foods to eat. I'm happy to say it worked, and I've lost 30 pounds and counting.

Can I deduct the cost of the weight loss program on my taxes? It is a medical expense after all. It has made me healthier.

One other question, Iris. I'm also a type II diabetic. I'm hoping losing this weight will improve my condition. Can I deduct my insulin as a medical expense?

Getting Fit in '18

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Dear Iris,

I volunteer for an adult literacy program. I find it very rewarding. Someone told me I could claim, on my tax return, the miles I drive to volunteer for the program. It's about a thirty mile round trip, which I make once a week. That's about 1500 miles a year, Iris. Can I do something with that? Is it worth it?

Well Traveled Tutor

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Dear Iris,

I bought a house in December of 2016, and when I did it, people kept telling me, "That's great. And when you file your taxes, you'll be able to take the interest you paid on your house as a tax deduction." Obviously it didn't really do much for me in 2016, because I didn't close on the house until late December. But I thought my ship was going to come in in 2017! But it didn't seem to do a thing for me in 2017, and 2018 looks about the same. I'm single, reasonably healthy, and aside from about \$500 in gifts to charity, I didn't have much in the way of deductible expenses. But I thought that \$3,600 in mortgage interest would've done something to increase my refund. What gives (besides me)?

House Rich But Still Tax Poor

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Dear Iris,

My five-year-old goes to an afterschool care program when he gets out of school, and I pick him up when I get off of work, usually around 5:30. Can I deduct these expenses on my tax return? It's kind of a lot of money, so if I can somehow claim the expense, I'd really like to know how.

Thanks,  
Mom from Mcintosh

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Dear Iris,

My wife and I have one son, Ross, who turned 17 in November. Ross is a senior in high school, and we are still providing all of his support. When we filed our taxes, our refund took a hit of about \$1,000 compared to last year's return. The person who did our taxes said something about Ross turning 17 causing us to lose some sort of credit. I looked at our old return, and we did receive the Earned Income Credit for both years. What are we missing, and why didn't we get it? Did our preparer do something wrong? Should we amend our return? \$1,000 is a lot to lose if we don't have to.

Still Supporting This Kid

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Dear Iris,

I'm 47, single, and working as the business manager for an orthodontist. We switched to a new accounting software system, so I took a class at the local university to learn the basics. Isn't there some credit or deduction I can claim for that? I didn't have any grants or loans, and my job did not pay for my tuition, books, or that stupid parking fee I had to pay. Can I claim all of those expenses on my taxes? If so, what's the best way to do that?

Always Learning, One Way Or Another

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Dear Iris,

I'm 32 and single. I've always felt like I've had it pretty together, but this healthcare law really has me stressed out. I didn't think I'd have to worry about it, because I've always had insurance through my job. So I honestly hadn't paid a whole lot of attention one way or the other. But on February 2, I found myself downsized and looking for work.

In a way, I was one of the lucky ones, because I was able to find a job in my field, and I love it. My income has kind of recovered, and my total income at the end of the year came out to \$39,959.

Unfortunately, my insurance coverage didn't kick in until May 30. So for most of February, all of March, all of April, and most of May, I was uninsured. I'm scared to know what the penalty is going to be, but I didn't know what to do. I've heard there are exceptions or exemptions or exclusions or something, and I might not have to pay a shared responsibility payment. Is this true? If it's not true, how bad will the payment be?

Hoping For Relief