

# Tax Extra Practice Scenario: Tanya Camiel - No Health Insurance

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## Log into the Training Website

- a. Go to the TBB training website: <https://training.thebenefitbank.org/>
- b. In the “Login Name” box enter oh + any number 1-500 (ex. Oh499)
- c. In the “Password” box enter tbb12345
- d. Click the “Log In” button

## Create a Client

1. Tanya Camiel lives at 721 Imagine Lane in Columbus, Ohio, 43215 in Franklin County
2. Tanya prefers English
3. Her email is [tcamiel@email.com](mailto:tcamiel@email.com)
4. Create her login name using the suggested structure and allow Tanya to enter her password, select the security questions and provide the answers

## Agreements

5. She reads and agrees to the Terms and Conditions of Use
6. She does not want to share her information
7. From Tanya’s homepage, click “My Taxes”, then click “2016 Income Taxes”, then click “File Now”.

## Household Information

8. Tanya prefers the title “Ms.”
9. There are no other people to include in the household
10. Use the table below to complete the household information section

Household Member	Relationship	Birthdate	Marital Status	Citizen	Social Security Number	Disabled	Blind
Ms. Tanya Camiel		May 7, 1985	Single	Yes	290-13-7894	No	No

11. She is not disabled or blind.
12. She is not a current member of the military or a veteran
13. She is not a surviving spouse or a dependent child of a veteran
14. She prefers English
15. She does not have a separate email address
16. Her home phone number is 614-555-5555

*Tanya verifies that all the information so far is correct*

## Healthy U and Other Programs

17. The household is not receiving Food Assistance, Cash Assistance or Medicaid.
18. Tanya is not a veteran
19. She does not have a long-term health condition

- 20. She is not a caregiver
- 21. Tanya is not interested in receiving information on disaster preparedness  
Tanya verifies that all the information you've entered so far is correct

**Preliminary Information**

Tanya reviews the unsupported situations and limitations of The Benefit Bank. She then indicates that she still wants The Benefit Bank to prepare her taxes.

- 22. At the end of the year, Tanya lived in Ohio
- 23. She would like to file her Ohio taxes in addition to her federal
- 24. Tanya agrees to have her information disclosed to the Dept. of Education for FAFSA purposes
- 25. She does not consent to have her information used in any other way

**Filing Status and Dependents**

- 26. Tanya's marital status was single at the end of the year
- 27. Tanya is a citizen
- 28. She did not provide financial support to anyone
- 29. Tanya's filing status is single
- 30. No one can claim her as a dependent so she can claim an exemption for herself
- 31. Tanya would like to donate to the Presidential Election Campaign Fund

**Income for Federal Taxes**

Use Tanya's W2 and 1099MISC to fill out the Income questions.

22222		a Employee's social security number		OMB No. 1545-0008	
b Employer identification number (EIN) 37-1234567			1 Wages, tips, other compensation 25,610.00		2 Federal income tax withheld 1,838.00
c Employer's name, address, and ZIP code Planetary Mini Golf & Arcade 123 Lunar Road Columbus, OH 43215			3 Social security wages 25,610.00		4 Social security tax withheld 3,176.00
			5 Medicare wages and tips 25,610.00		6 Medicare tax withheld 743.00
			7 Social security tips		8 Allocated tips
d Control number			9		10 Dependent care benefits
e Employee's first name and initial		Last name	Suff.	11 Nonqualified plans	
Tanya Camiel				12a	
721 Imagine Lane				12b	
Columbus OH, 43215				12c	
				12d	
f Employee's address and ZIP code			13 Statutory employee <input type="checkbox"/>		Retirement plan <input type="checkbox"/>
			Third-party sick pay <input type="checkbox"/>		14 Other
15 State	Employer's state ID number	16 State wages, tips, etc.	17 State income tax	18 Local wages, tips, etc.	19 Local income tax
OH	699322	25,610.00	501.56	25,610.00	512.10
					20 Locality name
					COLS

Form **W-2** Wage and Tax Statement Department of the Treasury—Internal Revenue Service

CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.  The Mascot People 321 Jaguar Dr Columbus, OH 43215		1 Rents \$	OMB No. 1545-0115		<b>Miscellaneous Income</b>
		2 Royalties \$	Form 1099-MISC		
		3 Other income \$ 1,624			
PAYER'S federal identification number 31-6451246	RECIPIENT'S identification number 732-88-55555	5 Fishing boat proceeds \$	6 Medical and health care payments \$		
RECIPIENT'S name  Street address (including apt. no.)  City or town, state or province, country, and ZIP or foreign postal code		7 Nonemployee compensation \$	8 Substitute payments in lieu of dividends or interest \$	This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.	
		9 Payer made direct sales of \$5,000 or more of consumer products to a buyer (recipient) for resale <input type="checkbox"/>	10 Crop insurance proceeds \$		
		11	12		
Account number (see instructions)		13 Excess golden parachute payments \$	14 Gross proceeds paid to an attorney \$		
15a Section 409A deferrals \$	15b Section 409A income \$	16 State tax withheld \$	17 State/Payer's state no.	18 State income \$	

Form 1099-MISC (keep for your records)      www.irs.gov/form1099misc      Department of the Treasury - Internal Revenue Service

32. Tanya confirms the amount she entered from Box 3 of the 1099-MISC is self-employment income.  
 She confirms that the income summary is correct and that she has entered all of her income.

### Income Follow-Up Questions

- 33. Tanya describes the professional activity as “mascot performer”
- 34. She enters the code 711510 for “performing artists”
- 35. Tanya does not have her own business name
- 36. Tanya does not have her own EIN
- 37. The business address is not different from the income earner’s home address
- 38. Tanya did not make any payments that required a form 1099
- 39. None of her self-employment income comes from being a notary public
- 40. She is not claiming any self-employment expenses – enter 0
- 41. None of the expenses are for a car or truck
- 42. She does not want help figuring out her total business expenses

### Deductions and Adjustments for Federal Taxes

- 43. Tanya did not pay any student loan interest
- 44. She did not pay alimony or separate maintenance
- 45. She did not pay any educator expenses
- 46. Tanya did not contribute to a Health Savings Account (HSA) nor have excess contributions in an HSA

- 47. She did not have any travel expenses as an Armed Forces Reservist, business expenses as a fee-basis government official, or business expenses as a performing artist
- 48. She did not contribute to a traditional IRA or have excess contributions in an IRA
- 49. She did not pay for health insurance coverage set up under her professional activity
- 50. Tanya did not pay tuition or fees for post-secondary education
- 51. None of her income is for foster care payments or Medicaid waiver payments
- 52. Tanya is not blind
- 53. She would like to take her standard deduction

*Tanya reviews her summary of taxable income, adjustments, and deductions.*

### **Credits for Federal Taxes**

- 54. She did not pay for any child care
- 55. She did not put money into an IRA or other plan
- 56. Tanya did not pay any mortgage interest

*She is not eligible for the Earned Income Tax Credit*

- 57. Tanya did not make any estimated federal income tax payments or apply last year's refund to this year's
- 58. Tanya did not file a form 4868 to request an extension to file

*Tanya reviews the summary of credits and payments*

### **Health Coverage and Premium Tax Credit**

- 59. Tanya's minimum essential coverage status is "Did not have coverage"
- 60. Tanya did not receive an exemption or exemption certificate
- 61. Tanya does not think that any of the exemptions apply to her

*Tanya is not eligible for the Premium Tax Credit. Her shared responsibility fee will be \$695.*

### **Completing Your Federal Return**

*The online service will say that Tanya owes taxes in the amount of \$1,140. (This includes her shared responsibility fee and the amount of taxes she owes on her self-employment income.)*

- 62. Tanya would like to e-file the return
- 63. Tanya would like to pay her taxes by credit or debit card

*Tanya selects the first website to use to pay her taxes.*

- 64. You are not filing this return as Power of Attorney
- 65. Her daytime telephone number is 614-555-5555
- 66. Her occupation is "Actor & Arcade Employee"
- 67. The IRS did not assign a 6-digit number to Tanya due to identity theft
- 68. Tanya would not like to designate another person to discuss the return with the IRS

*Tanya reviews her forms before printing.*

### **Ohio State Taxes**

- 69. Tanya is a full-time resident of Ohio
- 70. Tanya lived at 721 Imagine Ln Columbus, OH 43215 Franklin County all of last year

71. She did not move within Ohio last year

72. Her school district is Columbus CSD

*Tanya verifies that the residency summary is complete and correct*

73. Tanya was not paid back for any college tuition or fees during the tax year

74. Tanya was not paid back for any other expenses that were deducted in another year

75. She was not in the military last year

76. She did not need to pay back income earned in a previous year

77. She did not donate an organ last year

78. She did not contribute to anyone else's Individual Development Account

79. Tanya did not put money into anyone's CollegeAdvantage 529 nor did she have carryover amounts to deduct this year

80. She did not put money in a STABLE account, Ohio's ABLE Plan

81. Tanya did not pay any unreimbursed health care expenses

82. Tanya did not have an employer-paid or employer-subsidized accident and health plan for qualifying relatives last year

*Tanya verifies the taxable income summary*

83. Tanya did not lose a job in 2014, 2015, or 2016

84. Tanya did not donate to a political campaign last year

85. Tanya did not restore any historical buildings last year

86. Tanya did not make any Ohio state estimated tax payments last year

87. Tanya did not have part of last year's refund credited to this year's taxes

88. Tanya did not submit a filing extension request

89. She did not buy anything she did not pay sales tax on

90. She certifies that no sales or use tax is due

91. Tanya has never claimed the Ohio Lump Sum Retirement Credit

92. She would not like to donate \$1 to the Ohio Political Party Fund

93. She would like to donate \$5 to Wildlife Species

94. She will receive a state tax refund of \$91

95. She does not want to credit part of the refund to next year's tax return

### **School District Taxes**

96. The amount in Box 19 is withheld for city tax

*Tanya does not owe any school taxes*

### **Completing Your Ohio Return**

97. Tanya would like to e-file her state return

98. She agrees to the perjury statement

99. Tanya wants to direct deposit her Ohio refund

100. The account is located within the United States

101. Tanya chooses to have the money deposited into her personal savings

102. The routing number is **253177049**

103. The account number is **00123456789**

104. She accepts the terms of the direct deposit

*She is done printing and looking over her tax forms*

**E-file Submission**

105. She confirms her identity using last year's PIN: **77221**

106. She agrees to all the disclaimers and agreements

107. She chooses the same five digit PIN from last year

108. Tanya does not want to share her identification information

109. She would like to receive her e-file status by email