

## **Filing Status Disclosure – Please Mark the Status for Your Return**

If you are uncertain of which status to use, please consult with your preparer.

- **Married Filing Joint (MFJ):**
  - This status is for people who are legally married as of midnight December 31 of each year, even if you were not married until Dec. 31
  - This status comes with “joint and several liability” which means the IRS will go after both parties equally for any amount owed on this return now or if there is an audit or other change on the return in the future.
  - Because of the liability, there is potentially a conflict of interest if one of you wants to file jointly and the other one is not sure about whether or not that is a good idea.
  - Use this status even if your spouse died during the year.
- **Married Filing Separate (MFS):**
  - This status is for people who are legally married at midnight December 31 of each year but who choose not to file together.
  - **In a community property state, such as AZ, CA, ID, LA, NV, NM, TX, WA and WI, or if the persons opted into community property in AK, each spouse must pay tax on half the total marital income, and takes half the total marital deductions, unless they never co-mingled any funds, hold separate property and neither has any earned income, and/or they lived apart the entire year. It is seldom beneficial for tax purposes to file separately in a community property state.**
  - Married Filing Separately restricts the liability for the total tax due now and in the future to each spouse independently of the other spouse.
  - Many other rules and restrictions, as well as higher tax brackets and forfeited credits, also apply to this filing status.
  - We understand income based student loan repayments are causing happily married people to consider filing MFS. If this latter case is yours, unless you qualify for any remaining debt to be forgiven tax free, we have run analysis that shows the debt will be as large or larger at the time it is forgiven. This forgiven debt is taxed as income unless you qualify for a tax-free student loan debt forgiveness program. This means you would be making payments without reducing your debt and then paying taxes on the total amount of debt in the future. Be very careful about making this choice!
- **Qualified Widow(er)/Surviving Spouse (QW/SS):**
  - This status is for those who have dependent children and have lost their spouse in one of the last two years. For 2018, this would be a death in 2017 or 2016.
  - This is a hybrid between married filing joint and head of household.
- **Single (S):**
  - This is the filing status for anyone who does not fall into one of the other 4 categories.

- **Head of Household (HOH):**

- This status is for unmarried persons who pay more than half the expenses for the main household of a direct relative, such as a child or parent.
- A married person who has been physically separated from his/her spouse for more than the last 6 months of the year MAY also qualify to use this status. If this is you, when did you and your spouse separate? (Day/Mo/Yr)\_\_\_\_\_
- This status is not for “the Head of the House” who then claims a spouse as a dependent. That circumstance would be Married Filing Jointly.
- To use this status, please complete the following, and provide any supporting documentation from the 886-H-HOH form you may have.
  - Please name all persons living in your house, complete with ages, relationship and income, including social security and other non-taxable income, and whether or not you can/do claim them as a dependent using the chart at the end of the page. If you are supporting a parent who does not live in your household, but you pay the cost of their housing, you may also list them.
  - Do you pay more than half the cost of the home? This includes rent or mortgage, property taxes, renters/homeowners insurance, groceries (but not eating out), repairs/maintenance/improvements, furnishings, and other related household items with your own funds, including funds from child support, alimony, etc but not including a dependents income or social security? YES NO - if NO, you do not qualify to use this status.
  - If YES, can you provide proof of this in the event of an audit? YES NO

Head of Household Chart:

Name	Age	Relationship	Income	Months in Home *	Able to Claim? **

\*Count months away for temporary absence such as school, camp, visiting others as if the person was with you. \*\*Even if you do not actually claim the person, if you have the right to claim them, please check this box