



# TAP Mini Manual

LADDER UP

**2023 Tax Season**  
**(Tax Year 2022)**



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# LADDER UP OVERVIEW

## Mission

Ladder Up is committed to helping hardworking families and individuals access the financial resources and tools they need to move up the economic ladder. Whether it is helping clients to obtain the tax refunds they deserve, secure the financial aid that makes higher education affordable, or gain the knowledge to make sound financial decisions, Ladder Up provides free financial services to help Chicago-area families and individuals improve their quality of life.

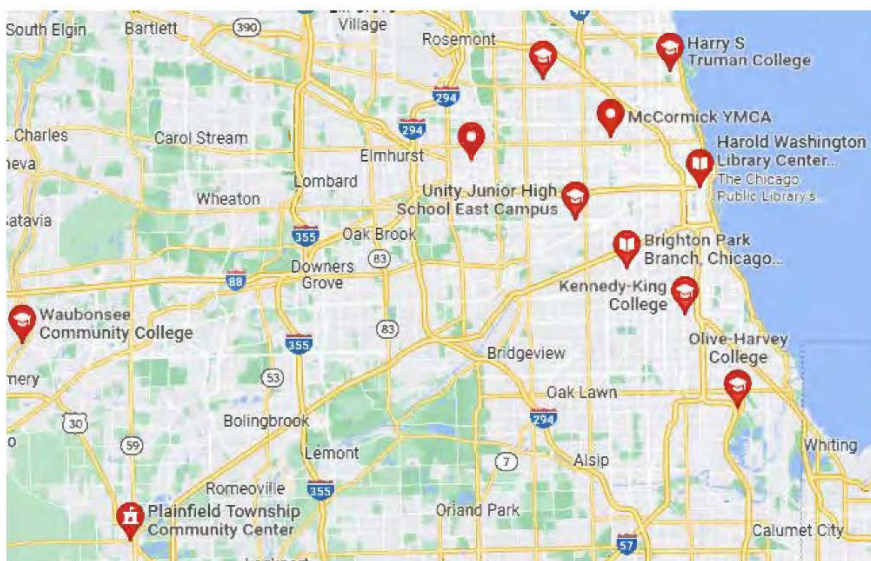
Ladder Up's volunteer corps is one of the largest volunteer workforces in the Midwest. Partnering companies represent various sectors, including accounting, banking, consulting, law, and financial services. By utilizing the donated service of its volunteers, along with donated office space, legal counsel, and service locations, **Ladder Up can return \$56 in benefits to clients for every \$1 invested in the organization.**



## LADDER UP PROGRAMS:

### TAX ASSISTANCE PROGRAM (TAP)

Ladder Up offers free tax preparation and electronic filing to help low- to moderate-income taxpayers secure valuable tax refunds. By engaging over 400 volunteers each year, Ladder Up provides free tax help to clients at over 10 service locations, mostly in the Chicagoland area.



## FINANCIAL CAPABILITY

The Financial Capability program focuses on two programs:

### College Success Track Program

Ladder Up helps low-income, minority, and first-generation students to secure financial aid for postsecondary education by helping them complete the Free Application for Federal Student Aid (FAFSA) and the Alternative Application. Ladder Up also leads informational workshops to educate students and parents on the financial aid process and provides follow-up workshops after students have submitted their applications.

### Adult Financial Literacy Track Program

Ladder Up helps host workshops about budgeting, banking and savings, credit building, onboarding for employees, understanding your taxes and consultations to build financial goals.

*If a client is interested in financial aid services or financial coaching, please ask them to call and leave a message at (312) 409-1555 or e-mail [info@goladderup.org](mailto:info@goladderup.org).*

## TAX CLINIC

The Tax Clinic provides legal counsel and representation to clients in tax disputes with the IRS and Illinois Department of Revenue (IDOR). The clinic assists clients with the following types of matters:

- Audits
- Collections and collection alternatives (including Offer in Compromise debt settlement)
- Tax-related Identity Theft
- Family Status Issues
- Earned Income Credit and Child Tax Credit disputes
- Unreported and Underreported Income
- Misclassified Worker Disputes
- Injured and Innocent Spouse Relief
- Other issues arising from disputes with IRS or IDOR

Any Illinois taxpayer who meets our tax-preparation income guidelines is eligible for free services from the Tax Clinic.

***If a client needs to contact the Tax Clinic, please ask them to call (312) 630-0242 or e-mail Susana Ramirez at [sramirez@goladderup.org](mailto:sramirez@goladderup.org).***

# SITE PROCESS

Each tax site has unique qualities, but general operations are the same. Here are some of the standard activities and procedures which all volunteers should follow.

Site Support	Clients are welcomed, the volunteer assures the client has documents and identification before giving the paperwork to complete.
Case Reviewer	Meets with clients to conduct intake interviews to ensure eligibility for service, and helps clients organize documents and complete intake forms.
Tax Preparer	Works one-one-one with clients to complete Federal and Illinois returns using professional tax software, TaxSlayer.
Quality Reviewer	Checks prepared returns for errors, review returns with clients, and prepares clients for e-file or paper filing.

## CLIENT INTAKE

Review the Intake Sheet (IRS Form 13614-C) carefully to ensure the client's answers to the questions are clear. If anything is unclear, consult with your Site Manager/Leader.

Social Security Cards & Photo ID	A client must bring <b>original</b> Social Security cards (or ITIN letters) for all individuals on the tax return.  A client must bring photo ID for themselves and spouse (if applicable).  If Married Filing Jointly, <b>BOTH</b> spouses must be present.
Income Guidelines	Households earning up to \$60,000 annually. Individuals earning up to \$32,000 annually.
Income Documents	A client needs to bring <b>all</b> W-2s and 1099s for jobs they and/or their spouse worked during the tax year, as well as documentation for Social Security payments, unemployment, interest income, and any pensions or retirement income.
Supporting Information	Expenses related to self-employment, also mortgage interest statements, property tax bills, student loan interest, tuition, college expenses, etc.
Child Care Expenses	An EIN (Employer Identification Number) or SSN (Social Security Number) for the childcare provider is necessary to claim the Child and Dependent Care Expenses Credit.
E-Filing Tax Returns	The client and spouse (if applicable) must sign IRS Form 8879 (IRS e-file Signature Authorization) and IL-8453 (Illinois e-file Signature Authorization) to file their tax return electronically.

# WHAT’S NEW

## Due Date of Tax Return

The due date for tax year 2022 returns is Tuesday, April 18<sup>th</sup>, 2023.

## Standard Deduction Increases

The standard deduction for taxpayers who do not itemize deductions on Schedule A has increased. The standard deduction amounts for 2022 are:

- \$12,950 – Single or Married Filing Separately (increase of \$400)
- \$19,400 – Head of Household (increase of \$600)
- \$25,900 – Married Filing Jointly or Qualifying Widow(er) (increase of \$800)

**Note:** Taxpayers who are at least 65 years old or blind can claim an additional 2022 standard deduction of \$1,400 (\$1,750 if using the single or head-of-household filing status).

## Earned Income Credit (EIC)

- For 2022, the maximum credit is:
- \$560 with no qualifying children
- \$3,733 with one qualifying child
- \$6,164 with two qualifying children
- \$6,935 with three or more qualifying children

To be eligible for a full or partial credit, the taxpayer must have earned income and adjusted gross income of at least \$1 but less than:

	Qualifying Children Claimed			
If filing:	Zero	One	Two	Three or more
Single, HOH, or QW	\$16,480	\$43,492	\$49,399	\$53,057
Married Filing Jointly	\$22,610	\$49,622	\$55,529	\$59,187

The taxpayer also may not have investment income greater than \$10,300 for the year.

## Child Tax Credit

The CTC credit has returned to prior tax year 2021. Taxpayers with dependents under the age of 17 may qualify for a credit up to **\$2,000 per qualifying dependent** and up to **\$1,500** of that credit may be **refundable**.

## ITINs Set to Expire

Any ITIN that has not been used on a federal tax return for at least **three** consecutive tax years will expire. ITINs have middle digits of 70-88 and 90-99 (9XX-XX-XXXX).

Ladder Up can assist with renewal and new applications, advise clients to contact us at ITIN@goladderup.org or call (312) 409-1555 ext.5.

## State of Illinois Updates

- Illinois residents are now required to provide their county of residence.
- Single, and Head of Household filing status are now displayed separately on the return.
- Estimated tax payment threshold increased from \$500 to \$1,000.
- The tax year 2022 exemption amount for Illinois is **\$2,425**.

## Social Security Updates

Social Security Benefits May Be Taxable...		
You must pay taxes on up to 85% of your Social Security if...		
If filing	Single, Head of Household, or Qualifying Widower	Married Filing Jointly
Taxable Income	Income exceeds \$25,000	Income exceeds \$32,000
*If Married Filing Separate, you probably will pay taxes on your benefits*		

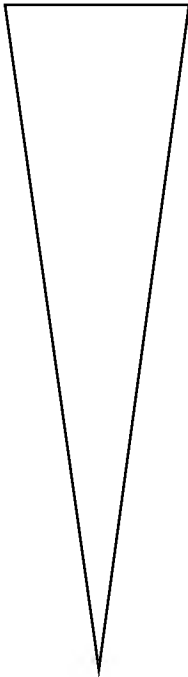
## WHO SHOULD FILE A FEDERAL RETURN?

Taxpayers may not know which filing status to use. To determine whether a person must file a return, narrowing the choices down to the most likely filing status is adequate in most cases. If the taxpayer does not know their filing status, use the filing status tree on Pub 4012.

## FILING STATUS

Taxpayers must use one of five filing statuses. Filing status impacts the calculation of income tax, affects the amount of the standard deduction, and determines allowance or limitation of certain credits and deductions. More than one filing status can apply to a taxpayer; use the one that will result in the highest standard deduction.

### Highest Deduction



#### **Married Filing Jointly: \$25,900**

Married living together with or apart from his/her spouse, or if his/her spouse died during the tax year.

#### **Qualifying Surviving Spouse with a Qualifying Child: \$25,900**

Widowed because his/her spouse died during 2020 or 2021, and with a qualifying child.

#### **Head of Household: \$19,400**

Unmarried (or considered unmarried\*) and pays more than half the cost of maintaining a home with at least one qualifying person.

#### **Single: \$12,950**

Unmarried, divorced, widowed, or legally separated according to his/her state of law.

#### **Married Filing Separately: \$12,950**

Married and living with, or apart from, his/her spouse.

### Lowest Deduction

\*Spouse did not live-in home for last 6 months of the year, qualifying person must be your child who lived in your home >½ year and for whom you can claim an exemption.

Additional information and charts on Filing Status and Dependents are included in the IRS Publication 4012.

# DETERMINATION OF FILING STATUS

## INTERVIEW TIPS

Use these interview tips and additional tables in Pub4012, *page B-10 to B-12*, to determine Qualifying Person for Head of Household.

## DEPENDENTS

Each dependent must be entered into “Dependents/ Qualifying Person”. Claiming dependents is very important for several tax benefits. Dependents are classified as either a qualifying child or a qualifying relative. Spouses are not dependents.

Dependents cannot claim any exemptions for their own dependents.

## DETERMINING DEPENDENCY

There are several tests for determining dependency:

### 1. Dependent Taxpayer Test

To claim a dependent, the taxpayer and/or spouse cannot be claimed on someone else's return.

### 2. Joint Return Test

You cannot claim a married person who files a joint return as a dependent unless that joint return is only to claim a refund of income tax withheld or estimated tax paid.

### 3. Citizen or Resident Test

The dependent must be one of the following:

- U.S. citizen
- U.S. resident alien (for tax purposes)
- U.S. national
- Resident of Canada/Mexico (foreign exchange students do not meet this test)

*Exception: For a taxpayer who is a U.S. citizen or U.S. national and has legally adopted a child who is not a U.S. citizen, U.S. resident alien, or U.S. national, this test is met if the child lived with the taxpayer as a member of his household all year. This exception also applies if the child was lawfully placed with the taxpayer for legal adoption.*

A dependent is determined to be one of the following based on Relationship, Age, Residency, Support, and other specific tests:

- A qualifying child
- A qualifying relative

Additional tables are printed in the IRS *Publication 4012*.

Summary of Dependency Requirements					
Tax Benefit	Age	Relationship	Residency <sup>1</sup>	Support	Other
Dependent - Qualifying Child	<19 (or <24 if a full-time student) and must be younger than the taxpayer; <b>or any age if disabled</b>	Child, stepchild, adopted or foster child, sibling, stepsibling, or descendant of any of these.	Lived 1/2+ year with the taxpayer <sup>3</sup>	Child did not provide over 1/2 of their own support for the year.	Child cannot be claimed by another taxpayer as a dependent
Dependent - Qualifying Relative (QR)	Any age	If unrelated, then must have lived with the taxpayer for the entire year.		Taxpayer provided >1/2 the person's total support for the year	Qualifying Relative's gross income cannot exceed \$4,400 <sup>2</sup>
Child Tax Credit	At the end of the tax year, the child must be <17 and also younger than the taxpayer. There is no exception for students or the disabled.	Child, stepchild, adopted or foster child, sibling, stepsibling, or descendant of any of these.	Lived 1/2+ year with the taxpayer <sup>3</sup>	Child did not provide over 1/2 of their own support for the year.	Child cannot be claimed by another taxpayer as a dependent; Taxpayers with ITINs can claim this credit, but child must be a U.S. citizen, U.S. national or resident alien of the U.S. with a <b>valid SSN</b>
Credit for Other Dependents	All dependents that do not qualify for the Child Tax Credit provided that they are U. S. citizens, U. S. nationals or resident aliens of the U.S. and does not require a SSN (ITIN is accepted).				
Earned Income Tax Credit (EITC/EIC)	At the end of the tax year, the child must be <19 (or <24 if a full-time student) and must be younger than the taxpayer; <b>or any age if disabled</b>	Child, stepchild, adopted or foster child, sibling, stepsibling, or descendant of any of these.	Lived 1/2+ year with the taxpayer	No support test.	Taxpayer must have lived in the US for at least half of the year and have a SSN. Qualifying child must have a SSN. Cannot be filing MFS.
Child Care Credit	Child must be <13 at the time of the childcare; <b>or any age if disabled</b>	Child, stepchild, adopted or foster child, sibling, stepsibling, or descendant of any of these.	Lived 1/2+ year with the taxpayer	Child did not provide over 1/2 of their own support for the year.	Child care costs must be work-related (paying for costs that enable the taxpayer to work or look for work).

<sup>1</sup>Special rules for temporary absence, such as illness, education, business, vacation or military service

<sup>2</sup>Does not include Social Security Income or, for disabled persons, income from a sheltered workshop

<sup>3</sup>Special Rules for children of divorced or separated parents

## **COMMON OUT-OF-SCOPE**

- Foreign Student Visa, 1040-NR is out of scope for VITA
- Rental Income
- Robinhood – Crypto Currency & Bitcoin
- Ebay transactions – items sold through Ebay are cost of goods sold (inventory)

### **Bankruptcy**

- Cancellation of debt 1099-C (Other than credit card)

### **Business Income**

- Cost of goods sold (inventory)
- Expenses for employees
- Business use of home
- Car rental or lease more than 30 days (use standard mileage rate method only)
- Method of accounting other than cash

### **Other Income**

- 1098-T (Box 4 & 6)
- Kiddie Tax

### **Itemized Deductions that are Out-of-Scope:**

- Casualty in Presidentially declared disaster areas
- Investment interest
- Form 1098-C, Contributions of Motor Vehicles, Boats and Airplanes
- Taxpayers that file Form 8283 to report noncash contributions of more than \$500
- If the taxpayer is donating property that was previously depreciated
- If the taxpayer is donating capital gain property

### **Retirement Income: Form 1099-R Box 7 Distribution Codes – Out-of-Scope:**

- Codes: 2 & 7 if the IRA/SEP/SIMPLE box is checked.
- Codes: 5, 6, 8, 9, A, E, J, K, N, P, R, T, U, W

Please reference Pub. 4012 for the full Out-of-Scope list.

# EARNED INCOME TAX CREDIT (EITC)

Earned income and adjusted gross income (AGI) must be less than:

If filing	Qualifying Children Claimed			
	Zero	One	Two	Three or more
Single, HOH, QW	\$16,480	\$43,492	\$49,399	\$53,057
Married Filing Jointly	\$22,610	\$49,622	\$55,529	\$59,187

## Maximum credit for tax year 2024:

- \$560 with no qualifying children
- \$3,733 with one qualifying child
- \$6,164 with two qualifying children
- \$6,935 with three or more qualifying children

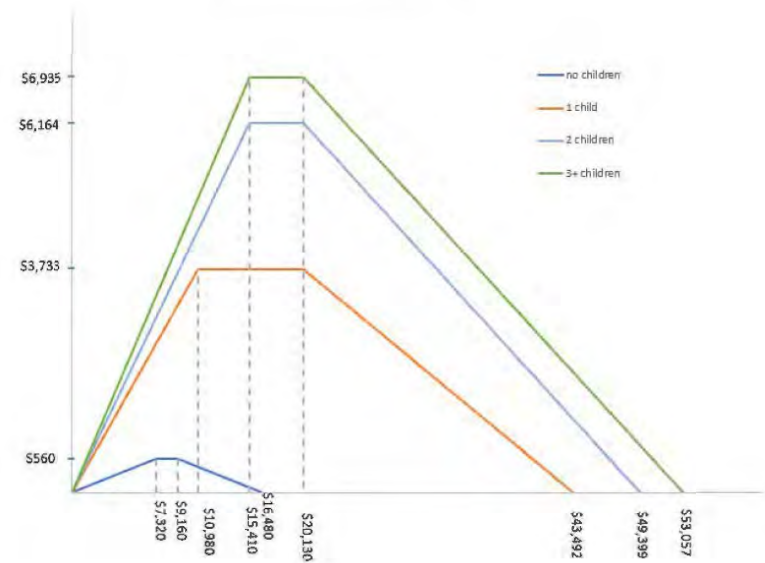
There are restrictions on EIC claims by taxpayers for whom a previous EIC claim was denied or reduced due to any reason other than a math or clerical error. For example, a taxpayer who was determined to have claimed the EIC due to reckless or intentional disregard of the EIC rules may have a ban imposed for two years. If the error was due to fraud, then the taxpayer cannot claim the EIC for 10 tax years. Ask taxpayers if they have ever been denied the EIC. If so, you must file Form 8862, Information to Claim Certain Credits After Disallowance, with the tax return, the first time that the taxpayer claims the credit after being disallowed. (*Note:* This same form is also used if the AOTC, CTC, ACTC, or ODC were disallowed in a previous year.)

## Note:

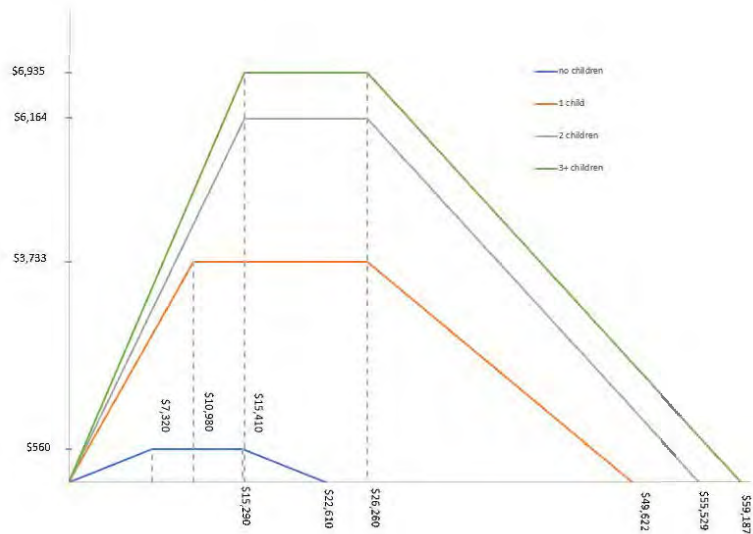
Individual Taxpayer Identification Numbers (ITINs) and Adoption Taxpayer Identification Numbers (ATINs) cannot be used when claiming the EITC. If a couple is filing a joint return, both spouses and all qualifying children must have valid Social Security Numbers to qualify for the EITC.

# EARNED INCOME TAX CREDIT TABLE (Single, HOH, MFJ)

Tax Year 2022 Earned Income Credit - Single, HOH



Tax Year 2022 Earned Income Credit - MFJ



# POSTSECONDARY EDUCATION BENEFITS

## GUIDE TO FORM 1098-T – WHAT TO REPORT

Guide to Form 1098-T Information Reporting	
✓ Report	✗ Do Not Report
Payments for tuition and fees required for enrollment, payments to the institution for books and supplies.	The following payments are generally not mandatory for enrollment and/or cover personal expenses.
Books, equipment, supplies (if required to be purchased from institution)*	Tuition or other payments for courses related to sports, games, or hobbies (unless they count toward a degree).
Tuition	Dinning/meal plan payments
Course or program fees (e.g., lab, art, music)	Health or disability insurance fees (even if required; excluded by statute)
Distance learning fees	Housing payments
Enrollment confirmation fees	Late payment fees
Exam fees (for placement, testing out of credit courses, or if required for degree program)	Library fees
Information & technology fees	Loan processing fees
Malpractice insurance (if required for clinical courses)	Orientation fees (portion that covers expenses for overnight stays)
Records fees	Parking permits
Student athletics fees (if required, no personal benefit provided)	Parking fines
Student life/activity/association fees	Student health fees
Other mandatory fees (no personal benefit provided)	Transportation fees (if providing individual benefit)
*Comprehensive fees (covering tuition, fees, room, board) must be allocated between QTRE/non-QTRE	

POSTSECONDARY EDUCATION BENEFIT TABLE				
	American Opportunity Credit	Lifetime Learning Credit	Student Loan Interest	
	Up to \$2,500 credit per eligible student	Up to \$2,000 credit per eligible student	Up to \$2,500 adjustment to income per tax return	
	Up to 40% can be refundable <sup>1</sup>	Not refundable.	Does not apply. Student Loan Interest Deduction	
	<b>Available ONLY for 4 tax years per eligible student</b> (including any year(s) Hope credit was claimed.	Available for an unlimited number of tax years	Available for an unlimited number of tax years	
	Available ONLY if the student had not completed the first 4 years of postsecondary education before 2022	Available for all years of postsecondary education and for courses to acquire or improve job skills	Was enrolled at least half time in a program leading to a degree, certificate or other recognized credential	
	Tuition, required enrollment fees, books, and course materials needed for course of study	Tuition and fees required for enrollment or attendance	The loan must have been used to pay tuition, fees, books, course materials, room & board, transportation	
Other	Required to attend at least half time?	Yes, for at least one semester or quarter	No	Yes
	Felony drug conviction?	No felony drug conviction	Does not apply	Does not apply
Who can claim this tax benefit?	If you are the taxpayer.	You, your spouse, or the student is someone you claim as a dependent on your return	The taxpayer must be legally liable for the loan, which must have been taken out by the taxpayer	
	If you are a dependent student.	You cannot claim the credit if you are claimed as a dependent on someone else's return However, if a student can be claimed, but is not; the student can claim the benefit	A person claimed as someone else's dependent cannot claim the deduction for that tax year	
	If you are filing Married Filing Separately, you cannot claim this tax benefit			

<sup>1</sup> Special rules apply for students who could have been claimed as a dependent but were not.

# PREMIUM TAX CREDIT

If a client has received Advanced Premium Tax Credit (APTC) it will be reported on Form 1095-A. Information entered on the Form 1095-A worksheet will automatically flow into Form 8962.

Form 8962 reconciles the amount of Premium Tax Credit (PTC) that the client is eligible to receive with the Advanced Premium Tax Credit (APTC) received throughout the year. If the APTC is more than the eligible amount, the difference will appear in the payments section of Form 1040, Schedule 3, Line 9.

If APTC payments were greater than the PTC calculated on Form 8962, the client must repay all or part of the excess advanced premium tax credit, and the repayment amount will appear in Form 1040, Schedule 2, Line 2.

***If a person receives APTC, they must file a tax return!***

## **Reasons that the client may have to pay back part of their Advanced Premium Tax Credit:**

- Errors in estimating a dependent's income
- Incorrect Form 1095-A
- Change in filing status
- Change in household size

Remind and encourage taxpayers to report their changes to Marketplace mid-year!  
(<https://www.healthcare.gov/>)

## SCHEDULE C

Schedule C is used to report income from a business or profession operated as a sole proprietor or independent contractor. Taxpayers with a Form 1099-MISC or a 1099-NEC need to complete Schedule C to report cash income and calculate possible self-employment taxes.

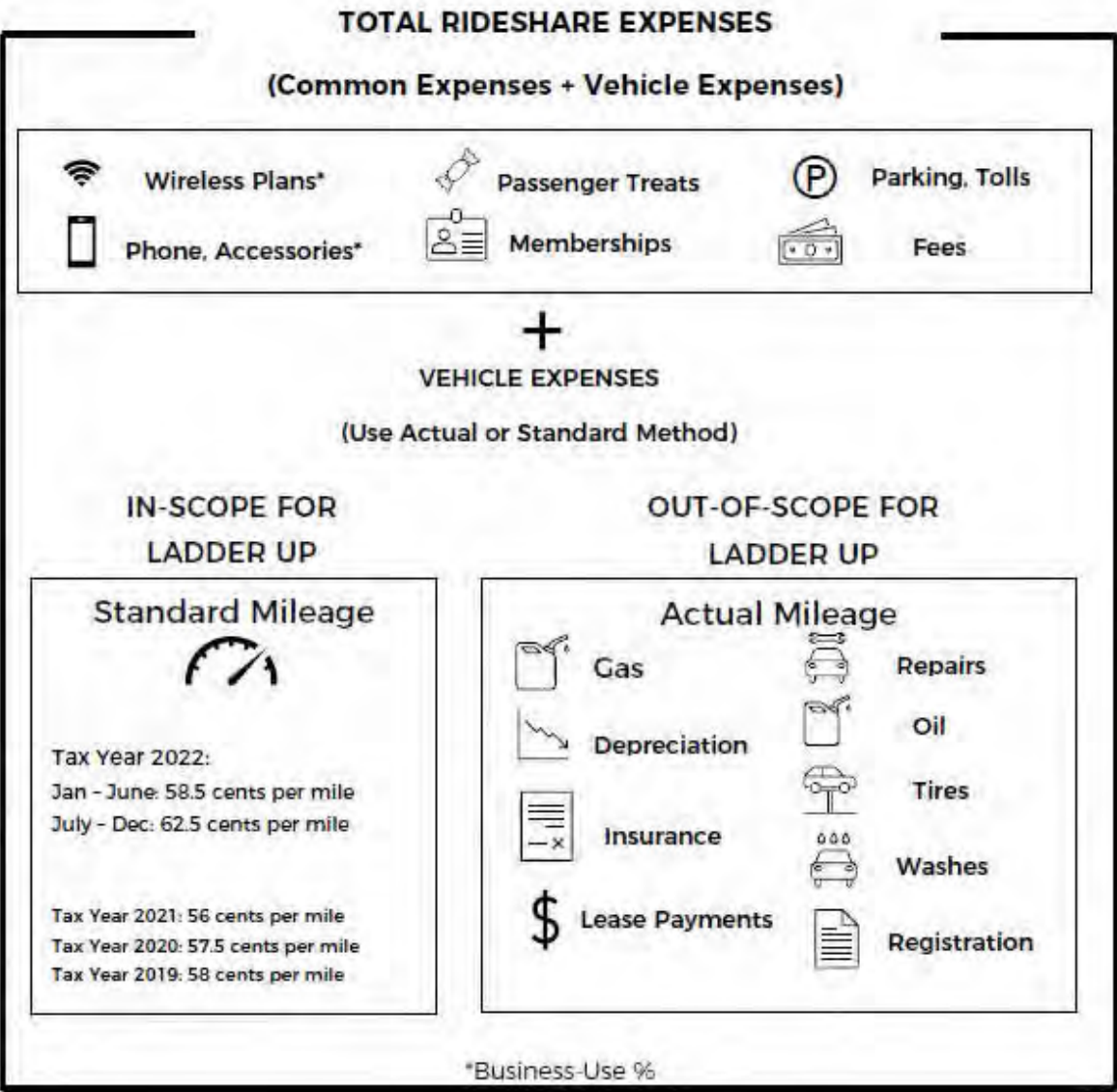
Common Principal Business Codes:

- 485300 – Taxi, Limousine, & Ridesharing Service
- 492000 – Couriers & Messengers (Door Dash and Postmates)
- 621610 – Home Health Care Services
- 624410 – Child Day Care Services (Babysitter)
- 561729 – Janitorial Services and Housekeeping
- 722511 – Full-service Restaurants (Waiter)
- 453910 – Pet & Supplies Stores (Dog Walker)
- 236100 – Residential Building Construction
- 999999 – Unable to Classify

**VITA/TCE sites (including Ladder Up) are only allowed to process returns using Standard Mileage.** If the actual expenses were used in any prior year for this vehicle or if the taxpayer wishes to use actual expenses this year, he must be referred to a commercial preparer. **The standard mileage rate can only be chosen if it was selected in the first year that the vehicle was used for business purposes.**

Please look at the chart for out-of-scope expenses.

SCHEDULE C – RIDESHARE EXPENSES



# Economic Impact Payments

**Tax Year 2020**, eligible taxpayers may claim the additional amount (Recovery Rebate Credit) if they did not receive the full amounts of the 1st and 2nd Economic Impact Payment

## **EIP 1:**

- \$1,200 for an eligible individual (\$2,400 for married couples filing a joint return if both spouses have a valid Social Security Number).
- \$500 for each qualifying child under the age of 17 in 2020.
- IRS began sending EIP 1 payments March 2020.

## **EIP 2:**

- \$600 for an eligible individual (\$1,200 for married couples filing a joint return)
- \$600 for each qualifying child under the age of 17 in 2020.
- IRS began sending EIP 2 payments January 2021.
- While EIP 2 payments were received in 2021, they are reconciled on the 2020 Tax Return

**Tax Year 2021**, eligible taxpayers may claim the additional amount (Recovery Rebate Credit) if they did not receive the full amount of the 3<sup>rd</sup> Economic Impact Payment (EIP 3).

## **EIP 3:**

- \$1,400 for an eligible individual with a valid Social Security Number (\$2,800 for married couples filing a joint return if both spouses have a valid Social Security Number).
- \$1,400 for each qualifying dependent (no age limit) with a valid Social Security Number or Adoption Taxpayer Identification number issued by the IRS.
- IRS began sending EIP 3 payments March 2021.

## BANK ROUTING NUMBERS

Bank	Routing Number	Location
Archer Bank	071004530	Chicago, IL
Associated Bank	071925855	Illinois
Banco Popular/Community	071924458	Illinois
Bank of America	081904808	Illinois
BMO Harris Bank	071025661	Illinois
Byline Bank	071001533	Chicago, IL
Charter One Bank	241070417	Illinois
Chase Bank	071000013	Chicago, IL
Citibank	271070801	Illinois
Community Savings Bank	271070681	Chicago
Consumers Credit Union	271989950	Waukegan, IL
Credit Union One	271188081	Illinois
Fifth Third Bank	071923909	Chicago, IL
First American Bank	071922777	Elk Grove Village, IL
First Citizens Bank	275071288	Evanston, IL
First Midwest Bank	071901604	Itasca, IL
Great Lakes Federal Credit Union	271984832	Illinois
Huntington Bank	044000024	Illinois
Illinois Service Federal	271070924	Chicago, IL
Lakeside Bank	071001504	Illinois
Marquette Bank	071004284	Chicago, IL
MB Financial Bank	071001737	Chicago, IL
North Community Bank	071002707	Chicago, IL
NorStates Bank	071923378	Waukegan, IL
North Community Bank	071001533	Chicago, IL
North Side Federal Credit Union	271081599	Chicago, IL
Northbrook Bank and Trust Co.	071926184	Northbrook, IL
Pacific Global Bank	071006774	Chicago, IL
Pan American Bank	071006868	Chicago, IL
Parkway Bank and Trust Co.	071908160	Harwood Heights, IL
People's Bank	071126764	Illinois
PNC Bank	071921891	Illinois
Self-Help FCU Chicago Division	271071279	Cicero, IL
South Side Federal Credit Union	071093295	Chicago, IL
Urban Partnership Bank	071004226	Chicago, IL
US Bank	071904779	Northern Illinois
USAA Federal Credit Union	314074269	Illinois
West Suburban Bank	071923349	Illinois

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