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Prepared For:
KRISTIN M. LAUTH

02/04/2009

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: $413.00
* Because you could deduct your student loan interest, you reduced your taxes by: $202.00
* 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 2008, your Marginal Tax Rate is 15% and your Effective Tax Rate is 10%.

Total Savings. $615.00

Filing, Refund and Balance Due Information

Tax Return	efile	Refund / (Balance Due)	Payment Information		Delivery
Federal	Yes	$1,436.00	Refund	$1,436.00	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 H&R Block Services, Inc.

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2008 Tax Return Summary

Federal Year over Year Comparison

INCOME	Year 2008	Year 2007	Change($)
Wages, salaries, tips	$36,591	$0	$36,591
Total income	$36,591	$0	$36,591
ADJUSTMENTS			
Student loan interest deduction	$1,350	$0	$1,350
Total adjustments	$1,350	$0	$1,350
ADJUSTED GROSS INCOME			
Total income less total adjustments	$35,241	$0	$35,241
TAXABLE INCOME			
Standard deductions	$5,450	$0	$5,450
Exemptions	$3,500	$0	$3,500
Taxable income	$26,291	$0	$26,291
TAX COMPUTATION			
Income tax	$3,540	$0	$3,540
Tax before credits	$3,540	$0	$3,540
OTHER TAXES			
Total tax	$3,540	$0	$3,540
PAYMENTS			
Federal withholding	$4,976	$0	$4,976
Total payments	$4,976	$0	$4,976
REFUND			
Overpayment	$1,436	$0	$1,436
Refund due	$1,436	$0	$1,436
OTHER COMPUTATIONS			
Alternative minimum taxable income	$35,241	$0	$35,241
Marginal tax bracket	15%		
Effective tax bracket	10%		
Filing status	Single		

Declaration Control Number (DCN)

0 0 - - — 9

KRISTIN M LAUTH

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:	52010	Date:	02/04/2009
Taxpayer's Date of Birth:	06/30/1984		
Taxpayer's Prior Year Adjusted Gross Income:	32,534.		
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

2008 Federal Tax Return Filing Instructions

FOR THE YEAR ENDING

December 31, 2008

Prepared for	KRISTIN M LAUTH
Tax Summary	Gross Income .... $ 36,591 Adjusted Gross Income .... $ 35,241 Total Deductions .... $ 8,950 Total Taxable Income .... $ 26,291 Total Tax .... $ 3,540 Total Payments .... $ 4,976 Refund Amount .... $ 1,436 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) 2008

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

OMB No. 1545-0074

Label (See page 17.)

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

LABEL HERE

KRISTIN M LAUTH
4516 NW 114TH AVE APT. 2012
MIAMI, FL 33178

Your social security number 247-61-2237

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:**

If more than six dependents, see page 20.

(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)

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 23.

Enclose, but do not attach, any payment.

7	Wages, salaries, tips, etc. Attach Form(s) W-2.	7	36,591.
8a	**Taxable** interest. Attach Schedule 1 if required.	8a	
b	**Tax-exempt** interest. **Do not** include on line 8a.	8b	
9a	Ordinary dividends. Attach Schedule 1 if required.	9a	
b	Qualified dividends (see page 24).	9b	
10	Capital gain distributions (see page 24).	10	
11a	IRA distributions. 11a — **11b** Taxable amount (see page 24).	11b	
12a	Pensions and annuities. 12a — **12b** Taxable amount (see page 25).	12b	
13	Unemployment compensation and Alaska Permanent Fund dividends.	13	
14a	Social security benefits. 14a — **14b** Taxable amount (see page 27).	14b	
15	Add lines 7 through 14b (far right column). This is your **total income.** ▶	15	36,591.

Adjusted gross income

16	Educator expenses (see page 29).	16			
17	IRA deduction (see page 29).	17			
18	Student loan interest deduction (see page 31).	18	1,350.		
19	Tuition and fees deduction. Attach Form 8917.	19			
20	Add lines 16 through 19. These are your **total adjustments.**			20	1,350.
21	Subtract line 20 from line 15. This is your **adjusted gross income.** ▶			21	35,241.

KBA For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see page 78. Form **1040A** (2008)

Tax, credits, and payments

22	Enter the amount from line 21 (adjusted gross income).	22	35,241.
23a	Check if: ☐ **You** were born before January 2, 1944, ☐ Blind; ☐ **Spouse** was born before January 2, 1944, ☐ Blind. **Total boxes checked** ▶ 23a		
b	If you are married filing separately and your spouse itemizes deductions, see page 32 and check here ▶ 23b ☐		
c	Check if standard deduction includes real estate taxes (see page 32) ▶ 23c ☐		
24	Enter your **standard deduction** (see left margin).	24	5,450.
25	Subtract line 24 from line 22. If line 24 is more than line 22, enter - 0- .	25	29,791.
26	If line 22 is over $119,975, or you provided housing to a Midwestern displaced individual, see page 32. Otherwise, multiply 3,500 by the total number of exemptions claimed on line 6d.	26	3,500.
27	Subtract line 26 from line 25. If line 26 is more than line 25, enter - 0- . This is your **taxable income.** ▶	27	26,291.
28	**Tax,** including any alternative minimum tax (see page 33).	28	3,540.
29	Credit for child and dependent care expenses. Attach Schedule 2.	29	
30	Credit for the elderly or the disabled. Attach Schedule 3.	30	
31	Education credits. Attach Form 8863.	31	
32	Retirement savings contributions credit. Attach Form 8880.	32	
33	Child tax credit (see page 37). Attach Form 8901 if required.	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	3,540.
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	3,540.
38	Federal income tax withheld from Forms W-2 and 1099.	38	4,976.
39	2008 estimated tax payments and amount applied from 2007 return.	39	
40a	**Earned income credit (EIC).**	40a	
b	Nontaxable combat pay election.	40b	
41	Additional child tax credit. Attach Form 8812.	41	
42	Recovery rebate credit (see worksheet on pages 53 and 54).	42	
43	Add lines 38, 39, 40a, 41, and 42. These are your **total payments.** ▶	43	4,976.

Standard Deduction for —
- People who checked any box on line 23a, 23b, or 23c **or** who can be claimed as a dependent, see page 32.
- All others:

Single or Married filing separately, $5,450

Married filing jointly or Qualifying widow(er), $10,900

Head of household, $8,000

If you have a qualifying child, attach Schedule EIC.

Refund

44	If line 43 is more than line 37, subtract line 37 from line 43. This is the amount you **overpaid.**	44	1,436.
45a	Amount of line 44 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐	45a	1,436.
▶ b	Routing number 063107513 ▶ c Type: ☒ Checking ☐ Savings		
▶ d	Account number 1010085536096		
46	Amount of line 44 you want **applied to your 2009 estimated tax.**	46	

Direct deposit? See page 55 and fill in 45b, 45c, and 45d or Form 8888.

Amount you owe

47	**Amount you owe.** Subtract line 43 from line 37. For details on how to pay, see page 56. ▶	47	
48	Estimated tax penalty (see page 57).	48	

Third party designee

Do you want to allow another person to discuss this return with the IRS (see page 57)? ☐ **Yes.** Complete the following. ☒ **No**

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

Sign here

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.

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

Your signature	Date	Your occupation	Daytime phone number
For Info Only-Do not file		FAA	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	
For Info Only-Do not file			

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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Form **1040A** (2008)

KRISTIN M LAUTH **247-61-2237**

Recovery Rebate Credit Worksheet - Line 42

Keep for Your Records

Before you begin: CAUTION See the instructions for line 42 above to find out if you can take this credit

1. Can you, or yours spouse if filing a joint return, be claimed as a dependent on another person's return?
   [X] **No.** Go to line 2. [ ] **Yes.** You cannot take the credit. **Stop** here.
2. Does your tax return include a valid social security number for you, and i f filing a joint return, your spouse?
   [X] **Yes.** Skip lines 3 and 4 and go to line 5. [ ] **No.** Go to line 3.
3. Are you filing a joint return for 2008?
   [ ] **Yes.** Go to line 4. [ ] **No.** You cannot take the credit. **Stop** here.
4. Were either you or your spouse a member of the U.S. Armed Forces at any time during 2008?
   [ ] **Yes.** Go to line 5. [ ] **No.** You cannot take the credit. **Stop** here.
5. Enter the amount from Form 1040A, line 35 . . . 5. **3,540**
6. Enter the amount from Form 1040A, line 33 . . . 6.
7. Add lines 5 and 6 . . . 7. **3,540**
8. Enter $600 ($1,200 if married filing jointly) . . . 8. **600**
9. Enter the smaller of line 7 or line 8 . . . 9. **600**
10. Is the amount on line 9 at least $300 ($600 if married filing jointly)?
    [X] **Yes.** If you have at least one qualifying child for whom you entered a valid social security number* on Form 1040A, line 6c, column (2), and checked the box in column (4), or have at least one qualifying child with a valid social security number* for whom you completed Form 8901, go to line 11. Otherwise, skip lines 11 through 19 and enter the amount from line 9 on line 20.
    [ ] **No.** If line 7 is more than zero, go to line 11. Otherwise, skip line 11 and go to line 12.
11. Is the amount from Form 1040A, line 15, more than the amount shown below for your filing status?
    - Single or married filing separately - $8,950
    - Married filing jointly - $17,900
    - Head of household - $11,500
    - Qualifying widow(er) - $14,400

    [ ] **No.** Go to line 12 [ ] **Yes.** Skip lines 12 through 16 and go to line 17.
12. Enter the amount from Form 1040A, line 14a 12.
13. Enter the amount of any nontaxable veterans' disability or death benefits you received in 2008. . . . 13.
14. **Earned income.** Complete Step 5, item 1, on page 42 to figure the amount to enter. (If you (or your spouse, if filing jointly) had nontaxable combat pay and did not enter an amount on line 40b, add your (and your spouse's) nontaxable combat pay to the amount on this line) . . . 14.
15. **Qualifying income.** Add lines 12, 13, and 14. . . . 15.
16. Is line 15 at least $3,000?
    [ ] **No.** Skip lines 17 through 19 and enter the amount from line 9 on line 20. [ ] **Yes.** Go to line 17.
17. Enter $300 ($600 if married filing jointly) . . . 17.
18. Enter the larger of line 9 or line 17 . . . 18.
19. Multiply $300 by the number of qualifying children for whom you entered a valid social security number* on:
    - Form 1040A, line 6(c), column (2), and checked the box in column (4), or
    - Form 8901, column (b). . . . 19.
20. Add lines 18 and 19 . . . 20. **600**
21. Enter the amount from Form 1040A, line 22 . . . 21. **35,241**
22. Enter $75,000 ($150,000 if married filing jointly) . . . 22. **75,000**
23. Is the amount on line 21 more than the amount on line 22?
    [X] **No.** Skip line 24. Enter the amount from line 20 on line 25 below. [ ] **Yes.** Subtract line 22 from line 21 . . . . 23.
24. Multiply line 23 by 5% (.05) . . . 24.
25. Subtract line 24 from line 20. If zero or less, enter - 0- . . . 25. **600**
26. Enter the amount, if any, of the economic stimulus payment you received (before offset) as shown on Notice 1378 or www.irs.gov. If you received more than one payment, enter the total of all payments you received as shown on all Notices 1378 or on www.irs.gov. If filing a joint return, included your spouse's payment as shown on your spouse's Notice 1378 or on www.irs.gov. If you filed a joint return for 2007 and received an economic stimulus payment, you and your spouse are each treated as having received half of the payment . . . 26. **600**
27. **Recovery rebate credit.** Subtract line 26 from line 25. If zero or less, enter - 0- . Enter the result here and, if more than zero, on Form 1040A, line 42. If you entered an amount on line 13 above, enter "VA" in the space to the right of Form 1040A, line 42. If you (or your spouse, if filing jointly) had nontaxable combat pay, did not file Form 8812, and did not enter an amount on line 40b, enter "NCP" in the space to the right of Form 1040A, line 42. If line 26 is more than line 25, you do not have to pay back the difference . . . 27. **0**

*A valid SSN is not required for a qualifying child if you file a joint return AND either you or your spouse was a member of the U.S. Armed Forces at any time during 2008.

Form 1040/1040A/1040NR **Student Loan Interest Deduction Worksheet** **2008**

Name KRISTIN M LAUTH SSN 247-61-2237

Total interest paid from Form 1098-E	1,350
Total interest paid in 2008 on qualified student loans	1,350

1. Enter the total interest you paid in 2008 on qualified student loans. **Do not enter more than $2,500**		**1.**	1,350
2. Enter your total income from Form 1040, line 22; 1040A, line 15	**2.** 36,591		
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.** 36,591		
7. Enter any foreign earned income exclusion and/or housing exclusion (Form 2555, line 43, or Form 2555- EZ, line 18)	**7.**		
8. Enter any housing deduction (Form 2555, line 48)	**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.**	36,591
12. Enter the amount shown below for your filing status		**12.**	55,000

- Single, head of household, or qualifying widow(er) - $55,000
- Married filing jointly - $115,000

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

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

[ ] **Yes.** Subtract line 12 from line 11 . . . **13.** ______

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.** ______

15. Multiply line 1 by line 14 . . . **15.** 0

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.** 1,350