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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.

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.
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.

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

<table>
<thead>
<tr>
<th>Social Security Cards &amp; Photo ID</th>
<th>A client must bring <strong>original</strong> 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, BOTH spouses must be present.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Guidelines</td>
<td>Households earning up to $60,000 annually. Individuals earning up to $32,000 annually.</td>
</tr>
<tr>
<td>Income Documents</td>
<td>A client needs to bring <strong>all</strong> 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.</td>
</tr>
<tr>
<td>Supporting Information</td>
<td>Expenses related to self-employment, also mortgage interest statements, property tax bills, student loan interest, tuition, college expenses, etc.</td>
</tr>
<tr>
<td>Child Care Expenses</td>
<td>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.</td>
</tr>
<tr>
<td>E-Filing Tax Returns</td>
<td>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.</td>
</tr>
</tbody>
</table>
WHAT’S NEW

Due Date of Tax Return
The due date for tax year 2022 returns is Tuesday, April 18\textsuperscript{th}, 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:

<table>
<thead>
<tr>
<th>Qualifying Children Claimed</th>
</tr>
</thead>
<tbody>
<tr>
<td>If filing: Zero</td>
</tr>
<tr>
<td>Single, HOH, or QW</td>
</tr>
<tr>
<td>Married Filing Jointly</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Social Security Benefits May Be Taxable...</th>
</tr>
</thead>
<tbody>
<tr>
<td>You must pay taxes on up to 85% of your Social Security if...</td>
</tr>
<tr>
<td>If filing</td>
</tr>
<tr>
<td>Taxable Income</td>
</tr>
</tbody>
</table>

*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.
<table>
<thead>
<tr>
<th>Tax Benefit</th>
<th>Age</th>
<th>Relationship</th>
<th>Residency¹</th>
<th>Support</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent - Qualifying Child</td>
<td>&lt;19 (or &lt;24 if a full-time student) and must be younger than the taxpayer; or any age if disabled</td>
<td>Child, stepchild, adopted or foster child, sibling, stepsibling, or descendant of any of these.</td>
<td>Lived 1/2+ year with the taxpayer³</td>
<td>Child did not provide over 1/2 of their own support for the year.</td>
<td>Child cannot be claimed by another taxpayer as a dependent.</td>
</tr>
<tr>
<td>Dependent - Qualifying Relative (QR)</td>
<td>Any age</td>
<td>If unrelated, then must have lived with the taxpayer for the entire year.</td>
<td>Taxpayer provided &gt;1/2 the person's total support for the year.</td>
<td>Qualifying Relative's gross income cannot exceed $4,400²</td>
<td>Child cannot be claimed by another taxpayer as a dependent; Taxpayers with ITINs can claim this credit, but must be a U.S. citizen, U.S. national or resident alien of the U.S. with a valid SSN.</td>
</tr>
<tr>
<td>Child Tax Credit</td>
<td>At the end of the tax year, the child must be &lt;17 and also younger than the taxpayer. There is no exception for students or the disabled.</td>
<td>Child, stepchild, adopted or foster child, sibling, stepsibling, or descendant of any of these.</td>
<td>Lived 1/2+ year with the taxpayer³</td>
<td>Child did not provide over 1/2 of their own support for the year.</td>
<td>Child cannot be claimed by another taxpayer as a dependent.</td>
</tr>
<tr>
<td>Credit for Other Dependents</td>
<td>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).</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earned Income Tax Credit (EITC/EIC)</td>
<td>At the end of the tax year, the child must be &lt;19 (or &lt;24 if a full-time student) and must be younger than the taxpayer; or any age if disabled</td>
<td>Child, stepchild, adopted or foster child, sibling, stepsibling, or descendant of any of these.</td>
<td>Lived 1/2+ year with the taxpayer³</td>
<td>No support test.</td>
<td>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.</td>
</tr>
<tr>
<td>Child Care Credit</td>
<td>Child must be &lt;13 at the time of the childcare; or any age if disabled</td>
<td>Child, stepchild, adopted or foster child, sibling, stepsibling, or descendant of any of these.</td>
<td>Lived 1/2+ year with the taxpayer³</td>
<td>Child did not provide over 1/2 of their own support for the year.</td>
<td>Child care costs must be work-related (paying for costs that enable the taxpayer to work or look for work).</td>
</tr>
</tbody>
</table>

¹Special rules for temporary absence, such as illness, education, business, vacation or military service
²Does not include Social Security Income or, for disabled persons, income from a sheltered workshop
³Special 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:

<table>
<thead>
<tr>
<th>If filing</th>
<th>Zero</th>
<th>One</th>
<th>Two</th>
<th>Three or more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single, HOH, QW</td>
<td>$16,480</td>
<td>$43,492</td>
<td>$49,399</td>
<td>$53,057</td>
</tr>
<tr>
<td>Married Filing Jointly</td>
<td>$22,610</td>
<td>$49,622</td>
<td>$55,529</td>
<td>$59,187</td>
</tr>
</tbody>
</table>

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)
## POSTSECONDARY EDUCATION BENEFITS
### GUIDE TO FORM 1098-T – WHAT TO REPORT

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

*Comprehensive fees (covering tuition, fees, room, board) must be allocated between QTRE/non-QTRE
**POSTSECONDARY EDUCATION BENEFIT TABLE**

<table>
<thead>
<tr>
<th>Description of tax benefit</th>
<th>American Opportunity Credit</th>
<th>Lifetime Learning Credit</th>
<th>Student Loan Interest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum credit or benefit</td>
<td>Up to $2,500 credit per eligible student</td>
<td>Up to $2,000 credit per eligible student</td>
<td>Up to $2,500 adjustment to income per tax return</td>
</tr>
<tr>
<td>Refundable or nonrefundable</td>
<td>Up to 40% can be refundable&lt;sup&gt;1&lt;/sup&gt;</td>
<td>Not refundable.</td>
<td>Does not apply. Student Loan Interest Deduction</td>
</tr>
<tr>
<td>Number of tax years credit is available</td>
<td>Available ONLY for 4 tax years per eligible student (including any year(s) Hope credit was claimed.)</td>
<td>Available for an unlimited number of tax years</td>
<td>Available for an unlimited number of tax years</td>
</tr>
<tr>
<td>Number of years of postsecondary education</td>
<td>Available ONLY if the student had not completed the first 4 years of postsecondary education before 2022</td>
<td>Available for all years of postsecondary education and for courses to acquire or improve job skills</td>
<td>Was enrolled at least half time in a program leading to a degree, certificate or other recognized credential</td>
</tr>
<tr>
<td>Qualified Expenses</td>
<td>Tuition, required enrollment fees, books, and course materials needed for course of study</td>
<td>Tuition and fees required for enrollment or attendance</td>
<td>The loan must have been used to pay tuition, fees, books, course materials, room &amp; board, transportation</td>
</tr>
<tr>
<td>Other</td>
<td>Required to attend at least half time?</td>
<td>Yes, for at least one semester or quarter</td>
<td>No</td>
</tr>
<tr>
<td>Felony drug conviction?</td>
<td>No felony drug conviction</td>
<td>Does not apply</td>
<td>Does not apply</td>
</tr>
</tbody>
</table>

**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 |

<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/](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.
TOTAL RIDESHARE EXPENSES
(Common Expenses + Vehicle Expenses)

- Wireless Plans*
- Phone, Accessories*

+ Passenger Treats
+ Memberships
+ Parking, Tolls
+ Fees

VEHICLE EXPENSES
(Use Actual or Standard Method)

IN-SCOPE FOR
LADDER UP

Standard Mileage

- Gas
- Depreciation
- Insurance
- Lease Payments
- Repairs
- Oil
- Tires
- Washes
- Registration

OUT-OF-SCOPE FOR
LADDER UP

Business-Use %

IN-Scope:

- Tax Year 2022:
  - Jan - June: 58.5 cents per mile
  - July - Dec: 62.5 cents per mile

- Tax Year 2021: 56 cents per mile
- Tax Year 2020: 57.5 cents per mile
- Tax Year 2019: 58 cents per mile

OUT-OF-SCOPE:

- Tax Year 2022:
  - Jan - June: 58.5 cents per mile
  - July - Dec: 62.5 cents per mile

- Tax Year 2021: 56 cents per mile
- Tax Year 2020: 57.5 cents per mile
- Tax Year 2019: 58 cents per mile
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 3rd 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.
<table>
<thead>
<tr>
<th>Bank</th>
<th>Routing Number</th>
<th>Location</th>
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<tbody>
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<td>Archer Bank</td>
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<td>Associated Bank</td>
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