H&R Block
ADVANTAGE®

H&R BLOCK

**Prepared For:**
KEVIN W. NOE

01/26/2010

## Today's Savings

* By participating in a qualified retirement plan through your employer this year and making your contributions with pretax dollars, you reduced your taxes by: $1,525.00
* Because you could deduct your student loan interest, you reduced your taxes by: $129.00
* In simple terms, the Marginal Tax Rate is the tax rate that you pay on your last dollar of taxable income. It is the highest federal tax bracket that affects your tax calculation. The Effective Tax Rate is the percentage of your total income that you paid in taxes. For 2009, your Marginal Tax Rate is 25% and your Effective Tax Rate is 15%.

**Total Savings. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . $1,654.00**

## Filing, Refund and Balance Due Information

| Tax Return | efile | Refund / (Balance Due) | Payment Information | | Delivery |
|---|---|---|---|---|---|
| Federal | Yes | $1,966.00 | Refund | $1,966.00 | See the Filing Checklist for instructions. |

This H&R Block Advantage document provides information that could help you improve your tax and financial situation. Its contents should be considered in conjunction with information you receive from other sources that are familiar with your specific circumstances. Tax services offered through subsidiaries of HRB Tax Group, Inc.


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**2009 Tax Return Summary**

## Federal Year over Year Comparison

| INCOME | Year 2009 | Year 2008 | Change($) |
|---|---|---|---|
| Wages, salaries, tips | $62,587 | $0 | $62,587 |
| Total income | $62,587 | $0 | $62,587 |
| **ADJUSTMENTS** | | | |
| Student loan interest deduction | $517 | $0 | $517 |
| Total adjustments | $517 | $0 | $517 |
| **ADJUSTED GROSS INCOME** | | | |
| Total income less total adjustments | $62,070 | $0 | $62,070 |
| **TAXABLE INCOME** | | | |
| Standard deductions | $5,700 | $0 | $5,700 |
| Exemptions | $3,650 | $0 | $3,650 |
| Taxable income | $52,720 | $0 | $52,720 |
| **TAX COMPUTATION** | | | |
| Income tax | $9,369 | $0 | $9,369 |
| Tax before credits | $9,369 | $0 | $9,369 |
| **OTHER TAXES** | | | |
| Total tax | $9,369 | $0 | $9,369 |
| **PAYMENTS** | | | |
| Federal withholding | $10,935 | $0 | $10,935 |
| Making work pay and government retiree credits | $400 | $0 | $400 |
| Total payments | $11,335 | $0 | $11,335 |
| **REFUND** | | | |
| Overpayment | $1,966 | $0 | $1,966 |
| Refund due | $1,966 | $0 | $1,966 |
| **OTHER COMPUTATIONS** | | | |
| Alternative minimum taxable income | $62,070 | $0 | $62,070 |
| Marginal tax bracket | 25% | | |
| Effective tax bracket | 15% | | |
| Filing status | Single | | |


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THE TAX INSTITUTE AT H&R BLOCK®

# QUICK REFERENCE

# Impact of Key Tax Law Changes - Calendar Year 2009 (b)

**As of December 1, 2009**

| # | What is it? | Who is impacted? | When do they get it? | How many taxpayers will be impacted? (estimate, if can be estimated) | What does the taxpayer need to do? | Positive or Negative impact to the Taxpayer at tax time? (a) |
|---|---|---|---|---|---|---|
| 1 | **Additional Child Tax Credit** Earnings threshold for this refundable credit lowered from $8,500 to $3,000 | New tax credit for taxpayers with earned income between $3,000 and $8,500. | 2009 and 2010 | 3% of taxpayers | - Claim the credit on a filed tax return.<br>- Taxpayer could have previously been a not-required-to-file | Positive<br>- Up to $1,000 per eligible child<br>- Avg. $681 for impacted taxpayers |
| 2 | **Earned Income Tax Credit** 1) Families with 3 or more children will now receive additional credit for 3rd child (former law - only up to 2 kids)<br>2) Reduced the 'penalty' if MFJ, thus 'income ceiling' was raised by $5,000 | 1) Families with 3 or more children with incomes up to $48,000<br>2) Joint filers who previously didn't qualify for EITC may now qualify because the phase-out range was shifted | 2009 and 2010 | 3% of taxpayers | - Claim the credit on a filed tax return.<br>- Taxpayer could have previously been a not-required-to-file | Positive<br>- Up to $629 (depends on # of children and filing status)<br>- Avg. $458 for impacted taxpayers |
| 3 | **Making Work Pay Credit** NEW Refundable credit of up to $400 per qualified taxpayer ($800 MFJ). Qualified taxpayers were 'prepaid' the credit through decreased payroll withholdings since April 1. However, the change in withholdings may cause some people to be under withheld, thus, they may need to "pay-back" the dollars already received | Individuals with earned income and a valid SSN (MFJ only one needs valid SSN). Benefit starts to phase out at modified adjusted gross income (MAGI) = $75,000 ($150,000 MFJ). Full phaseout occurs at MAGI = $95,000 ($190,000 MFJ) | 2009 and 2010 | 81% of taxpayers are expected to claim the credit<br>Taxpayers In Danger Zone (underwithheld) include those who are:<br>(1) single or married with more than one income<br>(2) a dependent<br>(3) Retired | - Claim the credit on a filed tax return with new Schedule M | Positive and/or Negative<br>- If in Danger Zone, could be a negative impact (of $400 more, ($800 or more) total MFJ)<br>- Avg. ($98) for impacted danger zone clients |
| 4 | **Recovery Rebate Credit** Expired at end of CY2008. Commonly referred to as the 2008 Stimulus Payment where individuals had to file a tax return to receive this money. Some received a prepayment via a check, with a positive 'true-up' on the CY2008 return | Those taxpayers that received a positive 'true-up' on their CY2008 return. | N/A (expired after 2008) | | Nothing | Negative<br>- up to ($600 ($1,200 MFJ)) + ($300 per child)<br>- Avg. ($415) for impacted clients |
| 5 | **American Opportunity Tax Credit (expanded Hope Credit)** Increased higher education credit from $1,800 to $2,500 per year, per student; first 4 years of college eligible instead of first 2; and 40% is now refundable (vs. 0% PY) | Qualified taxpayers investing in education. Benefits start to phase out at AGI of $80,000 ($160,000 MFJ). Full phase out occurs at $90,000 ($180,000 MFJ); previous 2008 credit was fully phased out at AGI of $58,000 ($116,000 MFJ)<br>For 2009, students in Midwestern Disaster Area may opt for enhanced credit of $3,600 instead | 2009 and 2010 | 5% of taxpayers | - Invest $$ in higher education (taxpayer, dependents)<br>- Claim such on 2009 return | Positive<br>- Up to $700 or up to $1,000 for lowest income individuals whose Hope credit may have otherwise been $0<br>- Avg. $328 for impacted clients |

* Individuals may want to consider adjusting their income tax withholding during the year (and thereby increasing their paychecks), if indeed any of these provisions significantly reduces their end-of-year tax liability.



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# QUICK REFERENCE
# Impact of Key Tax Law Changes - Calendar Year 2009 (b)

**As of December 1, 2009**

| # | What is it? | Who is impacted? | When do they get it? | How many taxpayers will be impacted? (estimate, if can be estimated) | What does the taxpayer need to do? | Positive or Negative impact to the Taxpayer at tax time? (a) |
|---|---|---|---|---|---|---|
| 6 | **Homebuyer credit** A refundable credit of 10% of home purchase price up to $8,000. No repayment unless taxpayer moves out of or sells home within 3 years<br>For homes purchased after 11/06/09<br>- up to $6,500 credit for qualifying existing homeowners.<br>- no credit is allowed for homes costing more than $800,000.<br>- other new limitations and exceptions also apply | Qualified taxpayers investing in first time homes. Phaseout starts at $75,000 ($150,000 MFJ) and ends at $95,000 ($170,000 MFJ)<br>For home purchased after 11/06/09: -- the phaseout starts at $125,000 ($225,000 MFJ) and ends at $145,000 ($245,000 MFJ).<br>Individuals who have owned and lived in a principal residence for 5 consecutive years out of the last 8 years and who buy a subsequent principal residence after 11/06/09 and before 4/30/10 may claim a FTHC of 10% of the purchase price up to $6,500. | Homes purchased 1/1/09 - 11/06/09<br>Homes purchased after 11/06/09 and before 4/30/10 | 1.4% of taxpayers | - Invest $$ in first home, or after 11/6/09, invest in subsequent home<br>- Claim such on 2008, 2009, or 2010 return | Positive<br>- Up to $8,000, credit. Many will claim the credit for a 2009 or 2010 purchase on a prior year return<br>-Existing homeowners who buy a new home now qualify for a maximum $6,500 refundable credit |
| 7 | **Energy Credit** A credit for 30% of costs (max credit of $1,500 collectively for 2009 and 2010) for qualifying residential improvements for heating and cooling efficiency (e.g., windows, doors, HVAC). This credit was $500 in 2006 and 2007; $0 in 2008 | Taxpayers who invest in such qualifying improvements to their home | 2009 and 2010 | | - Invest $$ in energy efficient improvements (purchase and install)<br>- Claim such on 2009 or 2010 return | Positive<br>- Up to $1,500 |
| 8 | **New vehicle purchase** A tax deduction for the state and local sales tax on purchase of a new vehicle costing up to $49,500 | - Qualified taxpayers who buy new cars after 2/16/09 and before 2010.<br>- Benefit starts to phase out at MAGI<$125,000 Single ($250,000 MFJ)<br>- Taxpayer does not need to itemize to receive this deduction | 2009 | | - Invest $$ in new car<br>- Claim on 2009 return (don't have to itemize to get benefit!) | Positive<br>- Deduction of paid sales tax (approx. max paid sales tax is $3,400-assumes max price $49,500*7% sales tax) |
| 9 | **Unemployment compensation** First $2,400 of unemployment compensation not subject to income tax | Jobless taxpayers receiving unemployment compensation. | 2009 | | When filing, reduce reported unemployment compensation by $2,400. | Positive |
| 10 | **Refined definition of Uniform Definition of Child (UDC)** 1) Related to age (Qualifying Child must be younger than taxpayer) and<br>2) Tie-breaker rule (when parent is in the home, child is QC of other taxpayer only if that taxpayer has a higher AGI) | Unrelated adults who care for siblings as their children<br>Lower-earning adult children living with parents who can no longer claim their siblings | 2009 and ongoing | 2.7% of taxpayers | Nothing. Rule applies to all taxpayers | Negative |

**a** The estimated impact is solely for the one noted law; not a collective impact of all the tax law changes.

**b** These changes are the key year- over- year tax law changes. There are many more tax law changes and regulatory changes (e.g., the annual inflationary adjustments, other tax law changes that impact a smaller group of individuals, etc.). For more information, go to **www.thetaxinstitute.com**.



* Individuals may want to consider adjusting their income tax withholding during the year (and thereby increasing their paychecks), if indeed any of these provisions significantly reduces their end- of- year tax liability.

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Declaration Control Number (DCN)

| 0 | 0 | - | | | | | | | - | | | | | | — | 0 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|

**KEVIN W NOE**

**Tax Return Signature/Consent to Disclosure**
**On-Line Self Select PIN without Direct Debit**

## Perjury Statement

Under penalties for perjury, I declare that I have examined this return, including any accompanying statements and schedules and, to the best of my knowledge and belief, it is true, correct, and complete.

## Consent to Disclosure

I consent to allow my Intermediate Service Provider, transmitter, or Electronic Return Originator (ERO) to send my return to IRS and to receive the following information from IRS: a) an acknowledgement of receipt or reason for rejection of transmission; b) an indication of any refund offset; c) the reason for any delay in processing or refund; and, d) the date of any refund.

**I am signing this Tax Return and Electronic Funds Withdrawal Consent, if applicable, by entering my Self Select PIN below.**

| | | | |
|---|---|---|---|
| Taxpayer's PIN: | 06999 | Date: | 01/26/2010 |
| Taxpayer's Date of Birth: | 04/03/1981 | | |
| Taxpayer's Prior Year Adjusted Gross Income: | 36,797. | | |
| Taxpayer's Prior year PIN | | | |
| Spouse's PIN: | | | |
| Spouse's Date of Birth: | | | |
| Spouse's Prior Year Adjusted Gross Income: | | | |
| Spouse's Prior year PIN | | | |

DO NOT FILE

Rev 10/2008


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# 2009 Federal Tax Return Filing Instructions

**FOR THE YEAR ENDING**

**December 31, 2009**

| | |
|---|---|
| **Prepared for** | KEVIN W NOE |
| **Tax Summary** | Gross Income ........ $ 62,587<br>Adjusted Gross Income ........ $ 62,070<br>Total Deductions ........ $ 9,350<br>Total Taxable Income ........ $ 52,720<br>Total Tax ........ $ 9,369<br>Total Payments ........ $ 11,335<br>Refund Amount ........ $ 1,966<br>Amount You Owe ........ $ 0 |
| **Make check payable to** | United States Treasury |
| **Mailing Address** | Since you are filing your return electronically and you chose to use an electronic signature, you do not mail your return. |

**Instructions**

STEP 1 - Once your e-filed return has been accepted, you will receive an e-mail

STEP 2 - Keep a copy
  Print a copy of the return for your records.
  Please attach a copy of each W-2, W-2G, 1099G and 1099R to your return.

Form **1040A** Department of the Treasury - Internal Revenue Service
# U.S. Individual Income Tax Return (99) 2009

IRS Use Only - Do not write or staple in this space.

OMB No. 1545-0074

## Label

(See page 17.)

LABEL HERE

Use the IRS label. Otherwise, please print or type.

KEVIN W NOE
4082 TIMBER COVE LANE
WESTON, FL 33332

**Your social security number** 332-70-0960

**Spouse's social security number**

You **must** enter your SSN(s) above.

Checking a box below will not change your tax or refund.

**Presidential Election Campaign** ► Check here if you, or your spouse if filing jointly, want $3 to go to this fund (see page 17) ► ☐ **You** ☐ **Spouse**

COPY ONLY DO NOT FILE

## Filing status

Check only one box.

1 [X] Single
2 ☐ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above & full name below. ►
4 ☐ Head of household (with qualifying person). (See page 18.) If the qualifying person is a child but not your dependent, enter this child's name here. ►
5 ☐ Qualifying widow(er) with dependent child (see page 19)

## Exemptions

6a [X] **Yourself.** If someone can claim you as a dependent, **do not** check box 6a.

b ☐ **Spouse**

Boxes checked on 6a and 6b: **1**

c **Dependents:**

| (1) First name Last name | (2) Dependent's social security number | (3) Dependent's relationship to you | (4) ✓ if qual. child for child tax cr. (see pg 20) |
|---|---|---|---|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

If more than six dependents, see page 20.

No. of children on 6c who:
- lived with you
- did not live with you due to divorce or separation (see page 21)

Dependents on 6c not entered above

d Total number of exemptions claimed. Add numbers on lines above ► **1**

## Income

Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld.

If you did not get a W-2, see page 24.

Enclose, but do not attach, any payment. Also, please use Form 1040-v.

| | | | |
|---|---|---|---|
| 7 | Wages, salaries, tips, etc. Attach Form(s) W-2. | 7 | 62,587. |
| 8a | **Taxable** interest. Attach Schedule B if required. | 8a | |
| b | **Tax-exempt** interest. **Do not** include on line 8a. 8b | | |
| 9a | Ordinary dividends. Attach Schedule B if required. | 9a | |
| b | Qualified dividends (see page 25). 9b | | |
| 10 | Capital gain distributions (see page 25). | 10 | |
| 11a | IRA distributions. 11a — 11b Taxable amount (see page 25). | 11b | |
| 12a | Pensions and annuities. 12a — 12b Taxable amount (see page 26). | 12b | |
| 13 | Unemployment compensation in excess of $2,400 per recipient and Alaska Permanent Fund dividends (see page 28). | 13 | |
| 14a | Social security benefits. 14a — 14b Taxable amount (see page 28). | 14b | |
| 15 | Add lines 7 through 14b (far right column). This is your **total income.** ► | 15 | 62,587. |

## Adjusted gross income

| | | | | | |
|---|---|---|---|---|---|
| 16 | Educator expenses (see page 30). | 16 | | | |
| 17 | IRA deduction (see page 30). | 17 | | | |
| 18 | Student loan interest deduction (see page 32). | 18 | 517. | | |
| 19 | Tuition and fees deduction. Attach Form 8917. | 19 | | | |
| 20 | Add lines 16 through 19. These are your **total adjustments.** | | | 20 | 517. |
| 21 | Subtract line 20 from line 15. This is your **adjusted gross income.** ► | | | 21 | 62,070. |

KBA **For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 87.** Form **1040A** (2009)


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## Tax, credits, and payments

| | | | | | |
|---|---|---|---|---|---|
| 22 | Enter the amount from line 21 (adjusted gross income). | | | 22 | 62,070. |
| 23a | Check if: ☐ **You** were born before January 2, 1945, ☐ Blind; ☐ **Spouse** was born before January 2, 1945, ☐ Blind. **Total boxes checked** ▶ 23a ☐ | | | | |
| b | If you are married filing separately and your spouse itemizes deductions, see page 34 and check here ▶ 23b ☐ | | | | |
| 24a | Enter your **standard deduction** (see left margin). | | | 24a | 5,700. |
| b | If you are increasing your standard deduction by certain real estate taxes or new motor vehicle taxes, attach Schedule L and check here (see page 34) ▶ 24b ☐ | | | | |
| 25 | Subtract line 24a from line 22. If line 24a is more than line 22, enter - 0- . | | | 25 | 56,370. |
| 26 | **Exemptions.** If line 22 is $125,100 or less and you did not provide housing to a Midwestern displaced individual, multiply 3,650 by the number on line 6d. Otherwise, see page 34. | | | 26 | 3,650. |
| 27 | Subtract line 26 from line 25. If line 26 is more than line 25, enter - 0- . This is your **taxable income.** ▶ | | | 27 | 52,720. |
| 28 | **Tax,** including any alternative minimum tax (see page 35). | | | 28 | 9,369. |
| 29 | Credit for child and dependent care expenses. Attach form 2441. | 29 | | | |
| 30 | Credit for the elderly or the disabled. Attach Schedule R. | 30 | | | |
| 31 | Education credits. Attach Form 8863, line 29. | 31 | | | |
| 32 | Retirement savings contributions credit. Attach Form 8880. | 32 | | | |
| 33 | Child tax credit (see page 38). | 33 | | | |
| 34 | Add lines 29 through 33. These are your **total credits.** | | | 34 | |
| 35 | Subtract line 34 from line 28. If line 34 is more than line 28, enter - 0- . | | | 35 | 9,369. |
| 36 | Advance earned income credit payments from Form(s) W-2, box 9. | | | 36 | |
| 37 | Add lines 35 and 36. This is your **total tax.** ▶ | | | 37 | 9,369. |
| 38 | Federal income tax withheld from Forms W-2 and 1099. | 38 | 10,935. | | |
| 39 | 2009 estimated tax payments and amount applied from 2008 return. | 39 | | | |
| 40 | Making work pay and government retiree credits. Attach Schedule M. | 40 | 400. | | |
| 41a | **Earned income credit (EIC).** | 41a | | | |
| b | Nontaxable combat pay election. 41b | | | | |
| 42 | Additional child tax credit. Attach Form 8812. | 42 | | | |
| 43 | Refundable education credit from Form 8863, line 16. | 43 | | | |
| 44 | Add lines 38, 39, 40, 41a, 42, and 43. These are your **total payments.** ▶ | | | 44 | 11,335. |

**Standard Deduction for —**
- People who checked any box on line 23a, 23b, or 24b or who can be claimed as a dependent, see page 34.
- All others:

Single or Married filing separately, $5,700

Married filing jointly or Qualifying widow(er), $11,400

Head of household, $8,350

If you have a qualifying child, attach Schedule EIC.

## Refund

| | | | |
|---|---|---|---|
| 45 | If line 44 is more than line 37, subtract line 37 from line 44. This is the amount you **overpaid.** | 45 | 1,966. |
| 46a | Amount of line 45 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐ | 46a | 1,966. |
| ▶ b | Routing number 067006432 ▶ c Type: ☒ Checking ☐ Savings | | |
| ▶ d | Account number 1010170335283 | | |
| 47 | Amount of line 45 you want **applied to your 2010 estimated tax.** 47 | | |

Direct deposit? See page 64 and fill in 46b, 46c, and 46d or Form 8888.

## Amount you owe

| | | | |
|---|---|---|---|
| 48 | **Amount you owe.** Subtract line 44 from line 37. For details on how to pay, see page 66. ▶ | 48 | |
| 49 | Estimated tax penalty (see page 66). 49 | | |

## Third party designee

Do you want to allow another person to discuss this return with the IRS (see page 67)? ☐ **Yes.** Complete the following. ☒ **No**

Designee's name ▶ Phone no. ▶ Personal ID number (PIN) ▶

## Sign here

Joint return? See page 17. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

| Your signature | Date | Your occupation | Daytime phone number |
|---|---|---|---|
| | | AIR TRAFFIC CON | |
| Spouse's signature. If a joint return, **both** must sign. | Date | Spouse's occupation | |

## Paid preparer's use only

| Preparer's signature ▶ | Date | Check if self-employed ☐ | Preparer's SSN or PTIN |
|---|---|---|---|
| Firm's name (or yours if self-employed), address, and ZIP code ▶ | | | EIN |
| | | | Phone no. |

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**SCHEDULE M** (Form 1040A or 1040)
Department of the Treasury Internal Revenue Service (99)

# Making Work Pay and Government Retiree Credits

▶ Attach to Form 1040A, 1040, or 1040NR. ▶ See separate instructions.

OMB No. 1545-0074
2009
Attachment Sequence No. 166

Name(s) shown on return: KEVIN W NOE
Your social security number: 332-70-0960

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| | | | | | |
|---|---|---|---|---|---|
| 1a | **Important:** See the instructions if you can be claimed as someone else's dependent or are filing Form 1040NR. Check the "No" box below and see the instructions if **(a)** you have a net loss from a business, **(b)** you received a taxable scholarship or fellowship grant not reported on a Form W- 2, **(c)** your wages include pay for work performed while an inmate in a penal institution, **(d)** you received a pension or annuity from a nonqualified deferred compensation plan or a nongovermental section 457 plan, or **(e)** you are filing Form 2555 or 2555- EZ.<br><br>Do you (and your spouse if filing jointly) have 2009 wages of more than $6,451 ($12,903 if married filing jointly)?<br>[X] **Yes.** Skip lines 1a through 3. Enter $400 ($800 if married filing jointly) on line 4 and go to line 5.<br>[ ] **No.** Enter your earned income (see instructions) | 1a | | | |
| b | Nontaxable combat pay included on line 1a (see instructions) . . . 1b | | | | |
| 2 | Multiply line 1a by 6.2% (.062) | 2 | | | |
| 3 | Enter $400 ($800 if married filing jointly) | 3 | | | |
| 4 | Enter the **smaller** of line 2 or line 3 (unless you checked "Yes" on line 1a) | | | 4 | 400 |
| 5 | Enter the amount from Form 1040, line 38*, or Form 1040A, line 22 | 5 | 62,070 | | |
| 6 | Enter $75,000 ($150,000 if married filing jointly) | 6 | 75,000 | | |
| 7 | Is the amount on line 5 more than the amount on line 6?<br>[X] **No.** Skip line 8. Enter the amount from line 4 on line 9 below.<br>[ ] **Yes.** Subtract line 6 from line 5 | 7 | | | |
| 8 | Multiply line 7 by 2% (.02) | | | 8 | |
| 9 | Subtract line 8 from line 4. If zero or less, enter - 0- | | | 9 | 400 |
| 10 | Did you (or your spouse, if filing jointly) receive an economic recovery payment in 2009? You may have received this payment if you received social security benefits, supplemental security income, railroad retirement benefits, or veterans disability compensation or pension benefits (see instructions).<br>[X] **No.** Enter -0- on line 10 and go to line 11.<br>[ ] **Yes.** Enter the total of the payments received by you (and your spouse, if filing jointly). Do not enter more than $250 ($500 if married filing jointly) | | | 10 | 0 |
| 11 | Did you (or your spouse, if filing jointly) receive a pension or annuity in 2009 for services performed as an employee of the U.S. Government or any U.S. state or local government from work **not** covered by social security? Do not include any pension or annuity reported on Form W- 2.<br>[X] **No.** Enter -0- on line 11 and go to line 12.<br>[ ] **Yes.** • If you checked "No" on line 10, enter $250 ($500 if married filing jointly and the answer on line 11 is "Yes" for both spouses)<br>• If you checked "Yes" on line 10, enter - 0- (exception: enter $250 if filing jointly and the spouse who received the pension or annuity did not receive an economic recovery payment described on line 10) | | | 11 | 0 |
| 12 | Add lines 10 and 11 | | | 12 | |
| 13 | Subtract line 12 from line 9. If zero or less, enter - 0- | | | 13 | 400 |
| 14 | **Making work pay and government retiree credits.** Add lines 11 and 13. Enter the result here and on Form 1040, line 63; Form 1040A, line 40; or Form 1040NR, line 60 | | | 14 | 400 |

*If you are filing Form 2555, 2555- EZ, or 4563 or you are excluding income from Puerto Rico, see instructions.


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Form 1040/1040A/1040NR **Student Loan Interest Deduction Worksheet** 2009

Name KEVIN W NOE SSN 332-70-0960

Total interest paid from Form 1098-E . . . 625

Total interest paid in 2009 on qualified student loans . . . 625

1. Enter the total interest you paid in 2009 on qualified student loans. **Do not enter more than $2,500** . . . 1. 625

2. Enter your total income from Form 1040, line 22; 1040A, line 15 . . . 2. 62,587

3. Enter the total of amounts from 1040, lines 23 - 32; 1040A, lines 16- 17 3.

4. Enter any amount you entered on the dotted line next to line 36, 1040 4.

5. Add the amounts on lines 3 and 4 . . . 5.

6. Subtract the amount on line 5 from the amount on line 2 . . . 6. 62,587

7. Enter any foreign earned income exclusion and/or housing exclusion (Form 2555, line 45, or Form 2555- EZ, line 18) . . . 7.

8. Enter any housing deduction (Form 2555, line 50) . . . 8.

9. Enter the amount of income from Puerto Rico that you are excluding . . . 9.

10. Enter the amount of income from American Samoa that you are excluding (Form 4563, line 15) . . . 10.

11. Add the amounts on lines 6 through 10. This is your modified adjusted gross income . . . 11. 62,587

12. Enter the amount shown below for your filing status . . . 12. 60,000

- Single, head of household, or qualifying widow(er) - $60,000
- Married filing jointly - $120,000

13. Is the amount on line 11 more than the amount on line 12?

☐ **No.** Skip line 14, enter - 0- on line 15, and go to line 16.

☒ **Yes.** Subtract line 12 from line 11 . . . 13. 2,587

14. Divide line 13 by $15,000 ($30,000 if married filing jointly). Enter the result as a decimal (rounded to at least three places). If the result is 1.000 or more, enter 1.000 . . . 14. 0.1725

15. Multiply line 1 by line 14 . . . 15. 108

16. **Student loan interest deduction.** Subtract line 15 from line 1. Enter the result here and on Form 1040, line 33; 1040A, line 18. **Do not** include this amount in figuring any other deduction on your return (such as on Schedule A, C, E, etc.) . . . 16. 517


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## Standard Deduction Worksheet – 1040, Line 40a; 1040A, Line 24a

Do not complete this worksheet if you checked the box on line 39b; your standard deduction is zero. Also, do not complete this worksheet if you must use Schedule L to figure your standard deduction; see Exception on page 35.

**1.** Enter the amount shown below for your filing status.
- Single or married filing separately - $5,700
- Married filing jointly or Qualifying widow(er) - $11,400
- Head of household - $8,350

. . . . . . . . . . **1.** 5,700

**2.** Can you (or your spouse if filing jointly) be claimed as a dependent?

[X] **No.** Skip line 3; enter the amount from line 1 on line 4. and go to line 5.

[ ] **Yes.** Go to line 3.

**3.** Is your **earned income*** more than $650?

[ ] **Yes.** Add $300 to your earned income. Enter the total

[ ] **No.** Enter $950

. . . . . . . . . . **3.** ______

**4.** Enter the **smaller** of line 1 or line 3 . . . . . . **4.** 5,700

**5.** If born before January 2, 1945, or blind, multiply the number on Form 1040, line 39a, Form 1040A, line 23a, by $1,100 ($1,400 if single or head of household). Otherwise, enter -0- . . . . . . **5.** ______

**6.** Add lines 4, and 5. Enter the total here and on Form 1040, line 40a; Form 1040A, line 24a . . . . . . **6.** 5,700

***Earned income** includes wages, salaries, tips, professional fees, and other compensation received for personal services you performed. It also includes any amount received as a scholarship that you must include in your income. Generally, your earned income is the total of the amount(s) you reported on Form 1040, lines 7, 12, and 18, minus the amount, if any, on line 27.

## 1040 - Worksheet F - Recapture of COBRA Premium Assistance for Higher Income Taxpayers

**Keep for Your Records**

**Instructions:**

Use the following worksheet to figure the taxable portion of your COBRA premium if your modified AGI (line 3 below) is more than $125,000 ($250,000 if married filing jointly) but less than $145,000 ($290,000 if married filing jointly).

**1.** Enter your AGI (Form 1040, line 38 or Form 1040NR, line 35) . . . . . **1.** ______

**2.** Enter the total of any amounts from Form 2555, lines 45 and 50; Form 2555-EZ, line 18; and Form 4563, line 15, and any exclusion of income from American Somoa and Puerto Rico . . **2.** ______

**3.** Modified AGI. Add lines 1 and 2 . . . **3.** ______

**4.** Enter $125,000 ($250,000 if married filing jointly) . . . . . . . . **4.** ______

**5.** Subtract line 4 from line 3 . . . . . **5.** ______

**6.** Enter $20,000 ($40,000 if married filing jointly) . . . . . . . . . . **6.** ______

**7.** Divide line 5 by line 6. Enter the result as a decimal (rounded to at least 3 places) . . . . . . . . . . **7.** ______

**8.** Enter the amount of the COBRA premium assistance* you received in 2009 . . . . . . . . . . **8.** ______

**9.** Multiply line 8 by line 7. Enter result here and include it on Form 1040, line 60 or Form 1040NR, line 57. On the dotted line next to that line, enter the amount shown on line 9 and identify it as "COBRA" . . . . . . . . **9.** ______

***Contact your former employer or health insurance plan to obtain the total premium assistance, if unknown.**


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