

Form
1040A

Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return (99)**2017**

IRS Use Only—Do not write or staple in this space.

Your first name and initial Zachary L.		Last name Mao		OMB No. 1545-0074 Your social security number 123 45 6789	
If a joint return, spouse's first name and initial Cici K.		Last name Mao		Spouse's social security number 987 65 4321	
Home address (number and street). If you have a P.O. box, see instructions. 520 Chestnut St.				Apt. no. ▲ Make sure the SSN(s) above and on line 6c are correct.	
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). Philadelphia, PA 19106				Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse	
Foreign country name		Foreign province/state/county		Foreign postal code	

Filing status Check only one box.	1 <input type="checkbox"/> Single 2 <input checked="" type="checkbox"/> Married filing jointly (even if only one had income) 3 <input type="checkbox"/> Married filing separately. Enter spouse's SSN above and full name here. ▶ 4 <input type="checkbox"/> Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶ 5 <input type="checkbox"/> Qualifying widow(er) (see instructions)				

Exemptions If more than six dependents, see instructions.	6a <input checked="" type="checkbox"/> Yourself. If someone can claim you as a dependent, do not check box 6a.				Boxes checked on 6a and 6b No. of children on 6c who: • lived with you • did not live with you due to divorce or separation (see instructions) Dependents on 6c not entered above Add numbers on lines above ▶
	b <input checked="" type="checkbox"/> Spouse				
	c Dependents:				
	(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if child under age 17 qualifying for child tax credit (see instructions)
	Oliver	Mao	111-22-3333	Son	<input checked="" type="checkbox"/>
					<input type="checkbox"/>
d Total number of exemptions claimed.					2

Income Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld. If you did not get a W-2, see instructions.	7 Wages, salaries, tips, etc. Attach Form(s) W-2.		7	85,000	
	8a Taxable interest. Attach Schedule B if required.		8a	200	
	b Tax-exempt interest. Do not include on line 8a.		8b		
	9a Ordinary dividends. Attach Schedule B if required.		9a		
	b Qualified dividends (see instructions).		9b		
	10 Capital gain distributions (see instructions).		10		
	11a IRA distributions.	11a	11b Taxable amount (see instructions).	11b	
	12a Pensions and annuities.	12a	12b Taxable amount (see instructions).	12b	
	13 Unemployment compensation and Alaska Permanent Fund dividends.		13		
	14a Social security benefits.	14a	14b Taxable amount (see instructions).	14b	
15 Add lines 7 through 14b (far right column). This is your total income .		15	85,200		

Adjusted gross income	16 Educator expenses (see instructions).		16		
	17 IRA deduction (see instructions).		17		
	18 Student loan interest deduction (see instructions).		18		
	19 Tuition and fees. Attach Form 8917.		19		
	20 Add lines 16 through 19. These are your total adjustments .		20		
	21 Subtract line 20 from line 15. This is your adjusted gross income .		21	85,200	

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 11327A Form 1040A (2017)

Tax, credits, and payments	22	Enter the amount from line 21 (adjusted gross income).	22	85,200		
	23a	Check <input type="checkbox"/> You were born before January 2, 1953, <input type="checkbox"/> Blind Total boxes if: <input type="checkbox"/> Spouse was born before January 2, 1953, <input type="checkbox"/> Blind } checked ▶ 23a <input type="checkbox"/>				
	b	If you are married filing separately and your spouse itemizes deductions, check here ▶ 23b <input type="checkbox"/>				
	24	Enter your standard deduction .	24	12,700		
	25	Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-.	25	72,500		
	26	Exemptions. Multiply \$4,050 by the number on line 6d.	26	12,150		
	27	Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-.				
		This is your taxable income .	▶ 27	60,350		
	28	Tax , including any alternative minimum tax (see instructions).	28	8,124 *		
	29	Excess advance premium tax credit repayment. Attach Form 8962.	29			
Standard Deduction for— • People who check any box on line 23a or 23b or who can be claimed as a dependent, see instructions. • All others: Single or Married filing separately, \$6,350 Married filing jointly or Qualifying widow(er), \$12,700 Head of household, \$9,350	30	Add lines 28 and 29.	30	8,124		
	31	Credit for child and dependent care expenses. Attach Form 2441.	31			
	32	Credit for the elderly or the disabled. Attach Schedule R.	32			
	33	Education credits from Form 8863, line 19.	33			
	34	Retirement savings contributions credit. Attach Form 8880.	34			
	35	Child tax credit. Attach Schedule 8812, if required.	35	1,000		
	36	Add lines 31 through 35. These are your total credits .	36	1,000		
	37	Subtract line 36 from line 30. If line 36 is more than line 30, enter -0-.	37	7,124		
	38	Health care: individual responsibility (see instructions). Full-year coverage <input checked="" type="checkbox"/>	38			
	39	Add line 37 and line 38. This is your total tax .	39	7,124		
If you have a qualifying child, attach Schedule EIC.	40	Federal income tax withheld from Forms W-2 and 1099.	40	8,000		
	41	2017 estimated tax payments and amount applied from 2016 return.	41			
	42a	Earned income credit (EIC).	42a			
	b	Nontaxable combat pay election. 42b				
	43	Additional child tax credit. Attach Schedule 8812.	43			
	44	American opportunity credit from Form 8863, line 8.	44			
	45	Net premium tax credit. Attach Form 8962.	45			
	46	Add lines 40, 41, 42a, 43, 44, and 45. These are your total payments .	▶ 46	8,000		
	47	If line 46 is more than line 39, subtract line 39 from line 46. This is the amount you overpaid .	47	876		
	Refund Direct deposit? See instructions and fill in 48b, 48c, and 48d or Form 8888.	48a	Amount of line 47 you want refunded to you . If Form 8888 is attached, check here ▶ <input type="checkbox"/> 48a	48a	876	
▶ b		Routing number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> ▶ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings				
▶ d		Account number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>				
49		Amount of line 47 you want applied to your 2018 estimated tax .	49			
50		Amount you owe. Subtract line 46 from line 39. For details on how to pay, see instructions.	▶ 50			
51		Estimated tax penalty (see instructions).	51			
Third party designee		Do you want to allow another person to discuss this return with the IRS (see instructions)? <input type="checkbox"/> Yes . Complete the following. <input checked="" type="checkbox"/> No				
		Designee's name ▶	Phone no. ▶	Personal identification number (PIN) ▶ <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Sign here Joint return? See instructions. Keep a copy for your records.		Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.				
		Your signature		Date	Your occupation	Daytime phone number
	Spouse's signature. If a joint return, both must sign.		Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	
Paid preparer use only	Print/type preparer's name		Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	
	Firm's name ▶		Firm's EIN ▶		PTIN	
	Firm's address ▶		Phone no.			

Go to www.irs.gov/Form1040A for instructions and the latest information.Form **1040A** (2016)

*From 2017 Tax Table.

Note to Instructor: Updating for TCJA 2017 Reform

The problem asks for the taxpayers' Form 1040A for 2017, which was the most recent Form 1040A when this edition was published. The solution thus does not reflect the changes made by the Tax Cuts and Jobs Act of 2017. If those changes had applied to this problem's facts, the key changes include the increase in the standard deduction amount, the elimination of the personal exemptions, the reduced tax rates, and the increased child tax credit. More specifically, the following amounts would be different:

Line 24: The standard deduction would be \$24,000.

Line 25: \$61,200 ($\$85,200 - \$24,000$).

Line 26: Personal and dependency exemptions are no longer allowed.

Line 27: Taxable income is \$61,200 (see revised line 25 above).

Line 28: The tax is \$6,963 [$\$1,905 + (0.12 \times (\$61,200 - \$19,050))$]. The 2018 tax table was not available when this edition was published. This also is the amount on line 30.

Line 35: The child credit is \$2,000. This also is the amount on line 36.

Line 37: \$4,963 ($\$6,963 - \$2,000$). This also is the amount on line 39.

Line 47: The amount overpaid is \$3,037 ($\$8,000 - \$4,963$). This also is the amount on line 48a.

On June 29, 2018, the IRS announced plans to replace the current Forms 1040, 1040A, and 1040EZ with a streamlined Form 1040 (IR-2018-146). The line numbers above thus will likely not correspond to the line numbers on the form the taxpayers would use for 2018.

Form

1040Department of the Treasury—Internal Revenue Service (99)
U.S. Individual Income Tax Return**2017**

OMB No. 1545-0074

IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2017, or other tax year beginning _____, 2017, ending _____, 20		See separate instructions.
Your first name and initial John R.	Last name Lane	Your social security number 111 44 6666
If a joint return, spouse's first name and initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions. 1010 Ipsen Street		Apt. no.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). Yorba Linda, CA 90102		Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input checked="" type="checkbox"/> You <input type="checkbox"/> Spouse
Foreign country name	Foreign province/state/county	
Foreign postal code		

Filing Status Check only one box.	1 <input checked="" type="checkbox"/> Single	4 <input type="checkbox"/> Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
	2 <input type="checkbox"/> Married filing jointly (even if only one had income)	
	3 <input type="checkbox"/> Married filing separately . Enter spouse's SSN above and full name here. ▶	
	5 <input type="checkbox"/> Qualifying widow(er) (see instructions)	

Exemptions If more than four dependents, see instructions and check here ▶ <input type="checkbox"/>	6a <input checked="" type="checkbox"/> Yourself . If someone can claim you as a dependent, do not check box 6a	Boxes checked on 6a and 6b No. of children on 6c who: • lived with you • did not live with you due to divorce or separation (see instructions) Dependents on 6c not entered above	1	
	b <input type="checkbox"/> Spouse			
	c Dependents:			
	(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> if child under age 17 qualifying for child tax credit (see instructions)
				<input type="checkbox"/>
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
d Total number of exemptions claimed		Add numbers on lines above ▶	1	

Income Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a W-2, see instructions.	7 Wages, salaries, tips, etc. Attach Form(s) W-2	7	20,000
	8a Taxable interest. Attach Schedule B if required	8a	300
	b Tax-exempt interest. Do not include on line 8a 8b		
	9a Ordinary dividends. Attach Schedule B if required	9a	
	b Qualified dividends 9b		
	10 Taxable refunds, credits, or offsets of state and local income taxes	10	
	11 Alimony received	11	
	12 Business income or (loss). Attach Schedule C or C-EZ	12	
	13 Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ <input type="checkbox"/>	13	
	14 Other gains or (losses). Attach Form 4797	14	
	15a IRA distributions 15a	b Taxable amount 15b	
	16a Pensions and annuities 16a	b Taxable amount 16b	
	17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	
	18 Farm income or (loss). Attach Schedule F	18	
19 Unemployment compensation	19		
20a Social security benefits 20a	b Taxable amount 20b		
21 Other income. List type and amount	21		
22 Combine the amounts in the far right column for lines 7 through 21. This is your total income ▶	22	51,300	

Adjusted Gross Income	23 Educator expenses	23	
	24 Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24	
	25 Health savings account deduction. Attach Form 8889	25	
	26 Moving expenses. Attach Form 3903	26	
	27 Deductible part of self-employment tax. Attach Schedule SE	27	
	28 Self-employed SEP, SIMPLE, and qualified plans	28	
	29 Self-employed health insurance deduction	29	
	30 Penalty on early withdrawal of savings	30	
	31a Alimony paid b Recipient's SSN ▶	31a	
	32 IRA deduction	32	5,500
	33 Student loan interest deduction	33	
	34 Reserved for future use	34	
	35 Domestic production activities deduction. Attach Form 8903	35	
	36 Add lines 23 through 35	36	5,500
37 Subtract line 36 from line 22. This is your adjusted gross income ▶	37	45,800	

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Cat. No. 11320B

Form **1040** (2017)

I:TRP-4

Copyright © 2019 Pearson Education, Inc.

Tax and Credits**Standard Deduction for—**

• People who check any box on line 39a or 39b or who can be claimed as a dependent, see instructions.

• All others:

Single or Married filing separately, \$6,350

Married filing jointly or Qualifying widow(er), \$12,700

Head of household, \$9,350

Other Taxes**Payments**

If you have a qualifying child, attach Schedule EIC.

Refund

Direct deposit? See instructions.

Amount You Owe**Third Party Designee****Sign Here**

Joint return? See instructions. Keep a copy for your records.

Paid Preparer Use Only

38	Amount from line 37 (adjusted gross income)	38	45,800
39a	Check <input checked="" type="checkbox"/> You were born before January 2, 1953, <input type="checkbox"/> Blind. Total boxes checked ▶ 39a 1		
b	If your spouse itemizes on a separate return or you were a dual-status alien, check here ▶ 39b <input type="checkbox"/>		
40	Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	8,000
41	Subtract line 40 from line 38	41	37,800
42	Exemptions. If line 38 is \$156,900 or less, multiply \$4,050 by the number on line 6d. Otherwise, see instructions	42	4,050*
43	Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	33,750
44	Tax (see instructions). Check if any from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972 c <input type="checkbox"/>	44	4,600**
45	Alternative minimum tax (see instructions). Attach Form 6251	45	
46	Excess advance premium tax credit repayment. Attach Form 8962	46	
47	Add lines 44, 45, and 46	47	4,600
48	Foreign tax credit. Attach Form 1116 if required	48	
49	Credit for child and dependent care expenses. Attach Form 2441	49	
50	Education credits from Form 8863, line 19	50	
51	Retirement savings contributions credit. Attach Form 8880	51	
52	Child tax credit. Attach Schedule 8812, if required	52	
53	Residential energy credit. Attach Form 5695	53	
54	Other credits from Form: a <input type="checkbox"/> 3800 b <input type="checkbox"/> 8801 c <input type="checkbox"/>	54	
55	Add lines 48 through 54. These are your total credits	55	
56	Subtract line 55 from line 47. If line 55 is more than line 47, enter -0-	56	4,600
57	Self-employment tax. Attach Schedule SE	57	
58	Unreported social security and Medicare tax from Form: a <input type="checkbox"/> 4137 b <input type="checkbox"/> 8919	58	
59	Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	59	
60a	Household employment taxes from Schedule H	60a	
b	First-time homebuyer credit repayment. Attach Form 5405 if required	60b	
61	Health care: individual responsibility (see instructions) Full-year coverage <input checked="" type="checkbox"/>	61	
62	Taxes from: a <input type="checkbox"/> Form 8959 b <input type="checkbox"/> Form 8960 c <input type="checkbox"/> Instructions; enter code(s)	62	
63	Add lines 56 through 62. This is your total tax	63	4,600
64	Federal income tax withheld from Forms W-2 and 1099	64	6,000
65	2017 estimated tax payments and amount applied from 2016 return	65	
66a	Earned income credit (EIC)	66a	
b	Nontaxable combat pay election 66b	66b	
67	Additional child tax credit. Attach Schedule 8812	67	
68	American opportunity credit from Form 8863, line 8	68	
69	Net premium tax credit. Attach Form 8962	69	
70	Amount paid with request for extension to file	70	
71	Excess social security and tier 1 RRTA tax withheld	71	
72	Credit for federal tax on fuels. Attach Form 4136	72	
73	Credits from Form: a <input type="checkbox"/> 2439 b <input type="checkbox"/> Reserved c <input type="checkbox"/> 8885 d <input type="checkbox"/>	73	
74	Add lines 64, 65, 66a, and 67 through 73. These are your total payments	74	6,000
75	If line 74 is more than line 63, subtract line 63 from line 74. This is the amount you overpaid	75	1,400
76a	Amount of line 75 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>	76a	1,400
b	Routing number	c	Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings
d	Account number		
77	Amount of line 75 you want applied to your 2018 estimated tax	77	
78	Amount you owe. Subtract line 74 from line 63. For details on how to pay, see instructions	78	
79	Estimated tax penalty (see instructions)	79	

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ **Yes.** Complete below. ☒ **No**

Designee's name ▶

Phone no. ▶

Personal identification number (PIN) ▶

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature

Date

Your occupation

Daytime phone number

Accountant

Spouse's signature If a joint return, **both** must sign.

Date

Spouse's occupation

If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

PTIN

Print/Type preparer's name

Preparer's signature

Date

Check ☐ if self-employed

Firm's name ▶

Firm's EIN ▶

Firm's address ▶

Phone no.

***A cousin is not a qualifying relative if he or she does not live with the taxpayer.**

****From 2017 Tax Table.**

Note to Instructor: Updating for TCJA 2017 Reform

The problem asks for the taxpayer's Form 1040 for 2017, which was the most recent Form 1040 when this edition was published. The solution thus does not reflect the changes made by the Tax Cuts and Jobs Act of 2017. If those changes had applied to this problem's facts, the key changes would be the use of the standard deduction due to the increased amount, the elimination of personal exemptions and the reduced tax rates. More specifically, the following amounts would be different:

Line 40: Single individuals are allowed a \$12,000 standard deduction, so John would deduct that rather than \$8,000 of itemized deductions.

Line 41: \$33,800 ($\$45,800 - \$12,000$).

Line 42: Personal and dependency exemptions are no longer allowed.

Line 43: Taxable income is \$33,800 (see revised line 41 above).

Line 44: The tax is \$3,866 [$\$952.50 + (0.12 \times (\$33,800 - \$9,525))$]. The 2018 tax table was not available when this edition was published. This also is the amount on lines 47, 56, and 63.

Line 75: The amount overpaid is \$2,134 ($\$6,000 - \$3,866$). This also is the amount on line 76a.

On June 29, 2018, the IRS announced plans to replace the current Forms 1040, 1040A, and 1040EZ with a streamlined Form 1040 (IR-2018-146). The line numbers above thus will likely not correspond to the line numbers on the form the taxpayers would use for 2018.