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IRS GUIDE TO

Free Tax Services

INCLUDING TIPS ON TAX INCENTIVES
FOR BUYING A HOME, BUYING A VEHICLE,
HIGHER EDUCATION, AND ENERGY SAVINGS

Tax Year 2009

2009



MORE THAN 100 MILLION
TAXPAYERS GET FREE
HELP FROM THE IRS.
YOU CAN, TOO.

This tax season, help yourself to free information.

When you're trying to figure out your taxes, it sure helps to have good information. And where better to start than the official source, the IRS? Visit irs.gov and help yourself to page after page of useful info in English and Spanish, including how to e-file your taxes and for some, how to file for free. All the current forms are there, too. Prefer the phone? Call our toll-free TeleTax line for info in English and Spanish on 150 tax topics with little or no waiting. Either way, it's all free and it's all yours 24 hours a day, every day of the year. Give us a try.

Visit www.irs.gov or call toll-free 1-800-829-4477



Department of the Treasury
Internal Revenue Service



IRS Guide to Free Tax Services Tax Year 2009

THE IRS MISSION

“Provide America’s taxpayers top quality service by helping them understand and meet their tax responsibilities and by applying the tax law with integrity and fairness to all.”

PUBLICATION 910, IRS GUIDE TO FREE TAX SERVICES

The IRS Guide to Free Tax Services identifies the many IRS tax materials and services available to you and how, when and where you can get them. Most materials and programs are free and most are available year-round through IRS.gov and IRS telephone services. Publication 910 also covers recorded tax information and automated information about your refund.

This tax season, help yourself to free information that may help put a few dollars back in your pocket. Visit IRS.gov and help yourself to page after page of useful information in English and Spanish, including how to e-file your taxes and for some, how to e-file for free. All the current forms are there, too. Prefer the phone? Call our toll-free TeleTax line for info in English and Spanish on 150 tax topics with little or no waiting. Either way, it’s all free and it’s all yours 24 hours a day, every day of the year. Give us a try.

Visit IRS.gov or call toll-free 800-829-4477

Information about several new tax breaks available under the American Recovery and Reinvestment Act of 2009 (ARRA) is available on the IRS web site – IRS.gov

Some of the tax breaks include:

- **The First-Time Homebuyer Credit:** Homebuyers who purchased their first home in 2009 can get a credit of up to \$8,000 with no payback requirement.
- **Money Back for New Vehicle Purchases:** Taxpayers who bought certain new vehicles in 2009 can deduct the state and local sales taxes they paid or other taxes and fees they paid in states with no sales tax.
- **Education benefits:** The new American opportunity credit and enhanced benefits for 529 college savings plans help families and students find ways to pay higher education expenses.
- **Credits for Making Homes more Energy Efficient:** Homeowners making energy-saving improvements this fall can cut their winter heating bills and lower their 2009 tax bill as well.

More information on these tax breaks can be found on IRS.gov.

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Free Products and Services

The Internal Revenue Service produces and provides publications, forms, and other tax material and information to help taxpayers meet their tax responsibilities. Materials are available by phone or mail at most local IRS offices and at other community locations. Most material can also be obtained via the Internet and on DVD.

IRS WEB SITE – IRS.gov

IRS.gov is the best place to get information on how to interact with the IRS electronically. The Web site includes information on electronic filing (e-file) and payment options for individuals and businesses. The site provides all the information you need to get started.

In addition, you will find tax forms and publications, instructions, where to file addresses, the latest tax law changes, specific tax information for individuals and businesses, information on tax refunds, subscription services, and much more. There are also special information sections like “Where’s My Refund?” The Web site is available 24 hours a day, 7 days a week.

IRS DVD

Publication 1796, *IRS Tax Products DVD*, contains current and prior year tax forms, instructions, publications, and other useful tax information. It can be ordered from the National Technical Information Service (NTIS), by calling toll-free 877-233-6767 or via the Internet at www.irs.gov/cdorders. (There is a \$30 fee for this item.)

COMMUNITY BASED OUTLET PROGRAMS

You can always get tax material at IRS.gov and at most IRS offices, but the IRS also provides federal tax materials to many public and private institutions to offer easy availability for taxpayers. Places where you can find additional tax material:

- Post offices
- Libraries
- Copy centers and office supply stores
- Places of employment
- Credit unions
- Grocery stores and pharmacies, and
- Local government offices

ACCESSIBLE IRS TAX PRODUCTS

Most IRS tax products are available in alternative formats such as Braille, large print, HTML, ASCII text, and speech friendly PDF. Visit the accessibility page on IRS.gov for a current list of accessible products available for download. If you cannot find the product you are looking for on our Web site, please call our forms ordering number at 800-829-3676.

E-NEWS SUBSCRIPTION SERVICES

Free e-News subscription services are available at IRS.gov – click on “Newsroom,” then “e-News Subscriptions.” You can subscribe to any of the electronic subscriptions listed here.

IRS Guidewire: *Guidewire* subscribers are notified by e-mail when the IRS issues advance copies of tax guidance such as Revenue Rulings, Revenue Procedures, Announcements, Notices and Regulations.

e-News for Tax Professionals: *IRS e-News for Tax Professionals* provides the latest national news for the tax professional community and links to resources on IRS.gov.

IRS Newswire: Subscribe to *IRS Newswire* to get news releases by e-mail from the IRS National Media Relations Office.

Employee Plans News: E-mailed quarterly, this newsletter is geared to retirement plan professionals, providing them with information about current developments and upcoming events within the retirement plan area.

Tax Stats Dispatch Mailing List: Get announcements covering the most recent tax statistics.

e-News for Small Businesses: This is a source of updates, reminders, and other information for small business owners and self-employed individuals.

ITG Newsletters: Published by the Indian Tribal Governments office, these newsletters are issued quarterly during the year and provide information about current developments and upcoming events of interest to all tribal governments as well as information tailored specifically for the identified tribal area.

FSLG Newsletter: Issued periodically, the FSLG newsletter from the Federal, State and Local Governments office of the Tax Exempt and Government Entities Operating Division, focuses on employment tax, information reporting, and other federal tax issues affecting government entities.

QuickAlerts: QuickAlerts is a free, 24/7 online service that disseminates mass e-file messages, within seconds, to all subscribed individual and business e-file software developers, transmitters and Authorized IRS e-file Providers.

Retirement News for Employers: This quarterly newsletter provides information about establishing and maintaining retirement plans and is written for business owners.

Exempt Organizations Update: This update is for tax professionals and representatives of tax-exempt organizations who want e-mail updates and alerts from the IRS about developments in exempt organizations tax law and regulations, upcoming IRS training, events, and more.

NOTE

To protect your privacy, the e-mail addresses you furnish will only be used to provide the subscriptions you request and to make improvements to this service. Your e-mail addresses will not be sold, used, or shared for any other purpose or with any other party.

YOUR RIGHTS AS A TAXPAYER

IRS Publication 1, *Your Rights as a Taxpayer*, and IRS Publication 1SP, *Derechos del Contribuyente*, highlight some of the most important rights. You can download these publications from the IRS Web site at IRS.gov or order the paper document by calling 800-829-3676.

TAXPAYER ADVOCATE SERVICE

The Taxpayer Advocate Service (TAS) is an independent organization within the IRS whose employees assist taxpayers who are experiencing economic harm, who are seeking help in resolving problems with the IRS, or who believe that an IRS system or procedure is not working as it should. Here are seven things every taxpayer should know about TAS:

- TAS is your voice at the IRS.
- Our service is free, confidential, and tailored to meet your needs.
- You may be eligible for TAS help if you have tried to resolve your tax problem through normal IRS channels and have gotten nowhere, or you believe an IRS procedure just isn't working as it should.
- TAS helps taxpayers whose problems are causing financial difficulty or significant cost, including the cost of professional representation. This includes businesses as well as individuals.
- TAS employees know the IRS and how to navigate it. We will listen to your problem, help you understand what needs to be done to resolve it, and stay with you every step of the way until your problem is resolved.
- TAS has at least one local taxpayer advocate in every state, the District of Columbia, and Puerto Rico. You can call

your local advocate, whose number is in your phone book, in Pub. 1546, *Taxpayer Advocate Service – Your Voice at the IRS*, and at www.irs.gov/advocate. You can also call our toll-free case intake line at 877-777-4778.

■ You can learn about your rights and responsibilities as a taxpayer by visiting our online tax toolkit at www.taxtoolkit.irs.gov.

THE OFFICE OF PRIVACY

The Office of Privacy ensures that the personally identifiable information you provide to the IRS is protected. We review IRS information systems regularly to certify that they collect only the information the agency needs to do its job or to respond to your requests for service. We want taxpayers to remain confident in our ability to protect personal information. You can be sure that the personal and tax information you give the IRS is safe and that it is used only for the purposes of tax administration.

The Office of Privacy is here to help you with privacy concerns. We can be reached by e-mail at: privacy@irs.gov.

REQUESTING IRS RECORDS UNDER THE FREEDOM OF INFORMATION ACT

The Freedom of Information Act (FOIA), 5 U.S.C. § 552, provides public access to agency records unless protected from disclosure by one of the FOIA's nine exemptions or three exclusions. The FOIA applies to records created by federal agencies and does not cover records held by Congress, the courts, or state and local government agencies.

The Internal Revenue Service complies with the FOIA by:

- Maintaining publicly available materials on the Internet in the IRS Electronic Reading Room,
- Staffing the IRS Freedom of Information Reading Room at 1111 Constitution Avenue, NW, Washington, DC 20224 (call 202-622-5164), and
- Responding to written requests for agency records not available in the Reading Room.

While many FOIA requests are processed without charge to the requester, some may be subject to fees for duplication and, in some cases, for the time expended searching for and reviewing records.

Additional information relating to fees and other FOIA access questions may be found at www.irs.gov/foia/index.html.



Free Education and Assistance Programs

The IRS has programs that offer free assistance with tax return preparation and tax counseling through volunteers trained and certified in tax law by the IRS. Call the IRS toll-free at 800-829-1040 or go to IRS.gov.

Search: *community network* for more information on the times and locations of assistance or to learn how to become a volunteer.

VOLUNTEER INCOME TAX ASSISTANCE

The VITA program offers free tax help to people with low-to-moderate incomes who cannot afford paid professional assistance. Volunteers trained in tax law help prepare basic tax returns at VITA sites generally located in community and neighborhood centers, libraries, schools, shopping malls and other convenient locations. Many locations also offer free electronic filing.

Volunteers include college students, law students, members of professional business and accounting organizations, retirement, religious, military, and community groups. Volunteers have many opportunities including taking part in various VITA program activities including:

- Preparing tax returns
- Screening taxpayers
- Recruiting volunteers
- Conducting quality reviews
- Assisting with computers
- Interpreting languages
- Teaching taxpayers to prepare their own returns
- Managing a VITA site, and
- Arranging publicity

For more information about the VITA program, or to find the location of a VITA site in your area, call the IRS at 800-829-1040.

If you wish to become a VITA volunteer, the IRS provides VITA training material. Training is conducted at times and locations convenient for volunteers. Generally, these sessions are offered December through January each year before the actual filing season starts.

TAX COUNSELING FOR SENIORS

The Tax Counseling for the Elderly program provides free tax help to people age 60 and older. Volunteers who provide tax counseling are often retired individuals associated with nonprofit organizations that receive grants from the IRS. Grant funds are used to reimburse volunteers for out-of-pocket expenses including transportation, meals and other expenses they incurred providing tax counseling assistance at locations convenient to the taxpayers. For more information on the TCE program or to find the locations, dates and hours of the nearest TCE site, call the IRS toll-free at 800-829-1040.



As part of the IRS-sponsored TCE program, The AARP Foundation offers an AARP Tax-Aide assistance and preparation program at approximately 7,000 sites nationwide during the filing season. Trained with IRS materials and certified by an IRS examination, AARP Tax-Aide volunteer counselors can help with most tax circumstances faced by low and moderate-income taxpayers age 60 and older. Younger taxpayers are helped as counselor time permits.

To find an AARP Tax-Aide volunteer site in your community, call 888-227-7669, or go to www.aarp.org and type "taxaide" in the search box.

LOW INCOME TAXPAYER CLINICS

The Low Income Taxpayer Clinic (LITC) program serves individuals who have a problem with the Internal Revenue Service and whose income is below a certain level. LITCs are independent from the IRS. Most LITCs can provide representation before the IRS or in court on audits, tax collection disputes, and other issues for free or for a small fee. If an individual's native language is not English, some clinics can provide multilingual information about taxpayer rights and responsibilities. For more information, see Publication 4134, *Low Income Taxpayer Clinic List*. This publication is available at www.irs.gov, by calling 800-TAX-FORM, or at your local IRS office.

TAX INFORMATION FOR STUDENTS

Check out the educational Web site called "Understanding Taxes" on www.irs.gov. It is divided into two content areas — the *How's of Taxes* and the *Why's of Taxes*. Understanding Taxes is designed to teach middle school,

high school and community college students, and the general public about their federal tax rights and responsibilities and the economics and history on which our tax system is based. To find this site, go to www.irs.gov, then click "Individuals," then "Students," then "Understanding Taxes."

- Tax tutorials in English and Spanish will guide students through the basics of tax preparation, introducing them to the concept of filing their tax returns electronically. The "How" section has fact sheets, lesson plans, assessments, teacher and student pages, tax tutorials, simulations and real-life examples of how and why taxes affect and influence our daily lives.

- A teacher's page includes detailed lesson plans featuring both Web-based and downloadable print (PDF) material, along with interactive students' activities, student assessments, and PowerPoint presentations.

PRACTITIONER EDUCATION

Through this program, training is provided to people who prepare tax returns and counsel taxpayers for a fee. Classes are held in many state bureaus of revenue, colleges, universities, and professional accounting groups. Tax professional institutes alert participants of the tax law changes and work with participants to improve the quality of return preparation to reduce errors. Search for "practitioner institute" on IRS.gov.

Free Electronic Tax Filing

Join the 95 million taxpayers who filed their tax returns electronically in 2009 using IRS *e-file*, the most accurate and fastest way to file your taxes.

USE IRS *e-file*

IRS *e-file* offers a fast refund (in as little as 10 days with direct deposit); a good possibility that the return will be error-free; the opportunity to file your federal and state returns at the same time; privacy, security, and proof within 48 hours that your return has been received by the IRS for processing. You can even sign electronically. If you owe tax, you can *e-file* and pay your taxes electronically in a single step by authorizing an electronic funds withdrawal from your checking or savings account. And you can even schedule your payment for withdrawal up to and including the return due date, or pay by credit card.

IRS *e-file*...a quick, easy, smart way to get your taxes where you want them to be—Done! Check out the IRS Web site at www.irs.gov/efile for more information on IRS *e-file*.

Here's how you can use IRS *e-file*:

Use an Authorized IRS *e-file* Provider – Look for an “Authorized IRS *e-file* Provider” sign. Or go to www.irs.gov/efile. Click on “Individual Taxpayers.” Then scroll down to “Authorized *e-file* Provider Locator” to find an authorized *e-file* provider in your ZIP code.

Use a Personal Computer – A computer with Internet access and tax preparation software are all you need to file your taxes. You can *e-file* your tax return via the Internet 24 hours a day, 7 days a week. Best of all, you may qualify for Free File. See Free File Options below or visit www.irs.gov for details. If you don't qualify for any of the Free File Options, our *e-file* Partners for Individuals page offers low-cost tax preparation and *e-filing* at www.irs.gov.

IRS *e-file* through Employers and Financial Institutions – Some businesses offer free *e-file* to their employees, members, or customers. Ask your employer or financial institution if they offer IRS *e-file* as an employee, member, or customer benefit.

TAXPAYERS MUST ELECTRONICALLY SIGN E-FILED RETURNS

IRS is requiring that all taxpayers sign their *e-filed* return with an electronic signature. As part of the authentication process, you will need to provide your 2008 adjusted gross income or the Self Select PIN (SSP) used to sign your 2008 return. If you do not have a copy of last year's return, you may get a transcript of your return from the IRS by calling toll free 800-829-1040 to get your 2008 AGI or 2008 PIN. This information is used in the authentication process. If your prior year AGI or Prior Year PIN is unavailable, you may now use the Electronic Filing PIN as another authenticator. The Electronic Filing PIN (EFP) can be used in lieu of the prior year information. A PIN to sign the return is still required. The EFP is a number issued by the IRS and may only be used for filing season 2010. The paper form some taxpayers may have used to submit their signature in the past is no longer a valid way to sign an *e-filed* return. It's important to save your prior year information to *e-file* your tax return. For more information about your electronic signature, and the additional option when electronically filing in 2010 go to *e-File* on irs.gov.

MILLIONS ELIGIBLE FOR FREE FILE

IRS Free File is the no-cost way to electronically *prepare* and file your 2009 taxes. If your adjusted gross income was \$57,000 or less, take advantage of the free way to do your taxes using commercially available online tax preparation software. Go to www.irs.gov and click on the Free File logo. You can select a tax preparation software company or use the helpful wizard to guide you to a company. It's easy, and it's all FREE.



IRS FREE FILLIBLE FORM

Last year, the IRS enabled taxpayers to file directly to the IRS through its Web site. More than 270,000 taxpayers, who were comfortable completing paper tax returns, completed their federal income tax returns online. The free fillable form will be available on the IRS Web site again this year for taxpayers who wish to e-file directly with the IRS.

ELECTRONIC FEDERAL TAX PAYMENT SYSTEM (EFTPS)

EFTPS is the easiest way to pay all your federal taxes and, best of all, it's free. With EFTPS, individuals and businesses can make tax payments using the Internet or phone.

Here's how it works: On the date you select, EFTPS will move funds electronically from your account to the U.S. Treasury. Your funds stay in your account until the date you select and your tax records will be automatically updated with the IRS when the funds move. You can do this on the Internet with EFTPS Online, or when you use EFTPS by Phone.

Use EFTPS via the Internet to make a payment, cancel a payment, review your payment history, change bank account information and more. EFTPS via the Internet is easy to navigate and secure. It requires a browser with 128 bit encryption. Also, the following information is required for identification and authorization:

- Taxpayer Identification Number (Employer Identification Number, Social Security Number, or Individual Tax Identification Number),
- EFTPS Personal Identification Number, and
- Internet Password.

EFTPS offers you total convenience. It's available 24 hours a day, 7 days a week, and you can schedule payments in advance (businesses up to 120 days in advance of the tax due date, and individuals up to 365 days).

You can choose to use EFTPS through a service offered by a financial institution.

If you decide to make tax payments using a service offered by a financial institution, you will instruct them to move funds from your account to the Treasury account. (Not all financial institutions offer EFTPS. Please check with your financial institution to learn if they offer EFTPS and if you are eligible to use it. Some may charge a fee.)

Tax professionals, accountants and payroll companies are discovering the added benefits of using EFTPS. There are three easy ways to make payments for your clients:

1. EFTPS Online

Available to taxpayers or tax professionals who wish to make debit payments using the Internet or telephone.

2. EFTPS Batch Provider

Enhanced, Web-based software is designed for payroll processors and tax professionals who wish to make multiple payments in a single transmission for business and individual clients. Registration is required and all clients must be enrolled and have a payment authorization on file.

3. EFTPS Bulk Provider

Designed for payroll processors who initiate frequent payments from and desire automated enrollment through an Electronic Data Interchange compatible system.

To enroll in EFTPS visit www.eftps.gov. For additional information, call EFTPS Customer Service at 800-555-4477 (TDD 800-733-4829), (Spanish 800-244-4829).

The IRS produces two documents that provide additional information on EFTPS:

- Publication 966, *The Secure Way to Pay Your Federal Taxes (for taxpayers)*, and
- Publication 4169, *Tax Professional Guide to EFTPS (for tax professionals)*.

You can download these publications from IRS.gov or order the paper document by calling 800-829-3676.

Free IRS Resources

COPIES OR TRANSCRIPTS OF PRIOR YEAR TAX RETURNS

You have two easy and convenient options for requesting copies of your tax return information from the IRS — by phone at 800-829-1040, or by mail using Form 4506, *Request for Copy of Tax Return*, or Form 4506-T, *Request for Transcript of Tax Return*, by mail or FAX.

Requesting Documents

You can get transcripts, Form W-2 information, and verification of nonfiling by calling 800-829-1040, or by mailing or faxing Form 4506-T, *Request for Transcript of Tax Return*. (See instructions on Form 4506-T.) If you need a photocopy of your tax return, use Form 4506, *Request for Copy of Tax Return*. This form must be mailed with payment to the appropriate address in the instructions. You can even direct the documents to a third party.

Tax Return Transcript

A tax return transcript shows most line items contained on the return (1040 series only) as it was originally filed, including any accompanying forms and schedules. It does not reflect any changes made by you, your tax representative, or the IRS after the return was filed. In many cases, a return transcript will meet the requirements of lending institutions, such as those offering mortgages and student loans. Tax return transcripts are available for the current and three prior calendar years, are delivered in approximately two weeks, and are provided free of charge.

Tax Account Transcript

A tax account transcript includes a combination of line items from the originally filed return (1040 series only) and later adjustments made by either you or the IRS after the return was filed. Tax account transcripts are available for the current and three prior tax years, are delivered by mail in approximately two weeks, and are provided free of charge.

Photocopies of Tax Returns

When you need a copy of a tax return because a transcript does not meet your needs, the IRS can provide one for a fee of \$57 for each tax year requested. You should wait at least six weeks after filing a current return before requesting copies. Copies are generally available for returns filed in the current year and past six years. Tax forms filed more than six years ago may not be available for making photocopies. However, records of account transcripts are generally still available for these periods. Certified photocopies for court or administrative proceedings are also available on request. Allow at least 60 days from IRS receipt for delivery.

Wage and Income Transcript

A wage and income transcript includes data from these information returns: W-2, 1099 series, 1098 series, or 5498 series. State or local information is not included with the W-2 information. IRS may be able to provide wage and income transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2008, filed in 2009, will not be available until 2010. Wage and income transcripts are delivered by mail in approximately two weeks, and are provided free of charge.

AN INSTALLMENT PLAN TO PAY YOUR TAXES

If you are not able to pay all your federal taxes by the due date, a monthly payment plan may be the answer. The process isn't automatic and there may be alternatives, but if you are eligible, this could be the solution that makes paying taxes easier.

Apply for a payment plan by completing Form 9465, *Installment Agreement Request*. This form also has details about eligibility requirements. You may be able to apply online. Check www.irs.gov for the Online Payment Agreement Application.

Generally, you may have up to 60 months to pay, but paying the full amount as soon as possible will save you money in penalties and interest. The late payment penalty is usually 0.5 percent a month, every month, up to 25 percent of the tax owed. Interest rates vary because they are set quarterly. You can check the current interest rate by going to www.irs.gov, Search: *interest rate*. Interest and penalties are figured on the declining monthly balance throughout the life of the payment plan. There is also a \$105 set-up fee for an installment agreement, which is taken from your first payment under the plan. Do not send the \$105 with Form 9465.

IRS TELETAX – RECORDED INFORMATION BY PHONE 800-829-4477

Recorded tax information and refund information are available 24 hours a day, 7 days a week through this touch-tone phone service. For a directory of topics, listen to topic 123. Use option 2 then select as many topics as you like during the call. Have paper and pencil ready to take notes. See pages 12-13 in this publication for a list of topics.

For refund information, have a copy of your current tax return (Form 1040, 1040A or 1040EZ), your Social Security number or the first SSN that appears on a jointly filed tax

return, your filing status from the front of your tax return and the exact whole dollar amount of your refund.

WHERE'S MY REFUND

where's my refund?

You have online access to information about your refund

72 hours after IRS acknowledges receipt of your e-filed return, or three to four weeks after mailing a paper return.

Go to www.irs.gov and click on "Where's My Refund?" Have a copy of your tax return handy. You will need to provide the following information:

- Your Social Security number (or Individual Taxpayer Identification Number),
- Your filing status, and
- The exact whole dollar amount of your refund.

If you do not have Internet access, call:

- 800-829-1954 during business hours; or 800-829-4477 for automated refund information 24 hours a day, 7 days a week.



GovBenefits.gov (www.GovBenefits.gov) is the official benefits Web site of the U.S. Government. GovBenefits.gov provides citizens with a one-stop source for connecting to 1000+ government assistance programs; covering a broad range of categories including Tax Assistance, Food/Nutrition, Housing, and Disaster Relief.

Once on the site, you can complete a confidential questionnaire that quickly matches you with programs you may be eligible to receive.

Getting started is free and easy.

Step 1: Go to www.GovBenefits.gov

Step 2: Click the **Start Here** button and begin the GovBenefits.gov questionnaire.

TELETAX RECORDED INFORMATION – 800-829-4477

TOPIC MENU NUMBERS

When prompted, enter the three digit number for the Tax Topic you want to hear.

IRS HELP AVAILABLE

- 101** IRS Services – Volunteer Tax Assistance, Toll-free Telephone, Walk-in Assistance, and Outreach Programs
- 102** Tax Assistance for Individuals with Disabilities and the Hearing Impaired
- 103** Tax Help for Small Business and the Self-employed
- 104** Taxpayer Advocate Service – Help for Problem Situations
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- 156** Copy of Your Tax Return – How to Get One
- 157** Change of Address – How to Notify the IRS

- 158** Ensuring Proper Credit of Payments
- 159** Prior Year's Form W-2 (How to Get a Copy of)
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- 412** Lump-sum Distributions
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- 417** Earnings for Clergy
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- 419** Gambling Income and Expenses
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- 421** Scholarship and Fellowship Grants
- 423** Social Security and Equivalent Railroad Retirement Benefits

- 424** 401(k) Plans

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- 427** Stock Options

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- 456** Student Loan Interest Deduction

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- 554 Self-employment Tax
- 556 Alternative Minimum Tax
- 557 Tax on Early Distributions from Traditional and Roth IRAs
- 558 Tax on Early Distributions from Retirement Plans
- TAX CREDITS**
- 601 Earned Income Credit (EIC)
- 602 Child and Dependent Care Credit
- 607 Adoption Credit
- 608 Excess Social Security and RRTA Tax Withheld
- 610 Retirement Savings Contributions Credit
- 611 First-time Homebuyer Credit—Purchases Made in 2008
- 6121 First-time Homebuyer Credit—Purchases Made in 2009
- IRS NOTICES**
- 651 Notices – What to Do
- 652 Notice of Under Reported Income – CP 2000
- 653 IRS Notices and Bills, Penalties and Interest Charges
- BASIS OF ASSETS, DEPRECIATION, AND SALE OF ASSETS**
- 701 Sale of Your Home
- 703 Basis of Assets
- 704 Depreciation
- 705 Installment Sales
- EMPLOYER TAX INFORMATION**
- 751 Social Security and Medicare Withholding Rates
- 752 Form W-2, Where, When, and How to File
- 753 Form W-4, *Employee's Withholding Allowance Certificate*
- 754 Form W-5, Advance Earned Income Credit
- 755 Employer Identification Number (EIN) – How to Apply
- 756 Employment Taxes for Household Employees
- 757 Form 941 and 944, Deposit Requirements
- 758 Form 941, *Employer's Quarterly Federal Tax Return* and Form 944, *Employer's Annual Federal Tax Return*
- 761 Tips – Withholding and Reporting
- 762 Independent Contractor vs. Employee
- ELECTRONIC MEDIA FILERS: 1099 SERIES AND RELATED INFORMATION RETURNS**
- 801 Who Must File Electronically
- 802 Applications, Forms, and Information
- 803 Waivers and Extensions
- 804 Test Files and Combined Federal and State Filing
- 805 Electronic Filing of Information Returns
- TAX INFORMATION FOR ALIENS AND U.S. CITIZENS LIVING ABROAD**
- 851 Resident and Nonresident Aliens
- 856 Foreign Tax Credit
- 857 Individual Taxpayer Identification Number—(ITIN) Form W-7
- 858 Alien Tax Clearance
- TAX INFORMATION FOR RESIDENTS OF PUERTO RICO**
- 901 Is a Person With Income from Puerto Rican Sources Required to File a U.S. Income Tax Return?
- 902 Credits and Deductions for Taxpayers With Puerto Rican Source Income That is Exempt from U.S. Tax
- 903 Federal Employment Tax in Puerto Rico
- 904 Tax Assistance for Residents of Puerto Rico



Calling the IRS

BEFORE YOU CALL THE IRS

We will be able to provide you with more accurate and complete answers to your tax questions if you have the following information available: the tax form, schedule, or notice to which your question relates; the facts about your particular situation; and the name of any IRS publication or other source of information that you used to look for the answer. (The answer to the same question often varies from one taxpayer to another because of differences in their age, income, or whether they can be claimed as a dependent, etc.)

To protect and maintain your individual account security, you may be asked for your Social Security number, date of birth, or IRS Personal Identification Number if you have one. You will also need to provide the amount of your refund, the filing status shown on your tax return, the “caller ID number” shown at the top of any notice you received, and the numbers in your street address, or your ZIP code.

**IRS tax forms and publications
are available 24 hours a day, 7 days
a week through the IRS Web site,
IRS.gov.**

Tax professionals contacting the IRS will also be asked questions to ensure that their client’s account security is protected.

If you are asking for an installment agreement to pay your tax, you will be asked for the highest amount you can pay each month and the date on which you can pay it.

BEFORE YOU HANG UP

If you do not fully understand the answer to your question, or you believe the IRS representative did not fully understand the question, please tell the representative. The representative will take additional time to be sure he or she has answered your question fully.

By law, you are responsible for paying your fair share of federal income tax. If we should make an error in answering your question, you are still responsible for paying the correct tax. However, you will not be charged any penalty due to an IRS error.

The IRS uses several methods to evaluate our telephone service. One method is to record telephone calls (for quality assurance purposes only). A random sample of recorded calls is selected for review through the quality assurance process. Other methods include listening to live calls in progress and contacting a random selection of customers with a Customer Satisfaction Survey.

IRS TELEPHONE NUMBERS

TOLL-FREE SERVICE

IRS Toll-free Tax Assistance

(in English and Spanish) **800-829-1040**

Our normal hours of operation are Monday through Friday, 7:00 a.m. to 10:00 p.m. local time. (Alaska and Hawaii should follow Pacific Time.)

IRS Business and Specialty Help Line

(in English and Spanish) **800-829-4933**

Specialized help for businesses and other non-individual tax issues.

Employer Identification Number **800-829-4933**

Call IRS to apply for an Employer Identification Number (EIN).

Order Tax Forms and Publications **800-829-3676**

IRS TE/GE Customer

Accounts Services **877-829-5500**

You may direct your technical and procedural questions concerning charities and other non-profit organizations to IRS Tax Exempt and Government Entities Customer Account Services.

IRS Refund Hotline **800-829-1954**

For refund information, have a copy of your current tax return, your Social Security number, filing status from the front of your return, and the exact whole dollar amount of your refund.

TTY/TDD Telephone Service **800-829-4059**

Available for the deaf and hearing-impaired who have access to a teletypewriter/telecommunications device for the deaf (TTY/TDD). Note: This number is answered only by TTY/TDD equipment.

Taxpayer Assistance Centers

IRS Taxpayer Assistance Centers (TAC) are your source for personal tax help when you believe your tax issue cannot be handled online or by phone and you want face-to-face tax assistance. Taxpayer Assistance Centers are closed for all federal holidays.

To find your local Taxpayer Assistance Center and its telephone number, visit IRS.gov and under "individuals" click on *Contact My Local Office* or call the Internal Revenue Service Toll-free Tax Assistance at **800-829-1040**.

Tax Help for U.S. Taxpayers

Residing in Canada (not toll-free) **215-516-2000**

IRS Taxpayer Advocate **877-777-4778**

Community Based Outlet Program **800-829-2765**

Information Reporting Program **866-455-7438**

A centralized call site to aid in reporting IRS information returns – whether filed by paper or electronically.

Identity Protection Specialized Unit **800-908-4490**

The hotline provides telephone assistance for individuals who believe they may be a victim of identify theft: with no known tax administration impact or have a current identity theft related tax issue which has not been resolved.

Monday through Friday, 8:00 a.m. to 8:00 p.m. your local time (Alaska & Hawaii follow Pacific Time.)

INTERNATIONAL SERVICE

IRS will answer your tax questions and help with account problems. Telephone assistance is available Monday through Friday, 6:00 a.m. to 11:00 p.m. Eastern time (non-toll-free numbers).

Taxpayers calling from

outside the United States **215-516-2000**

FAX: **215-516-2555**

OVERSEAS OFFICES

You can phone, write, or visit one of our overseas offices. Just be sure to have a copy of last year's tax return, your wage and income statements, and your other tax records with you. Traveling IRS tax assistors will visit foreign cities during the 2010 filing season. Call your local U.S. embassy or consulate or visit one of our offices to find out the dates, times, and locations for assistance.

Frankfurt, Germany **49-69-7535-3834**

FAX: **49-69-7535-3803**

London, England **44-207-894-0476**

FAX: **44-207-495-4224**

Paris, France **33-1-4312-2555**

FAX: **33-1-4312-2303**

Within France **01 4312 2555**

Taxpayers residing overseas with technical account questions (not toll-free) FAX: **215-516-2555**

Or write:

Internal Revenue Service
P.O. Box 920, International Section
Bensalem, PA 19020-8518

Small Business Tax Resources

SMALL BUSINESS TAX WORKSHOPS

Small business owners can learn more about their tax responsibilities by attending free IRS tax workshops. There are several options available:

Take a virtual workshop online, 24/7, through a self-directed e-learning session or a streaming video presentation that uses material similar to the live workshop.

No Internet access? No problem. Order the Virtual Small Business Tax Workshop CD, free of charge, at <http://www.irs.gov/businesses/small/index.html>.

WORKSHOPS FOR SMALL AND MID-SIZED EXEMPT ORGANIZATIONS

This one-day introductory workshop is designed for administrators or volunteers of small or mid-sized exempt organizations who are responsible for the organizations' tax compliance. A small fee applies. For more information, visit www.irs.gov/eo.

Online Trainings:

A Web-based version of the Small and Mid-sized Exempt Organization Workshop, along with mini-courses on various topics of interest to exempt organizations, are available at www.stayexempt.irs.gov

A 7-part on-line video series, based on a case study, helps organizations learn how to complete Form 990, the annual return for tax-exempt organizations. Get started at www.irs.gov/eo.

SSA/IRS REPORTER

The *SSA/IRS Reporter* is a quarterly newsletter that keeps employers up to date on changes to taxes and employee wage obligations. This newsletter, produced jointly by the Social Security Administration and the IRS, is mailed to approximately seven million employers along with each quarterly Form 941, *Employer's Quarterly Federal Tax Return*. You can also download a copy of the newsletter from www.irs.gov. Just search "Reporter."

ONLINE TAX TOOLKIT

The Taxpayer Advocate Service (TAS), an independent organization within the IRS, has partnered with the IRS to develop an electronic toolkit that explains basic tax laws and procedures. The toolkit, titled "Taxes: What You Need to Know – Responsibilities and Benefits," is available in English and Spanish at www.taxtoolkit.com. It will help you:

- Understand basic tax information,
- Determine whether you need an Individual Taxpayer Identification Number (ITIN),
- Learn about special tax credits,
- Prevent identity theft,
- Understand why it's important to follow the tax laws,
- Learn more about the tax aspects of starting a small business,
- Understand options when you owe the IRS money,
- Get a tax refund quickly and fairly, and
- Know where to go to get tax help.

Publications and Forms

HIGHLIGHTS OF RECENT TAX CHANGES

Posted on **IRS.gov** is a collection of articles on the latest changes that can affect your tax situation. You can view these articles at <http://www.irs.gov/formspubs/article/0,,id=174600,00.html>

You can also access nearly 100 other tax publications listed in this booklet from **IRS.gov**, or you can request a free copy of any IRS publication be mailed to you by calling 800-TAX-FORM (800-829-3676) or by ordering the publication online at **IRS.gov**.

Pub 1, *Your Rights as a Taxpayer* – explains some of your most important rights as a taxpayer. It also explains the examination, appeal, collection, and refund processes. To ensure that you always receive fair treatment in tax matters, you should know what your rights are.

Pub 3, *Armed Forces' Tax Guide* – gives information about the special tax situations of active members of the Armed Forces. This publication contains information on items that are included in and excluded from gross income, combat zone exclusion, alien status, sale of residence, itemized deductions, tax liability, extension of deadline, and filing returns.

Forms 1040, 1040A, 1040EZ, 1040NR, 1040X, 1310, 2106, 2848, 3903, 4868, 8822, 9465, W-2.

Pub 15 (Circular E), *Employer's Tax Guide* – explains your tax responsibilities as an employer. It explains the requirements for withholding, depositing, reporting, paying and correcting employment taxes. It explains the forms you must give to your employees, those that your employees must give to you, and those that you must send to the IRS and SSA. The guide also has tax tables you need to figure the taxes to withhold from each employee.

Forms 940, 941, 944.

Pub 15-A, *Employer's Supplemental Tax Guide* – supplements Publication 15 (Circular E), *Employer's Tax Guide*. It contains specialized and detailed employment tax information supplementing the basic information provided in Publication 15. This publication also contains alternative tables for withholding employment taxes from employees and for withholding on distributions of Indian gaming profits to tribal members.

Pub 15-B, *Employer's Tax Guide to Fringe Benefits*

Pub 17, *Your Federal Income Tax (For Individuals)* – can help you prepare your individual tax return. This publication takes you step-by-step through each part of the return. It explains the tax law in a way that will help you better understand your taxes so that you pay only as much as you owe and no more. This publication also includes information on various credits you may be able to take to reduce your tax.

(Note to tax professionals only: There is a fee to order this publication.) Forms 1040 (Schedules A, B, D, E, EIC, R), 1040A, 1040EZ, 2106, 2441, 3903, W-2.

Pub 17 (SP), *El Impuesto Federal sobre los Ingresos* – Publication 17 in Spanish

Pub 51 (Circular A), *Agricultural Employer's Tax Guide*
Form 943.

Pub 54, *Tax Guide for U.S. Citizens and Resident Aliens Abroad* – explains the special tax rules for U.S. citizens and resident aliens who live and work abroad or who have income earned in foreign countries. In particular, this publication explains the rules for excluding income and excluding or deducting certain housing costs.

Forms 1040, 1116, 2555, 2555-EZ.

Pub 80 (Circular SS), *Federal Tax Guide for Employers in the U.S. Virgin Islands, Guam, American Samoa, and the Commonwealth of the Northern Mariana Islands*

Forms 940, 941SS, 943.

Pub 179 (Circular PR), *Guía Contributiva Federal para Patronos Puertorriqueños* (Federal Tax Guide for Employers in Puerto Rico) – in Spanish.

Forms 940PR, 941PR, 943PR, W-3PR.

Pub 225, *Farmer's Tax Guide* – explains how the federal tax laws apply to farming, including the kind of farm income you must report and the different deductions you can take.

Forms 1040 (Schedules D, F, J, SE), 4562, 4684, 4797, 8903.

Pub 334, *Tax Guide for Small Business (For Individuals Who Use Schedule C or C-EZ)* – explains federal tax laws that apply to sole proprietors and statutory employees, including the kind of business income you must report and the different deductions you can take.

Pub 463, *Travel, Entertainment, Gift, and Car Expenses* – identifies business-related travel, entertainment, gift, and transportation expenses that may be deductible.

Forms 2106, 2106EZ.

Pub 501, *Exemptions, Standard Deduction, and Filing Information* – explains the rules for determining who must file a federal income tax return, what filing status to use, how many exemptions to claim, and who cannot take the standard deduction.

Forms 2120, 8332.

Pub 502, *Medical and Dental Expenses* – explains which medical and dental expenses are deductible, how to deduct them, and how to treat insurance reimbursements you may receive for medical care. This publication includes information on how to treat impairment-related work expenses,

health insurance premiums if you are self-employed, and the health coverage tax credit.

Forms 1040 (Schedule A), 8885.

Pub 503, *Child and Dependent Care Expenses* – explains how you may be able to claim a credit if you pay someone to care for your dependent who is under age 13, or your spouse or dependent who is unable to care for himself or herself. Tax rules covering dependent care benefits from your employer are also explained. See Publication 926 for information on the employment taxes you may have to pay if you are a household employer.

Form 2441.

Pub 504, *Divorced or Separated Individuals*

Form 8332.

Pub 505, *Tax Withholding and Estimated Tax* – explains details of withholding (including completion of Form W-4); estimated tax; and the underpayment penalty.

Forms 1040-ES, 2210, 2210-F, W-4, W-4P, W-4S, W-4V.

Pub 509, *Tax Calendars*

Pub 510, *Excise Taxes* – covers in detail the various federal excise taxes reported on Form 720. These include environmental taxes; communications and air transportation taxes; fuel taxes; manufacturer taxes; tax on heavy trucks, trailers, and tractors; and the ship passenger tax.

Forms 637, 720, 6197, 6627.

Pub 513, *Tax Information for Visitors to the United States* – briefly reviews the general requirements of U.S. income tax rules for foreign visitors who may have to file a U.S. income tax return during their visit. Most visitors who come to the United States are not authorized to work in this country. Check with the office of U.S. Citizenship and Immigration Services before taking a job.

Forms 1040C, 1040-ES (NR), 1040NR, 2063.

Pub 514, *Foreign Tax Credit for Individuals* – explains the foreign tax credit that is allowed for income taxes paid to a foreign government on income taxed by both the United States and a foreign country.

Form 1116.

Pub 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities* – provides information for withholding agents who are required to withhold and report tax on payments to nonresident aliens, foreign partnerships, and foreign corporations. This publication includes information on required withholding upon the disposition of a U.S. real property interest by a foreign person. Also, it includes three

tables listing U.S. tax treaties and some of the treaty provisions that provide for reduction of or exemption from withholding for certain types of income.

Forms 1042, 1042S, 8233, 8288, 8288-A, 8288-B, 8804, 8805, 8813, W-8 series (BEN, ECI, EXP, IMY).

Pub 516, U.S. Government Civilian Employees Stationed Abroad – discusses many of the allowances, reimbursements, expenses and property sales that U.S. Government civilian employees may have while working overseas.

Pub 517, Social Security and Other Information for Members of the Clergy and Religious Workers – discusses Social Security and Medicare taxes and exemptions for ministers and religious workers. This publication also explains the income tax treatment of certain income and expense items of interest to the clergy.

Forms 1040 (Schedules C-EZ, SE), 2106EZ, 4029, 4361.

Pub 519, U.S. Tax Guide for Aliens – gives guidelines on how nonresident aliens determine their U.S. tax status and figure their U.S. income tax.

Forms 1040, 1040C, 1040NR, 1040NR-EZ, 2063.

Pub 521, Moving Expenses – explains whether certain expenses of moving are deductible. For example, if you changed job locations last year or started a new job, you may be able to deduct your moving expenses. You may also be able to deduct expenses of moving to the United States if you retire while living and working overseas or if you are a survivor or dependent of a person who died while living and working overseas.

Forms 1040, 3903.

Pub 523, Selling Your Home – explains how to treat any gain or loss from selling your main home.

Form 1040 (Schedule D).

Pub 524, Credit for the Elderly or the Disabled – explains who qualifies for the credit and how to figure it.

Forms Schedule R.

Pub 525, Taxable and Nontaxable Income

Pub 526, Charitable Contributions – explains how to claim a deduction for charitable contributions and describes organizations that are qualified to receive charitable contributions. It also describes contributions you can (and cannot) deduct and explains deduction limits.

Forms 1040 (Schedule A), 8283.

Pub 527, Residential Rental Property – explains rental income and expenses and how to report them on your return. This publication also defines other special rules that apply to rental activities.

Forms 1040 (Schedule E), 4562.

Pub 529, Miscellaneous Deductions – identifies expenses you may be able to take as miscellaneous deductions on Form 1040 (Schedule A), such as employee business expenses and expenses of producing income. This publication does not discuss other itemized deductions, such as the ones for charitable contributions, moving expenses, interest, taxes, or medical and dental expenses.

Forms 1040 (Schedule A), 2106, 2106EZ.

Pub 530, Tax Information for Homeowners

Forms 1040 (Schedule A), 8396.

Pub 531, Reporting Tip Income – explains how tip income is taxed and the rules for keeping records and reporting tips to your employers. This publication focuses on employees of food and beverage establishments, but recordkeeping rules and other information may also apply to other workers who receive tips, such as hairdressers, cab drivers, and casino dealers. (See Publication 1244.)

Forms 4070, 4070A.

Pub 534, Depreciating Property Placed in Service Before 1987 – This publication explains how to figure and claim deductions for depreciation under Accelerated Cost Recovery System (ACRS).

Form 4562.

Pub 535, Business Expenses – discusses in detail common business expenses and explains what is and is not deductible.

Pub 536, Net Operating Losses (NOLs) for Individuals, Estates and Trusts – discusses net operating losses (NOLs) for individuals, estates and trusts. Topics include: how to figure an NOL; when to use an NOL; how to claim an NOL deduction; and how to figure an NOL carryover.

Form 1045.

Pub 537, Installment Sales – explains the tax treatment of installment sales. Installment sales are sales where part or all of the selling price is paid after the year of the sale. If you finance the buyer's purchase of your property, instead of having the buyer get a loan or mortgage from a bank (or other lender), you probably have an installment sale.

Form 6252.

Pub 538, *Accounting Periods and Methods* – explains some of the rules for accounting periods and methods. This publication also explains the differences between the cash method and accrual method of accounting.

Forms 1128, 2553, 3115.

Pub 541, *Partnerships* – discusses how tax law applies to partnerships and to partners.

Form 1065

Pub 542, *Corporations* – discusses the general tax laws that apply to ordinary domestic corporations.

Form 1120.

Pub 544, *Sales and Other Dispositions of Assets* – explains how to figure gain and loss on various transactions, such as trading, selling, or exchanging an asset used in a trade or business. This publication defines capital and noncapital assets and the tax results of different types of gains and losses.

Forms 1040 (Schedule D), 4797, 8824.

Pub 547, *Casualties, Disasters, and Thefts* – helps you identify a deductible disaster, casualty, or theft loss. This publication also explains how to figure and prove your loss and how to treat the reimbursement you receive from insurance or other sources.

Form 4684.

Pub 547 (SP), *Hechos Fortuitos, Desastres y Robos* – Publication 547 in Spanish.

Pub 550, *Investment Income and Expenses (Including Capital Gains and Losses)* – covers investment income such as interest and dividends, expenses related to investments, and sales and trades of investment property including capital gains and losses.

Forms 1040 (Schedules B, D), 1099-DIV, 1099-INT, 4952, 6781, 8815.

Pub 551, *Basis of Assets* – explains how to determine the basis of property, which is usually its cost.

Pub 552, *Recordkeeping for Individuals* – highlights and serves as a ready reference on general recordkeeping for individual income tax filing.

Pub 554, *Tax Guide for Seniors* – provides helpful information on tax topics that may be of interest to older Americans. This guide also covers certain provisions that give special tax treatment to them.

Pub 555, *Community Property* – provides helpful information to married taxpayers who reside in a community property state – Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington, or Wisconsin. If you and your spouse file separate tax returns, you should understand how community property laws affect the way you figure your income on your federal income tax return.

Pub 556, *Examination of Returns, Appeal Rights, and Claims for Refund* – discusses general rules and procedures that the IRS follows in examinations. It explains what happens during an examination and your appeal rights, both within the IRS and in the federal court system. It also explains how to file a claim for refund of tax you already paid.

Form 1040X.

Pub 557, *Tax-Exempt Status for Your Organization* – explains the rules and procedures for organizations that seek recognition of exemption from federal income tax under section 501 of the Internal Revenue Code.

Forms 990-EZ, 990-PF, 1023, 1024, 8871, 8872

Pub 559, *Survivors, Executors, and Administrators* – provides helpful information for reporting and paying the proper federal income taxes if you are responsible for settling a decedent's estate. This publication answers many questions that a spouse or other survivor faces when a person dies.

Forms 1040, 1041.

Pub 560, *Retirement Plans for Small Business (SEP, SIMPLE, and Qualified Plans)* – provides guidance relevant to retirement plans available to small businesses (including the self-employed). It covers simplified employee pensions (SEPs), qualified plans, and savings incentive match plan for employees (SIMPLE) retirement plans.

Pub 561, *Determining the Value of Donated Property* – defines fair market value and provides other guidance that may help you determine the value of property you donated to a qualified organization.

Form 8283.

Pub 564, *Mutual Fund Distributions* – explains the tax treatment of distributions paid or allocated to an individual shareholder of a mutual fund, and explains how to figure gain or loss on the sale of mutual fund shares.

Forms 1040 (Schedules B, D), 1099-DIV.

Pub 570, *Tax Guide for Individuals With Income from U.S. Possessions* – provides tax guidance for individuals with income from American Samoa, Guam, the Commonwealth

of the Northern Mariana Islands, Puerto Rico, and the U.S. Virgin Islands. This publication also gives information and addresses for filing U.S. possession tax returns, if required. Forms 1040, 1040-SS, 4563, 5074, 8689.

Pub 571, *Tax-Sheltered Annuity Plans (403(b) Plans) For Employees of Public Schools and Certain Tax-Exempt Organizations* – explains the contribution rules that apply to tax-sheltered annuity plans offered by qualified employers to eligible employees. Rules discussed include the limit on elective deferrals and the limit on annual additions.

Publication 575, *Pension and Annuity Income* – explains how to determine the tax treatment of distributions received from qualified pension and annuity plans. It also discusses the optional tax treatment you can choose to use for lump sum distributions received from a pension or from stock bonus and profit-sharing plans. Additionally, this publication discusses how to roll over distributions from a qualified plan.

Pub 583, *Starting a Business and Keeping Records* – provides basic federal tax information for people who are starting a business. It also provides information on keeping records and illustrates a recordkeeping system.

Pub 584, *Casualty, Disaster, and Theft Loss Workbook (Personal-Use Property)* – contains schedules for listing contents of your residence and is designed to help you figure your losses on personal-use property in the event of a casualty, disaster, or theft.

Pub 584-B, *Business Casualty, Disaster, and Theft Loss Workbook* – contains schedules for listing your income producing property and is designed to help you figure your losses on the property in the event of a casualty, disaster, or theft.

Pub 584 (SP), *Registro de Pérdidas por Hechos Fortuitos Imprevistos, Desastres y Robos (Propiedad de Uso Personal)* – Publication 584 in Spanish.

Pub 587, *Business Use of Your Home (Including Use by Daycare Providers)* – explains rules for claiming deductions for business use of your home and what expenses may be deducted. Form 8829.

Pub 590, *Individual Retirement Arrangements (IRAs)* – explains the tax rules that apply to IRAs and the penalties for not following them. Rules discussed include those affecting contributions, deductions, transfers (including rollovers) and withdrawals. This publication includes tax rules for traditional IRAs, Roth IRAs, and SIMPLEs. Forms 1040, 1040A, 1040NR, 5329, 8606.

Pub 593, *Tax Highlights for U.S. Citizens and Residents Going Abroad* – provides a brief overview of various U.S. tax provisions that apply to U.S. citizens and resident aliens who live or work abroad and expect to receive income from foreign sources.

Pub 594, *The IRS Collection Process* – defines your rights and duties as a taxpayer who owes federal taxes. This publication also explains how the IRS fulfills its legal obligation to collect these taxes.

Pub 594 (SP), *El Proceso de Cobro del IRS* – Publication 594 in Spanish.

Pub 595, *Capital Construction Fund for Commercial Fishermen*
Form 1040

Pub 596, *Earned Income Credit* – explains who may receive the credit, how to figure and claim the credit, and how to receive advance payments of the credit. Forms 1040, 1040A, Schedule EIC, EIC Worksheets, W-5.

Pub 596 (SP), *Crédito por Ingreso del Trabajo* – Publication 596 in Spanish.

Pub 597, *Information on the U.S. - Canada Income Tax Treaty* – this publication explains certain tax provisions that may apply to U.S. citizens or residents who live or work in Canada.

Pub 598, *Tax on Unrelated Business Income of Exempt Organizations* – explains how the tax applies to most tax-exempt organizations. It explains the rules that apply if an organization regularly operates a trade or business that is not substantially related to its exempt purpose. Form 990-T.

Pub 721, *Tax Guide to U.S. Civil Service Retirement Benefits* – explains how the federal income tax rules apply to civil service retirement benefits received by retired federal employees (including those who are disabled) or their survivors. Forms 1040, 1040A.

Pub 850, *English-Spanish Glossary of Words and Phrases Used in Publications Issued by the Internal Revenue Service*

Pub 901, *U.S. Tax Treaties* – explains the reduced tax rates and exemptions from U.S. taxes provided under U.S. tax treaties with foreign countries. This publication provides helpful information for residents of those countries who receive income from U.S. sources. It may be useful to U.S. citizens and residents with income from abroad.

Pub 907, *Tax Highlights for Persons with Disabilities* – briefly explains tax laws that apply to persons with disabilities and directs readers to sources of detailed information on topics such as deductible expenses, tax credits, and taxable and non-taxable income.

Pub 908, *Bankruptcy Tax Guide* – explains the federal tax obligations of persons filing bankruptcy petitions and bankruptcy estates.

Forms 982, 1040, 1041.

Pub 915, *Social Security and Equivalent Railroad Retirement Benefits* – explains taxability of Social Security and equivalent railroad retirement benefits.

Forms SSA-1042S and RRB-1042S, SSA-1099 and RRB-1099, Social Security Benefits Worksheets.

Pub 919, *How Do I Adjust My Tax Withholding?* – discusses Form W-4 and offers guidance for getting the right amount of tax withheld from your pay.

Form W-4.

Pub 925, *Passive Activity and At-Risk Rules* – discusses two sets of rules that may limit the losses you can deduct on your tax return from any trade, business, rental, or other income-producing activity.

Forms 8582, 8582-CR, 8810.

Pub 926, *Household Employer's Tax Guide* – identifies “household employees.” Included are tax rules you should know when you employ a household worker such as a babysitter, maid, yard worker, or similar domestic worker. This publication explains what federal employment taxes to withhold and pay and what records to keep.

Forms 1040 (Schedule H), W-2, W-3, W-4, W-5.

Pub 929, *Tax Rules for Children and Dependents* – explains filing requirements and the standard deduction amount for dependents. This publication also explains when and how a child's parents may elect to include their child's interest and dividend income on their return, and when and how a child's interest, dividends, and other investment income reported on the child's return are taxed at the parents' tax rate.

Forms 8615, 8814.

Pub 936, *Home Mortgage Interest Deduction* – discusses the rules for deducting home mortgage interest, limits on the deduction, and how to report it on your tax return.

Form 1040 (Schedule A).

Pub 938, *Real Estate Mortgage Investment Conduits (REMICs) Reporting Information [And Other Collateralized Debt Obligations (CDOs)]* – contains directories of REMICs and CDOs to assist brokers and intermediaries with their reporting requirements.

Pub 939, *General Rule for Pensions and Annuities* – covers the method used to figure the tax-free part of pension and annuity payments from nonqualified plans, using life expectancy actuarial tables. The General Rule is used primarily for nonqualified plans, such as purchased commercial annuities, private annuities, and nonqualified employee plans.

Pub 946, *How to Depreciate Property* – This publication explains the general rules for depreciating property, how to figure and claim deductions for depreciation under the Modified Accelerated Cost Recovery System (MACRS) and the special depreciation allowance. It also explains how you can elect to take a section 179 deduction for certain property and additional rules for listed property.

Form 4562.

Pub 947, *Practice Before the IRS and Power of Attorney* – explains who can represent a taxpayer before the IRS and what forms are used to authorize a person to represent a taxpayer or to receive information from IRS regarding a taxpayer.

Forms 2848, 8821.

Pub 950, *Introduction to Estate and Gift Taxes* – provides general information on the federal gift and estate taxes. It explains when these taxes apply and how they can be eliminated or reduced.

Forms 706, 709.

Pub 954, *Tax Incentives for Distressed Communities*

Pub 957, *Reporting Backpay and Special Wage Payments to the Social Security Administration*

Pub 963, *Federal–State Reference Guide* – Provides state and local government employers a comprehensive reference source for Social Security and Medicare coverage and Federal Insurance Contributions Act (FICA) tax withholding issues.

Pub 966, *EFTPS – The Secure Way to Pay Your Federal Taxes for Businesses and Individual Taxpayers* – explains how taxpayers can enroll in the Electronic Federal Tax Payment System and make all federal tax payments electronically.

Pub 967, *The IRS Will Figure Your Tax* – explains the procedures for choosing to have the IRS figure the tax on Forms 1040, 1040A, and 1040EZ.

Pub 969, Health Savings Accounts and Other Tax-Favored Health Plans – explains what a health savings account is, who can have one, and how to report it. This publication also explains Archer and Medicare Medical Savings Accounts, Flexible Spending Arrangements, and Health Reimbursement Arrangements.

Forms 8853, 8889, 1099-SA, 5498-SA.

Pub 970, Tax Benefits for Education – explains the tax benefits that may be available to you if you are saving for or paying higher education costs for yourself or another student. Includes information such as deducting work-related education expenses and the taxability of scholarships.

Form 8863.

Pub 971, Innocent Spouse Relief – explains who may qualify for relief and how to apply for relief.

Form 8857.

Pub 972, Child Tax Credit – explains the child tax credit and provides Child Tax Credit Worksheets for those who cannot use the worksheet in their Form 1040 or Form 1040A instructions. It also provides the information on the additional child tax credit and worksheets that may be necessary in the preparation of Form 8812.

Pub 1212, Guide to Original Issue Discount (OID) Instruments – helps brokers and other middlemen to identify publicly offered original issue discount debt instruments and to determine the amounts to be reported on Forms 1099-OID or Form 1099-INT. It also provides owners of publicly offered OID instruments the methods of calculating the amount of OID to report on their income tax returns. The tables are available at IRS.gov.

Pub 1244, Employee's Daily Record of Tips and Report to Employers

Forms 4070, 4070-A.

Pub 1281 - Backup withholding for missing and incorrect Name/TINs.

Pub 1321, Special Instructions for Bona Fide Residents of Puerto Rico Who Must File a U.S. Individual Income Tax Return (Form 1040 or 1040A) – provides detailed explanations (with examples) to help bona fide residents of Puerto Rico make sure their tax benefits are allocated properly when filing their Form 1040 or 1040A.

Pub 1542, Per Diem Rates – provides the maximum per diem allowances for business travel within the continental United States.

Pub 1544, Reporting Cash Payments of Over \$10,000 (Received in a Trade or Business) – explains when and how persons in a trade or business must file a Form 8300

when they receive cash payments of more than \$10,000 in a transaction or related transactions. It also discusses the substantial penalties for not filing the form.

Form 8300.

Pub 1544 (SP), Informe de Pagos en Efectivo en Exceso de \$10,000 (Recibidos en una Ocupacion o Negocio) – Publication 1544 in Spanish

Pub 1546, The Taxpayer Advocate Service –Your Voice at the IRS – describes the free, confidential assistance with tax problems that TAS provides to individuals and businesses, and includes a list of the Local Taxpayer Advocate offices where taxpayers can obtain help in each state.

Pub 1546EZ – gives information about TAS services and taxpayers' rights.

Pub 1635, Understanding Your EIN – provides general information on employer identification numbers. It offers guidance on when an EIN is required and how to obtain an EIN.

Pub 1915, Understanding Your IRS Individual Taxpayer Identification Number

Pub 1915SP, Entendiendo Su IRS Numero de Identificacion Personal del Contribuyente ITIN

Pub 3066, Have You Had Your "Check-Up" This Year? – This publication is an educational brochure designed to inform and encourage employers to perform a periodic "check-up" of their retirement plans through the use of the appropriate checklist, and how to initiate corrective action if necessary.

Pub 3611, Electronic Payments – describes how taxpayers can pay federal taxes electronically through an electronic funds withdrawal, by credit card or by using EFTPS.

Pub 3908 - Gaming Tax Law for Indian Tribal Governments.

Pub 3998, Choosing a Retirement Solution for Your Small Business – provides an overview of retirement plans available to small businesses and features a handy chart that showcases key features and benefits of common retirement plans. It was designed and produced in conjunction with the U.S. Department of Labor.

Publication 4077, Tax Exempt Bonds for 501(c)(3) Charitable Organizations – Provides an overview for state and local government issuers and 501(c)(3) tax exempt charitable organizations of the general post-issuance rules under the federal tax law that generally apply to municipal and financing arrangements commonly known as 501(c)(3) bonds.

Publication 4079, Tax-Exempt Governmental Bonds Compliance Guide – Provides an overview for state and local governments of the key rules under the federal tax law that generally apply to municipal financing arrangements commonly known as governmental bonds.

Pub 4220, Applying for 501(c)(3) Tax-Exempt Status – Provides a plain language explanation of the rules and procedures for obtaining recognition of tax-exempt status under section 501(c)(3).

Pub 4221 series, Compliance Guides for Tax-Exempt Organizations – Provides a plain language explanation of tax compliance requirements for tax-exempt organizations.

Pub 4222, 401(k) Plans for Small Business – This booklet is designed for small business owners and tax practitioners with clients that may be able to start or already have a 401(k) plan. It contains basic information dealing with the establishing and operating of 401(k) plans and even highlights the basic types of 401(k) plans. It is designed and produced in conjunction with the Department of Labor.

Pub 4268 - Indian Tribal Government Employment Tax Guide.

Pub 4333, SEP Plans for Small Businesses – designed for small business owners and tax practitioners with clients that may be able to start or already have a Simplified Employee Pension plan (SEP). It provides guidance on the establishment and operation of such plans and was produced in conjunction with the U.S. Department of Labor.

Pub 4334, SIMPLE IRA Plans for Small Businesses – designed for small business owners and tax practitioners with clients that may be able to start or already have a SIMPLE IRA Plan. It provides guidance on the establishment and operation of such plan.

Pub 4336, SARSEP Plans for Small Businesses – provides guidance on the operation of a Salary Reduction Simplified Employee Pension (SARSEP).

Pub 4418, What You Need to Know About the Federal Payment Levy Program – provides information about levies on federal payments made to taxpayers who owe federal taxes. This levy, up to 15 percent of your federal payment, continues until the entire amount of your debt is repaid or other payment arrangements are made.

Pub 4419, What You Need to Know About the Mortgage Verification Process – provides information about protecting and preventing misuse of your tax information when closing on a loan.

Pub 4460, The Retirement Plan Products Navigator – highlights many of the publications and brochures created by Employee Plans, Customer Education, and Outreach of

IRS's Tax Exempt and Government Entities Division, dealing with different types of retirement plans.

Pub 4482, 403(b) Tax-Sheltered Annuity for Participants – directed at participants in a 403(b) annuity who are interested in learning more about the basic provisions and requirements in the operation of their plan along with pitfalls common with many 403(b) annuities.

Pub 4483, 403(b) Tax-Sheltered Annuity Plan for Sponsors – designed for plan sponsors/employers of tax-exempt organizations and government entities who are interested in establishing a retirement plan for their employees. It contains a chart that highlights the different types of plans available and key features specific to each plan.

Pub 4484, Choose A Retirement Plan for Employees of Tax Exempt and Government Entities – Provides an easy-to-read chart highlighting the advantages, sponsor eligibility, contribution limits, withdrawal provisions and vesting requirements, etc., for plans of tax-exempt organizations and government entity employers.

Pub 4587, Payroll Deduction IRAs for Small Businesses – designed for small business owners and tax practitioners with clients who may be able to establish this kind of program. The publication contains basic information dealing with the establishment and operation of a payroll deduction IRA. It was designed, written and produced with the U.S. Department of Labor.

Pub 4588, Basic Tax Guide for Green Card Holders

Pub 4588 (SP), Basic Tax Guide for Green Card Holders – Publication 4588 in Spanish.

Pub 4588 (VN), Basic Tax Guide for Green Card Holders – Publication 4588 in Vietnamese.

Pub 4630, Exempt Organizations Products and Services Navigator – Provides highlights of IRS products and services for tax-exempt organizations.

Pub 4681, Canceled Debts, Foreclosures, Repossessions, and Abandonments – explains the federal tax treatment of canceled debts, foreclosures, repossessions, and abandonments. Under certain circumstances, you may not have to include canceled or forgiven debt in income.

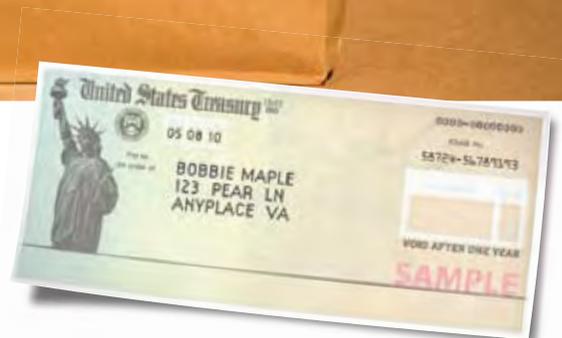
Pub 4741, The New Form 990: What Tax-Exempt Organizations Need to Know – a fact sheet about the redesigned annual return for tax-exempt organizations.

Pub 4752, The New e-Postcard (Form 990-N): What Smaller Organizations Need to Know to Stay Tax-Exempt – a fact sheet explaining who should file the annual electronic notice, how to complete, what information is required, and where to go for help.



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