



4695-A

VITA/TCE Puerto Rico Volunteer Answer Key

Volunteer Income Tax Assistance (VITA) / Tax Counseling for the Elderly (TCE)

2026 RETURNS



**LINK &
LEARN**

TAXES

Take your VITA/TCE training online at apps.irs.gov/app/vita/. Link to the Practice Lab to gain experience using tax software and take the certification test online, with immediate scoring and feedback.



Volunteer Standards of Conduct

Volunteer Income Tax Assistance / Tax Counseling for the Elderly (VITA/TCE)

The mission of the VITA/TCE return preparation programs is to assist eligible taxpayers in satisfying their tax responsibilities by providing free tax return preparation. To establish the greatest degree of public trust, volunteers are required to maintain the highest standards of ethical conduct and provide quality service.

Annually all VITA/TCE volunteers must pass the Volunteer Standards of Conduct (VSC) certification test and agree that they will adhere to the VSC by signing and dating **Form 13615, Volunteer Standards of Conduct Agreement-VITA/TCE Programs**, prior to volunteering at a VITA/TCE site. In addition, return preparers, quality reviewers, coordinators, client facilitators and tax law instructors must certify in Intake/Interview and Quality Review. Volunteers who answer tax law questions, instruct tax law classes, prepare or correct tax returns, or conduct quality reviews of completed returns must also certify in tax law prior to signing the form. Form 13615 is not valid until the sponsoring partner's approving official (coordinator, instructor, administrator, etc.) or IRS contact confirms the volunteer's identity, name, and address, using government-issued photo identification, and signs and dates the form. Volunteers' names and addresses in Link & Learn Taxes must match their government issued photo identification. Advise volunteers to update their My Account page in Link & Learn Taxes with their valid name and address.

As a volunteer in the VITA/TCE programs, you must adhere to the following Volunteer Standards of Conduct:

VSC #1 – Follow all Quality Site Requirements (QSR).

VSC #2 – Do not accept payment, ask for donations, or accept refund payments for federal or state tax return preparation from customers.

VSC #3 – Do not solicit business from taxpayers you help or use the information you gained about them (taxpayer information) for any direct or indirect personal benefit for yourself, any other specific individual or organization.

VSC #4 – Do not knowingly prepare false returns.

VSC #5 – Do not engage in criminal, infamous, dishonest, notoriously disgraceful conduct, or any other conduct considered to have a negative effect on the VITA/TCE programs.

VSC #6 – Treat all taxpayers in a professional, courteous, and respectful manner.

Failure to comply with these standards could result in, but is not limited to, the following:

- Removal from all VITA/TCE programs
- Inclusion in the IRS Volunteer Registry to bar future VITA/TCE activity indefinitely
- Deactivation of your sponsoring partner's site VITA/TCE electronic filing identification number (EFIN)
- Removal of all IRS products, supplies, loaned equipment, and taxpayer information from your site
- Termination of your sponsoring organization's partnership with the IRS
- Termination of grant funds from the IRS to your sponsoring partner and
- Referral of your conduct for potential TIGTA and criminal investigations

How to Get Technical Updates?

Updates to the volunteer training materials will be contained in Publication 4491-X, VITA/TCE Training Supplement. The most recent version can be downloaded at: www.irs.gov/pub/irs-pdf/p4491x.pdf

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Confidentiality Statement:

All tax information you receive from taxpayers in your volunteer capacity is strictly confidential and should not, under any circumstances, be disclosed to unauthorized individuals.

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Notes to Instructors

Welcome to the Tax Year 2026 Volunteer Income Tax Assistance (VITA)/Tax Counseling for the Elderly (TCE) volunteer preparer training program. The Puerto Rico course is a supplement to the regular VITA/TCE training.

All VITA volunteers must complete the Volunteer Standards of Conduct Certification and sign Form 13615 Volunteer Standard of Conduct Agreement prior to working at a VITA site. All tax law certified volunteers, site coordinators, quality reviewers and instructors have to complete the Intake/Interview and Quality Review Certification.



New volunteers are required to take the Volunteer Standards of Conduct Training and pass the certification test. Returning volunteers are encouraged to take the Volunteer Standards of Conduct Training.

The lessons included in the Puerto Rico course provide specific information for Puerto Rico residents who must file a U.S. Federal income tax return. Students should first complete the Basic or Advanced courses or VITA/TCE Link & Learn Taxes Training before starting this course. All volunteers must be certified in the regular VITA/TCE training at the Basic or Advanced level before proceeding to Puerto Rico certification. All volunteers requesting Continued Education Credits must certify to the Advanced level in tax law.

As instructors we encourage you to breathe life into the course you teach by sharing your experiences and insights. As you prepare your lesson plans, we encourage you to "connect the dots" for new and returning volunteers. Each volunteer should fully grasp the correlation between all components of the return preparation process (tax law, intake and interview process, reference tools, and quality review of their work).

Remember, an accurate return is one of the cornerstones of the VITA/TCE program. As an Instructor be sure to emphasize the importance of preparing an accurate return. This contributes to the taxpayer's experience and confidence in the program.

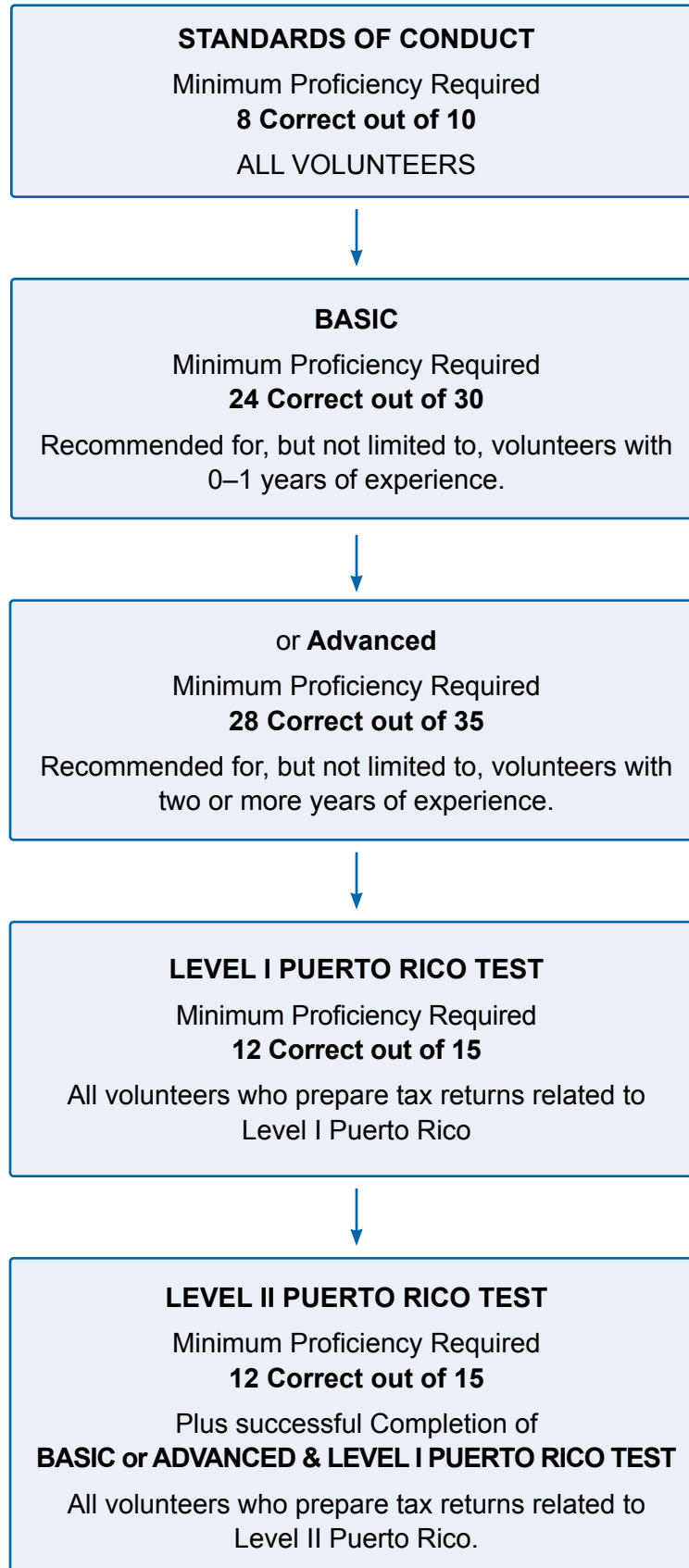
We welcome your comments for improving these materials and the VITA/TCE programs. You may complete the evaluation that can be found online on Link & Learn Taxes or e-mail your comments to partner@irs.gov.

Resources

While every class is unique, we strive for consistency in the training that is presented to volunteer return preparers. Your local IRS relationship manager is available to assist you in planning your training and providing guidance in using the components available to you. The following is a description of the products available to you and their intended use:

1. **Instructor Guide – Publication 4695-A** – Emphasizes administrative information you should share with the volunteers and provides suggestions for facilitating discussion on each lesson in Puerto Rico course in **Link & Learn Taxes**.
2. **Puerto Rico Resource Guide – Publication 4696** provides worksheets, charts, credit eligibility rules, information, and TaxSlayer software guidance. Remind students to always take their Publication 4696 to the VITA/TCE tax preparation site. It is a key reference to be used during training and at volunteer sites.
3. **Test Materials – Form 4695** for the Puerto Rico course. There are two levels for the Puerto Rico course and the test. There is **Level I PR** and **Level II PR**. It is recommended that students use the Practice Lab (explained later) in **Link & Learn Taxes** to prepare the tax returns for the test scenarios. Students can answer the test questions in the test booklet and then enter your answers on **Link & Learn Taxes** test. Students should read each question carefully before entering their answer. This procedure allows for immediate scoring and certifications. Log on to www.irs.gov and check it out yourself—keyword: Link & Learn Taxes. Remember that all Instructors must be certified before teaching any VITA class. Also, before students can certify on the Puerto Rico course they must pass the **VITA/TCE Basic or Advanced test with a minimum score of 80%**. At that point students can proceed to the **Level I PR** test. Students must achieve a minimum passing score of 80%. Students can stop there or proceed to the **Level II PR** test. Students who do not achieve a score of at least 80%, should discuss it with their Instructor or Site Coordinator.

Notes to Instructors (cont.)



Notes to Instructors (cont.)

4. **Link & Learn Taxes** – e-learning application at www.linklearncertification.com or at www.irs.gov, using the keyword search: Link and Learn Taxes.
5. **Practice Lab** – This tool is available through Link & Learn Taxes. Go to Link & Learn Taxes on IRS.gov. The link to the **Practice Lab** is listed under "Additional Resources" Click the link and use the universal password which will be provided by the local SPEC office. Next, you will need to enter an email address and create a user name and password. Once you have created your user name and alphanumeric password (at least fifteen characters); you can sign in to Practice Lab. The Practice Lab is for training purposes only. When entering Social Security numbers (SSNs) or Employer Identification Numbers (EINs), replace the Xs as directed, or with any four digits of your choice. **The Practice Lab is for training purposes only.**

Puerto Rico Course

Exhibit 1: Content and Courses	
Content	Course
Lesson 1 – Who Must File?	Level I
Lesson 2 – Source of Income	Level I
Lesson 3 – Standard Deduction	Level I
Lesson 4 – Refundable and Non-refundable Tax Credits	Level I
Lesson 5 – Adjustment to Income	Level II
Lesson 6 – Itemized Deductions	Level II
Lesson 7 – Social Security Benefits	Level II
Lesson 8 – Foreign Tax Credit and Completing Form 1116	Level II
Lesson 9 – Other Taxes	Level II

Proof Copies of Forms and Tables

Forms, schedules, and worksheets in the training materials were current as of the "draft/proof" date shown on each product. Final forms may be found at www.irs.gov and may have supplemental changes. Be sure to compare the final forms with those in this publication and make sure you understand processing changes (if any) before sharing them with your students.

Tax tables, worksheets and blank forms are no longer included in the VITA/TCE training products. The latest forms are available for download from IRS.gov/LatestForms. Make sure all of the forms your students need to complete the comprehensive problems and practical exercises for the course you are teaching are available to them.

Teaching Methods

As you prepare to present this material, remember that it is very important that volunteers assist only with those returns, supporting schedules, and forms for which they have received training and are certified. The quality reviewer and/or sponsor should agree on the course that best serves the needs of the students and taxpayers.

1. **Link & Learn Taxes (L<)** and **Practice Lab** classroom instruction include lecture and discussion using the interactive e-learning application on www.irs.gov.
2. **Self-Study instructions** allow students using Link and Learn Taxes to independently complete their course with your guidance. Broadband internet connection is needed to access the Practice Lab on Link & Learn Taxes.
3. **Certification** – The preferred method for certification is through the online test on Link & Learn Taxes. Advise students to go to www.irs.gov and use keyword search: "Link and Learn" or "volunteer training." Instructors/ site coordinators should work with students to arrange access to the online testing.

Instructor Prerequisites and Classroom Set-Up

In order to successfully convey the information in this guide, we recommend the following prerequisites for each instructor:

- Two hours of preparation time for every hour of instruction
- Certification in the course being taught
- Basic computer skills and TaxSlayer software knowledge
- Access to the Internet and e-mail

Classroom Set-Up

Ideally, classes should be 20 students or less and each student will require a:

- Link and Learn Taxes and Form 6744 VITA/TCE Volunteer Assistor's Test/Retest
- Puerto Rico Resource Guides: Publication 4696 and Publication 4695 VITA/TCE Puerto Rico Test for Volunteers
- Publication 17, Your Federal Income Tax Guide for Individual (latest version available electronic only)
- Individual Income Tax Form 1040 Instructions
- State training materials (as appropriate)

Classes that incorporate TaxSlayer e-filing software should ideally have:

- A computer for each student
- An Instructor station with computer and projector
- Table space for documents
- One assistant per five students, if possible

For additional information visit [VITA/TCE Central](http://www.linklearncertification.com/d/) (www.linklearncertification.com/d/) which include links to the PowerPoint® files with instructor notes.

Testing and Certification

Review the introductory information in Publication 4695, Puerto Rico Volunteer Test, for detailed information about the testing approach and information you will need to discuss with your students prior to administering the test.

Volunteers assisting taxpayers with their returns and conducting quality return reviews must pass the test that coincides with the types of returns they will prepare/review. For example, a volunteer that passes the test for the **Level I Puerto Rico** course will only provide assistance or quality review with tax matters covered in the **Level I** course. Volunteers who pass the test for the **Level II Puerto Rico** course can provide assistance **Level I** and **Level II** topics. Annually, all volunteers must be certified in the Standards of Conduct (Ethics) training. Volunteers who prepare tax returns must also be certified in the regular VITA/TCE training (Link & Learn Taxes) at the **Basic level** or **Advanced level**.

For certification, volunteers are to complete the test in the test booklet and then enter the answers on the test in Link & Learn Taxes. Test results are immediate. Upon successful completion of the test, the student can print out the Volunteer Agreement from Link & Learn Taxes. There is no retest for the Puerto Rico course but the volunteers have the opportunity to complete the English or Spanish versions.

Volunteers should complete the test on their own. Taking the test in groups or with outside assistance could prove to be a disservice to the people they have volunteered to help.

Students can take the test using tax software (where appropriate) and may use any reference materials available to them as volunteers. The Practice Lab can facilitate certification. Returns can be prepared for test scenarios and saved or printed for answering test questions.

Student and Instructor Evaluations

We need your help in accomplishing one of our most important goals, which is providing the right training or mix of training that empowers all VITA/TCE volunteers to deliver accurate, quality return preparation assistance.

The **Practice Lab** is just one example of the result of feedback from volunteers and partners. Please encourage your students to complete the student evaluation online using Link and Learn Taxes. Just click on the evaluation link at the end of the course. It just takes a few minutes to provide feedback!

As instructors, please take the time to provide your own feedback. You are in a unique position to provide your observations and comments. We want to hear from you so we can make improvements to our training products. You can complete the Instructor evaluation online on Link & Learn Taxes or email your comments to *partner@irs.gov.

Welcome

Volunteer Training Tax Year 2026

Sponsoring Organization

Instructor

Contact Information

Welcome to the Tax Year 2026 "Volunteer Income Tax Assistance" (VITA); "Tax Counseling for the Elderly" (TCE) Training

- Instructors: provide your specific information to the group.
- Instructors are encouraged to breathe life into the courses they teach by sharing their experiences and insights. They are also encouraged to provide students with an understanding of the tax preparation process through extensive role-playing, discussions, and demonstrations.
- Conduct an icebreaker (if desired)
- Have Instructor and trainees introduce themselves.
- Welcome new and/or returning students.
- Provide scope of program and objectives. This filing season our partners prepared over 2.9 million returns with an accuracy rate of 95.77%.
- Provide an overview of the VITA/TCE program.
- Provide trainees with a copy of the course agenda, information about the facility, break, and lunch information.
- Ask trainees to open their VITA/TCE training products.



Link & Learn (L<) is the IRS VITA/TCE e-learning application.

- L< is available 24/7 on www.irs.gov. Type "Link and Learn Taxes" in the Keyword/Search field.
- L< is interactive, and immediate testing and certification feedback is provided.
- Introduce the students to the VITA/TCE products – let students know about the Puerto Rico test (Level I and Level II) available through Link and Learn in Spanish and English. Let them know about the resources available for the Puerto Rico course (Publication 4696 – Puerto Rico Resource Guide and the Publication 4695 Test Materials). Also, instructor guidance is available to volunteer instructors on [Publication 4555-E, VITA/TCE e-Instructor Guidance](#), contains information for instructors who teach volunteers how to prepare tax returns using Link and Learn Taxes.
- Explain the approach and the process for volunteer training:
 - The Intake/Interview & Quality Review (Form 13614-C) Training
 - Training includes tax law and tax preparation software (TaxSlayer)
 - Training covers how to use technical resource tools Training covers the Standard of Conduct (Ethics) Training, the Intake/Interview Process and the Quality Review Process.

Who Must File?

Lesson Objectives
• Identify who must file a U.S. income tax return. • Determine if income earned from Puerto Rico sources is excluded from U.S. income tax. • Determine if itemized deductions or the standard deduction amount on the U.S. income tax return must be allocated to the excluded income. • Calculate the allowable portion of the standard deduction.

- Read and discuss objectives.
- Provide a description of each of the resource tools available to the trainees such as the Puerto Rico Resource Guide – Publication 4696.
- Identify those Puerto Rico residents who need to complete Publication 1321, Who Must File Worksheet.
- Calculate the allowable portion of their standard deduction.
- Use Form 13614-C, Intake/Interview & Quality Review Sheet, to engage your trainees in preparing an accurate return. To assure quality and accuracy on each return, use the Intake and Interview Sheet as a starting point for a comprehensive interaction with the taxpayer, in combination with all the source documents provided by the taxpayer.
- Emphasize the importance of each item on the Intake/Interview & Quality Review Sheet to make sure you and the taxpayer have considered all the necessary information.
- Ensure that all questions and issues have been addressed. If items are incorrect or incomplete, revisit the issue and make corrections to the return as needed.
- To ensure accurate reporting of filing status, verify the taxpayer's marital status.
- Practice case studies and worksheets with the trainees to reinforce their knowledge.

Sources of Income

Lesson Objectives
• Identify various sources of income. • Identify which item of income is excluded from U.S. tax.

- Use Form 13614-C, Intake/Interview & Quality Review Sheet to engage your trainees in preparing an accurate return.
- Review the Puerto Rico Resource Guide – Source rules for income section and Publication 1321 to engage the trainees in searching within the reference tools.
- Tell the trainees that worksheets are available in Pub. 4696 to assist them in applying the source rules of income.
- To ensure accurate reporting of income, verify that the taxpayer's wages are accurate and that all income from Form(s) W-2 and other income documents, such as Form(s) 1099, have been included.

Standard Deduction

Lesson Objectives

- Identify the correct standard deduction.
- Identify when to allocate a taxpayer's standard deduction.
- Calculate the allowable portion of a taxpayer's standard deduction.

- Use Form 13614-C, Intake/Interview & Quality Review Sheet to engage your trainees in preparing an accurate return.
- Use the Worksheet from Publication 1321 for Puerto Rico Filers with Excluded Income under Section 933 Who Do Not Itemize Deductions to determine the correct amount.
- Review the calculation of Standard Deduction, on Publication 4696.
- Ensure that the trainees understand and practice exercises to calculate the allowable portion of a taxpayer's standard deduction with TaxSlayer.

Refundable Credits

Lesson Objectives

- Identify Puerto Rico taxpayers who qualify for the Additional Child Tax Credit (ACTC) or others refundable credits.
- Choose the appropriate forms for claiming the Additional Child Tax Credit for Puerto Rico taxpayers and others refundable credits.
- Calculate taxpayers' Additional Child Tax Credit.

- Use Form 13614-C, Intake/Interview and Quality Review Sheet, to engage your trainees in preparing an accurate return.
- Use Publication 4696 – Puerto Rico Resource Guide Refundable and Non-Refundable credits.
- Explain the differences in qualifying to claim the ACTC: (Refer to Publication 570, Tax Guide for Individuals with Income from U.S. Possessions, for additional information.)
 - Puerto Rico residents with only Section 933 excluded income.
 - Puerto Rico residents with income subject to federal income tax laws.
- Use Form 1040SS or Form 1040-SS (sp) for Puerto Rico residents with only Section 933 excluded income. Form 1040SS can be filed electronically.
- Use Form 1040 and Form 8812 if the taxpayer has income subject to federal income tax laws. Refer to Form 8812 when discussing how to compute the credit. Explain that this credit is based on 15% of the taxpayer's taxable earned income in excess of \$2,500.
- Explain the requirements that must be met to claim someone as a qualifying child.
- Complete various returns using TaxSlayer.

Adjustments to Income

Lesson Objectives

Identify four adjustments to income that affect residents of Puerto Rico:

- Self-employment tax deduction
- Student loan interest deduction
- Alimony Paid
- IRAs

- Read and discuss objectives.
- Use Publication 4696 – Puerto Rico Resource Guide, the Adjustments to income section.
- Explain the relationship between adjustments and adjusted gross income.
- Explain the allocation of the alimony payment. (See Publication 1321 – Deductions Section on page 2).
- Individuals who have no filing requirement with the United States, but have income related with a trade or business in Puerto Rico cannot take the self-employment tax deduction because the income is excluded.

Itemized Deductions

Lesson Objectives

- Identify which deductions apply and which do not apply, based on type of income.
- Calculate the allowable portion of an itemized deduction and report the deductions on Schedule A.

- Use Form 13614-C Intake/Interview and Quality Review Sheet to engage your taxpayer in preparing an accurate return.
- Use Publication 4696 – Puerto Rico Resource Guide, the Itemized Deduction section.
- Remind the trainees to round all fractions to four decimal places.
- Discuss how to calculate and report the allowable portion of a taxpayer's itemized deductions.
 - Use Publication 1321, Special Instructions for Bona Fide Residents of Puerto Rico Who Must File A U.S. Individual Tax Return, for information on itemized deductions

Social Security Benefits

Lesson Objectives

- Identify which deductions apply and which do not apply, based on type of income.
- Calculate the allowable portion of an itemized deduction and report the deductions on Schedule A.

- Use Form 13614-C, Intake/Interview and Quality Review Sheet to engage your student in preparing an accurate return.
- Use Publication 4696 – Puerto Rico Resource Guide, the Social Security section.
- Emphasize the use of the Worksheet 1 in Publication 915, Social Security and Equivalent Railroad Retirement Benefit, to calculate the taxable portion of social security benefits for Puerto Rico residents with excluded Puerto Rico source income.

Foreign Tax Credit

Lesson Objectives

- Identify and define the types of income that are eligible for the Foreign Tax Credit.
- Accurately compute the Foreign Tax Credit using Form 1116 for Puerto Rico taxpayers.

- Use Publication 4696 – Puerto Rico Resource Guide, the Foreign Tax Credit Section.
- To ensure accurate reporting of the Foreign Tax Credit, the trainees should determine if the taxpayer received taxable income from foreign sources.
- Discuss eligibility of Foreign Tax Credit: Based on Foreign sourced income; similar to U.S. income tax; free of any specific economic benefit and paid to an "eligible foreign country".
- Make trainees aware that when using TaxSlayer the amounts from Form 1040 are not always carried to Form 1116. Examples: the modified standard deduction calculation, the itemized deductions and the total foreign source income.
- This lesson will cover only two of the income categories—Passive Category Income and General Category Income.
- Discuss and review examples.

Self Employment Tax

Lesson Objectives

- Identify taxpayers that must pay self-employment tax.
- Choose the appropriate method for computing self-employment tax for a taxpayer.

- Use Publication 4696 – Puerto Rico Resource Guide, the Other Taxes section.
- Explain how to calculate the self-employment tax for residents of Puerto Rico who earned self-employment income in Puerto Rico.
- For 2026, the first \$184,500 of the taxpayer combined wages, tips, and net earnings are subject to any combination of the Social Security part of self-employment tax, Social Security tax, or railroad retirement (tier 1) tax. Any income the taxpayer makes after \$184,500 will not be subject to the Social Security tax. However, you must pay the 2.9% Medicare part of the self-employment tax on all your net earnings.

Quality Review

Lesson Objectives

- Identify which deductions apply and which do not apply, based on type of income.
- Use an approved quality review sheet to review all returns prepared.

- Apply the quality review tools in combination with the Intake and Interview sheet and all the source documents, to the returns you prepare to ensure quality and accuracy for each taxpayer.
- Confirm that all potential adjustments, deductions, and credits have been discussed with the taxpayer and shown on the return, if applicable.
- Tell trainees to always verify the Form 8879 information, the warning messages and validation errors; the Electronic Filing Identification Number (EFIN); Site Identification Number (SIDN) and Direct Deposit or Debit Information are entered on the return.



Every site should have a Quality Review Process and we must ensure that each volunteer understand the process, every time as volunteer return volume continues to increase.

Test Answer Key

Puerto Rico – Level I	
Multiple Choice	Calculations and Explanations
1.1.– b	Gross income subject to U.S. tax
	= Total gross income from all sources (including excluded P.R. income) = \$36,000 $\frac{\$40,000}{}$ = $0.90 \times \$16,100$ (standard deduction) = \$14,490
1.2.– c	Gross income subject to U.S. tax
	\$35,500 = A higher standard deduction is allowed because both spouses are 65 or older. The married filing jointly standard deduction is increased by \$3,300 (\$32,200 plus \$3,300). Note: This calculation does not consider the new bonus deduction for seniors.
1.3.– c	Gross income subject to U.S. tax
	= Total gross income from all sources (including excluded P.R. income) = \$52,000 $\frac{\$57,000}{}$ = $0.9123 \times \$24,150$ (standard deduction for head of household) = \$22,032
1.4.– a	See Pub. 4696 Level II: Social Security Benefits
1.5.– d	See Pub. 4696 Level I Source Rules for Income or Publication 1321 – Factor Determining Source – Where the service is performed
1.6.– b	$\$3,782 + \$884.50 = \$4,667$ (rounded) or \$3,400 whichever is lower; see Pub. 4696 Level I – Refundable Credits
1.7.– d	Head of Household (See definition of filing status in Publication 4012).
1.8.– a	Residents of Puerto Rico who files a federal tax return just to claim the additional child tax credit can file Form 1040-SS or Form 1040-SS (sp).
1.9.– a	Yes, if you received an IP PIN from the IRS, enter it in the IP PIN spaces provided next to your daytime phone number; under the sign your return section.
1.10.– a	True. The taxpayer can claim up to \$1,700 per qualifying child or the Social Security and Medicare taxes withheld from her wages, whichever is lower.
1.11.– c	Married filing jointly (see definition of filing status in Publication 4012).
1.12.– b	See definition of qualifying child (meet the relationship test; the child is 16 or younger at the end of the tax year; the child did not provide his or her own support; the child must have a valid social security number and you must claim the child as a dependent).
1.13.– c	\$3,400 , up to \$1,700 for each qualifying child or the Social Security and Medicare taxes withheld from wages, whichever is lower.
1.14.– a	True. To be eligible for the full amount of credit, Modified Adjusted Gross Income (MAGI) cannot exceed: \$400,000 for married filing a joint return and \$200,000 for all other filing statuses.
1.15.– b	Form 1040-SS (sp) or Form 1040-SS.

Test Answer Key (cont.)

Puerto Rico – Level II	
Multiple Choice	Calculations and Explanations
2.1.– a	$\frac{\$58,500}{\$90,000} = 0.65$ $= 0.65 (\$9,000 + \$700 + \$900)$ $= \textbf{\$6,890}$ Allowable Itemized Deduction
2.2.– a	True. Based on these calculations ($\$32,200 \times 0.65 = \$20,930$ or $\$10,600 \times 0.65 = \$6,890$); the allowable standard deduction is higher than the allowable itemized deduction.
2.3.– b	No, fifty percent of the Social Security Benefits does not exceed \$25,000.
2.4.– a	True. The pension is attributed to services performed in Puerto Rico; therefore Alex can claim a Foreign Tax Credit for taxes paid to Puerto Rico.
2.5.– c	\$20,400 , up to 85% of the social security benefits are taxable.
2.6.– c	\$49,538 , the gross distribution \$52,400 minus \$2,862 recovery cost or tax free portion. The taxpayer will be recovering \$2,862 tax free of each annuity payment annually, using the simplified method.
2.7.– b	False, the pension is attributed to services performed in New York; therefore the taxpayer cannot claim a Foreign Tax Credit.
2.8.– 6000	The taxpayer qualifies for the Enhanced Senior Deduction of up to \$6,000 because she meets all eligibility requirements. She is age 65 or older, her income is within the applicable limits, and she has a valid Social Security number.
2.9.– a	Yes, Lisa can claim the child tax credit to reduce her tax liability.
2.10.– a	Yes, the taxable portion of Lisa's social security benefits is \$15,139 using Worksheet 1 – Figuring Your Taxable Benefits.
2.11.– c	Aurelio and Sandra are eligible to claim up to \$2,200 as a deduction for qualified passenger vehicle loan interest.
2.12.– d	All of the above. They can claim the child tax credit; other dependent and foreign tax credits.
2.13.– d	\$8,100 , the foreign tax credit reduces a taxpayer's tax liability for some or all of the Puerto Rico taxes paid or accrued.
2.14.– d	Both a and b. The total payments include federal income tax withheld and additional child tax credit.
2.15.– d	Aurelio and Sandra meet the requirements to claim the qualified passenger vehicle loan interest deduction. The vehicle was purchased after December 31, 2024, for personal use, was finally assembled in the United States, and the taxpayers are filing a joint return.

Level I – Scenario 1: Elena Morales, Page 1 of 2

(Current year not available)

Form **1040-SS**

U.S. Self-Employment Tax Return

OMB No. 1545-0074

(Including the Additional Child Tax Credit for Bona Fide Residents of Puerto Rico)

Department of the Treasury
Internal Revenue Service

U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, or Puerto Rico
For the year Jan. 1–Dec. 31, 2025, or other tax year beginning _____, 20____, and ending _____, 20____

2025

☐ Filed pursuant to section 301.9100-2	☐ Deceased	Spouse
☐ Other		
Your first name and middle initial ELENA	Last name MORALES	Your social security number 133-00-1234
If a joint return, spouse's first name and middle initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions. COND FORTALEZA APT 205		Apt. no.
City, town, or post office. If you have a foreign address, also complete spaces below. SAN JUAN		ZIP code 00901
Commonwealth or territory PR		Foreign postal code
Foreign country name		Foreign province/state/county

At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) . . . ☐ Yes ☒ No

Part I Total Tax and Credits (see instructions)

1 Filing status.

☐ Single

☐ Married filing jointly

☐ Married filing separately (MFS). Enter spouse's SSN above and full name here: _____

☒ Head of household (HOH)

☐ Qualifying surviving spouse (QSS)

If you checked the HOH box, and will **not** complete line 2, enter the child's name: _____

☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): _____

2 Qualifying children. Complete **only** if you are a bona fide resident of Puerto Rico and you are claiming the additional child tax credit (ACTC). If more than four qualifying children, see instructions and check here ☐

	Qualifying child 1	Qualifying child 2	Qualifying child 3	Qualifying child 4
(a) First name	CECILIA	LUCAS		
(b) Last name	VALENTIN	VALENTIN		
(c) SSN	599-00-1212	598-00-1212		
(d) Relationship	DAUGHTER	SON		

3	Self-employment tax from Schedule SE (Form 1040), line 12. Attach Schedule SE (Form 1040) and applicable schedules	3	
4	Household employment taxes. Attach Schedule H (Form 1040)	4	
5	Additional Medicare Tax. Attach Form 8959	5	0
6a	Employee social security and Medicare tax on tips not reported to employer. Attach Form 4137	6a	
b	Uncollected employee social security and Medicare tax on tips	6b	
c	Uncollected employee social security and Medicare tax on wages. Attach Form 8919	6c	
d	Uncollected employee social security and Medicare tax on group-term life insurance	6d	
e	Total other taxes. Add lines 6a through 6d	6e	
7	Total tax. Add lines 3, 4, 5, and 6e	7	0
8	2025 estimated tax payments and amount applied from 2024 return If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions): _____	8	
9	Amount paid with request for extension of time to file	9	
10	Additional child tax credit from Part II, line 19	10	3400
11a	Additional Medicare Tax withheld. Attach Form 8959	11a	
b	Excess social security tax withheld	11b	
12	Total payments and credits. Add lines 8 through 11b	12	3400

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

www.irs.gov/Form1040SS

Form **1040-SS** (2025) Created 8/22/25

QNA

Level I – Scenario 1: Elena Morales, Page 1 of 2 (cont.)

Part I Total Tax and Credits (see instructions) <i>(continued)</i>		(Current year not available)	
13	If line 12 is more than line 7, subtract line 7 from line 12. This is the amount you overpaid	13	3400
14a	Amount of line 13 you want refunded to you . If Form 8888 is attached, check here ☐	14a	3400
b	Routing number <u>2 5 6 0 7 8 4 4 6</u>	c	Type: ☒ Checking ☐ Savings
d	Account number <u>5 4 3 2 1</u>		
15	Amount of line 13 you want applied to 2026 estimated tax	15	
16	If line 7 is more than line 12, subtract line 12 from line 7. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions		16
Do you want to allow another person to discuss this return with the IRS? See instructions. ☐ Yes . Complete the following. ☒ No			
Third Party Designee	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 complete. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.		
Joint return? See instructions. Keep a copy for your records.	Your signature 	Date 06/17/26	Daytime phone number (787) 672-4035
	Spouse's signature. If a joint return, both must sign.	Date	If the IRS sent you an Identity Protection PIN, enter it here (see instructions) 987654
Paid Preparer Use Only	Preparer's name Preparer's signature Date PTIN Check if: ☐ Self-employed		
	Firm's name PRACTICE LAB Phone no.		
	Firm's address 15 PRACTICE LAB WAY WASHINGTON DC 20005 Firm's EIN 202-202-2022		

QNA
Form **1040-SS** (2025)

Level I – Scenario 1: Elena Morales, Page 2 of 2

ELENA MORALES

(Current year not available)

133-00-1234

Form 1040-SS (2025)

Page **3**

Part II Bona Fide Residents of Puerto Rico Claiming Additional Child Tax Credit (see instructions)

1	Do you have one or more qualifying children under age 17 with the required social security number? ☐ No. Stop. You can't claim the credit. ☒ Yes. Go to line 2.		
2	Number of qualifying children under age 17 with the required social security number: 2 x \$1,700	2	3400
3	Enter your modified adjusted gross income	3	59000
4	Enter the amount shown below for your filing status • Married filing jointly – \$400,000 • All other filing statuses – \$200,000	4	200000
5	Is the amount on line 3 more than the amount on line 4? ☒ No. Leave line 5 blank. Enter the amount from line 2 on line 11, and go to line 12. ☐ Yes. Subtract line 4 from line 3. If the result isn't a multiple of \$1,000, increase it to the next multiple of \$1,000 (for example, increase \$425 to \$1,000, increase \$1,025 to \$2,000, etc.)	5	
6	Multiply the amount on line 5 by 5% (0.05)	6	
7	Number of qualifying children from line 2 x \$2,200	7	
8	Number of other dependents, including children who are not under age 17: x \$500. See instructions	8	
9	Add lines 7 and 8	9	
10	Is the amount on line 9 more than the amount on line 6? ☒ No. Stop. You can't claim the credit. ☐ Yes. Subtract line 6 from line 9	10	
11	Enter the smaller of line 2 or line 10	11	3400
12a	Enter one-half of self-employment tax from Part I, line 3	12a	
b	Enter one-half of the Additional Medicare Tax on self-employment income from Form 8959, line 13	12b	
c	Add lines 12a and 12b.	12c	
13a	Enter the amount, if any, of withheld social security, Medicare, and Additional Medicare taxes from Puerto Rico Form(s) 499R-2/W-2PR (attach copy of form(s)). If married filing jointly, include your spouse's amounts with yours	13a	4667
b	Enter the amount reported on Part I, line 6a, if any, of employee social security and Medicare tax on tips not reported to employer from Form 4137.	13b	
c	Enter the amount reported on Part I, line 6c, if any, of uncollected employee social security and Medicare tax on wages from Form 8919	13c	
d	Enter the amounts reported on Part I, lines 6b and 6d, if any, of uncollected employee social security tax and Medicare tax on tips and group-term life insurance	13d	
e	Enter the amount, if any, of Additional Medicare Tax on Medicare wages from Form 8959, line 7	13e	
f	Add lines 13a through 13e	13f	4667
14	Add lines 12c and 13f	14	4667
15	Enter the amount, if any, of Additional Medicare Tax withheld from Form 8959, line 22	15	
16	Subtract line 15 from line 14	16	4667
17	Enter the amount, if any, from Part I, line 11b	17	
18	Is the amount on line 16 more than the amount on line 17? ☐ No. Stop. You can't claim the credit. ☒ Yes. Subtract line 17 from line 16	18	4667
19	Additional child tax credit. Enter the smaller of line 11 or line 18 here and on Part I, line 10	19	3400

QNA

Form **1040-SS** (2025)

Level I – Scenario 1: Elena Morales, SCHEDULE 3-A

TREASURY/IRS AND OMB USE ONLY DRAFT

Version B, Cycle 2

SCHEDULE 3-A (Form 1040)

Department of the Treasury
Internal Revenue Service

Federal Public Benefit

Attach to Form 1040, 1040-SR, 1040-NR, or 1040-SS.
Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2026
Attachment
Sequence No. **3A**

Name(s) shown on Form 1040, 1040-SR, 1040-NR, or 1040-SS
ELENA MORALES

Your social security number
133-00-XXXX



Complete Schedule 3-A (Form 1040) only if you are claiming the earned income credit (EIC), additional child tax credit (ACTC), refundable American opportunity credit, or refundable adoption credit.

Part I Federal Public Benefit (Refunded Portion of Certain Refundable Credits)

1a	Enter the amount from Form 1040 or 1040-SR, line 32a. If you are filing Form 1040-NR or Form 1040-SS, enter -0-	1a	0	
1b	Enter the amount from Form 1040 or 1040-SR, line 31. If you are filing Form 1040-NR or Form 1040-SS, enter -0-	1b	0	
2	Subtract line 1b from line 1a. If you are filing Form 1040-NR, add Form 1040-NR, lines 28 and 30, and enter the total. If you are filing Form 1040-SS, enter the amount from Part I, line 10	2		3,400
3	Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 24a. If you are filing Form 1040-SS, enter the amount from Part I, line 7	3	0	
4	Enter the amount from Schedule 2 (Form 1040), line 20. If you are filing Form 1040-SS, enter the amount from Part I, line 6e	4	0	
5	Subtract line 4 from line 3	5		0
6	Is line 2 more than line 5? ☒ Yes. Subtract line 5 from line 2. This is your federal public benefit. Enter the result here, and go to line 7. ☐ No. Stop. Enter -0- here. Enter -0- on Form 1040, 1040-SR, or 1040-NR, line 32b. If you are filing Form 1040-SS, enter -0- on Part I, line 12b	6		3,400
7	Do you want to receive your federal public benefit? ☒ Yes. Go to line 8. ☐ No. Stop. Enter the amount from line 6 on Form 1040, 1040-SR, or 1040-NR, line 32b. If you are filing Form 1040-SS, enter the amount from line 6 on Part I, line 12b.			

Part II Verification of Eligibility for Federal Public Benefit

8	Are you or your spouse a U.S. citizen, U.S. national, or qualified alien? See instructions. ☒ Yes. Enter -0- here and on Form 1040, 1040-SR, or 1040-NR, line 32b. If you are filing Form 1040-SS, enter -0- on Part I, line 12b. ☐ No. Enter the amount from line 6 here and on Form 1040, 1040-SR, or 1040-NR, line 32b. If you are filing Form 1040-SS, enter the amount from line 6 on Part I, line 12b.	8		0
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For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 96175A

Schedule 3-A (Form 1040) 2026 Created 5/29/26

DRAFT – DO NOT FILE

DRAFT – DO NOT FILE

(Current year not available)

Form 1040-SS Department of the Treasury Internal Revenue Service	U.S. Self-Employment Tax Return (Including the Additional Child Tax Credit for Bona Fide Residents of Puerto Rico) U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands, or Puerto Rico For the year Jan. 1–Dec. 31, 2025, or other tax year beginning _____, 2025, and ending _____, 20	OMB No. 1545-0074 2025
☐ Filed pursuant to section 301.9100-2 ☐ Deceased ☐ Spouse		
☐ Other		
Your first name and middle initial JUAN	Last name SANTIAGO	Your social security number 581-00-1234
If a joint return, spouse's first name and middle initial VICTORIA	Last name LLEDA	Spouse's social security number 582-00-1234
Home address (number and street). If you have a P.O. box, see instructions. 1763 EUGENIO MARIA DEHOSTOS ST		Apt. no.
City, town, or post office. If you have a foreign address, also complete spaces below. MAYAGUEZ		ZIP code 00682
Foreign country name	Foreign province/state/county	Foreign postal code

At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) . . . ☐ Yes ☒ No

Part I Total Tax and Credits (see instructions)

1 Filing status.

- ☐ Single
☒ Married filing jointly
☐ Married filing separately (MFS). Enter spouse's SSN above and full name here: _____

☐ Head of household (HOH)
☐ Qualifying surviving spouse (QSS)
 If you checked the HOH box, and will **not** complete line 2, enter the child's name: _____
- ☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): _____

2 Qualifying children. Complete **only** if you are a bona fide resident of Puerto Rico and you are claiming the additional child tax credit (ACTC). If more than four qualifying children, see instructions and check here ☐

	Qualifying child 1	Qualifying child 2	Qualifying child 3	Qualifying child 4
(a) First name	EDWARD	MARIA		
(b) Last name	SANTIAGO	SANTIAGO		
(c) SSN	583-00-1234	584-00-1234		
(d) Relationship	SON	DAUGHTER		

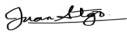
3 Self-employment tax from Schedule SE (Form 1040), line 12. Attach Schedule SE (Form 1040) and applicable schedules	3		
4 Household employment taxes. Attach Schedule H (Form 1040)	4		
5 Additional Medicare Tax. Attach Form 8959	5		0
6a Employee social security and Medicare tax on tips not reported to employer. Attach Form 4137	6a		
b Uncollected employee social security and Medicare tax on tips	6b		
c Uncollected employee social security and Medicare tax on wages. Attach Form 8919	6c		
d Uncollected employee social security and Medicare tax on group-term life insurance	6d		
e Total other taxes. Add lines 6a through 6d	6e		
7 Total tax. Add lines 3, 4, 5, and 6e	7		0
8 2025 estimated tax payments and amount applied from 2024 return If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions): _____	8		
9 Amount paid with request for extension of time to file	9		
10 Additional child tax credit from Part II, line 19	10	3400	
11a Additional Medicare Tax withheld. Attach Form 8959	11a		
b Excess social security tax withheld	11b		
12 Total payments and credits. Add lines 8 through 11b	12		3400

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

www.irs.gov/Form1040SS

Form **1040-SS** (2025) Created 8/22/25

Level I – Scenario 2: Juan Santiago and Victoria Lleda, Page 1 of 2 (cont.)

Form 1040-SS (2025)		Page 2	
Part I Total Tax and Credits (see instructions) <i>(continued)</i>			
13	If line 12 is more than line 7, subtract line 7 from line 12. This is the amount you overpaid	13	3400
14a	Amount of line 13 you want refunded to you . If Form 8888 is attached, check here ☐	14a	3400
b	Routing number <u>256078446</u>	c	Type: ☒ Checking ☐ Savings
d	Account number <u>021904567</u>		
15	Amount of line 13 you want applied to 2026 estimated tax	15	
16	If line 7 is more than line 12, subtract line 12 from line 7. This is the amount you owe . For details on how to pay, go to www.irs.gov/Payments or see instructions	16	
Third Party Designee	Do you want to allow another person to discuss this return with the IRS? See instructions. ☐ Yes . Complete the following. ☒ 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 complete. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.		
Joint return? See instructions. Keep a copy for your records.	Your signature 	Date 06/17/26	Daytime phone number (787) 672-4035
	Spouse's signature. If a joint return, both must sign. 	Date 06/17/26	If the IRS sent you an Identity Protection PIN, enter it here (see instructions)
Paid Preparer Use Only	Preparer's name	Preparer's signature	Date
	Firm's name	PRACTICE LAB	06/17/26
	Firm's address	15 PRACTICE LAB WAY WASHINGTON DC 20005	PTIN S12345678
			Check if: ☐ Self-employed
			Phone no.
			Firm's EIN 202-202-2022
QNA			

Form **1040-SS** (2025)

Level I – Scenario 2: Juan Santiago and Victoria Lleda, SCHEDULE 3-A

TREASURY/IRS AND OMB USE ONLY DRAFT

Version B, Cycle 2

SCHEDULE 3-A (Form 1040)

Department of the Treasury
Internal Revenue Service

Federal Public Benefit

Attach to Form 1040, 1040-SR, 1040-NR, or 1040-SS.
Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2026
Attachment
Sequence No. **3A**

Name(s) shown on Form 1040, 1040-SR, 1040-NR, or 1040-SS
JUAN SANTIAGO & VICTORIA LLEDA

Your social security number
133-00-XXXX



Complete Schedule 3-A (Form 1040) only if you are claiming the earned income credit (EIC), additional child tax credit (ACTC), refundable American opportunity credit, or refundable adoption credit.

Part I Federal Public Benefit (Refunded Portion of Certain Refundable Credits)

1a	Enter the amount from Form 1040 or 1040-SR, line 32a. If you are filing Form 1040-NR or Form 1040-SS, enter -0-	1a	0	
1b	Enter the amount from Form 1040 or 1040-SR, line 31. If you are filing Form 1040-NR or Form 1040-SS, enter -0-	1b	0	
2	Subtract line 1b from line 1a. If you are filing Form 1040-NR, add Form 1040-NR, lines 28 and 30, and enter the total. If you are filing Form 1040-SS, enter the amount from Part I, line 10	2		3,400
3	Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 24a. If you are filing Form 1040-SS, enter the amount from Part I, line 7	3	0	
4	Enter the amount from Schedule 2 (Form 1040), line 20. If you are filing Form 1040-SS, enter the amount from Part I, line 6e	4	0	
5	Subtract line 4 from line 3	5		
6	Is line 2 more than line 5? ☒ Yes. Subtract line 5 from line 2. This is your federal public benefit. Enter the result here, and go to line 7. ☐ No. Stop. Enter -0- here. Enter -0- on Form 1040, 1040-SR, or 1040-NR, line 32b. If you are filing Form 1040-SS, enter -0- on Part I, line 12b	6		3,400
7	Do you want to receive your federal public benefit? ☒ Yes. Go to line 8. ☐ No. Stop. Enter the amount from line 6 on Form 1040, 1040-SR, or 1040-NR, line 32b. If you are filing Form 1040-SS, enter the amount from line 6 on Part I, line 12b.			

Part II Verification of Eligibility for Federal Public Benefit

8	Are you or your spouse a U.S. citizen, U.S. national, or qualified alien? See instructions. ☒ Yes. Enter -0- here and on Form 1040, 1040-SR, or 1040-NR, line 32b. If you are filing Form 1040-SS, enter -0- on Part I, line 12b. ☐ No. Enter the amount from line 6 here and on Form 1040, 1040-SR, or 1040-NR, line 32b. If you are filing Form 1040-SS, enter the amount from line 6 on Part I, line 12b.	8		0
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For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 96175A

Schedule 3-A (Form 1040) 2026 Created 5/29/26

DRAFT – DO NOT FILE

DRAFT – DO NOT FILE

JUAN SANTIAGO & VICTORIA LLEDA (Current year not available) 581-00-1234

Form 1040-SS (2025)

Page **3**

Part II Bona Fide Residents of Puerto Rico Claiming Additional Child Tax Credit (see instructions)

1	Do you have one or more qualifying children under age 17 with the required social security number? ☐ No. Stop. You can't claim the credit. ☒ Yes. Go to line 2.		
2	Number of qualifying children under age 17 with the required social security number: 2 x \$1,700	2	3400
3	Enter your modified adjusted gross income	3	63000
4	Enter the amount shown below for your filing status • Married filing jointly – \$400,000 • All other filing statuses – \$200,000	4	400000
5	Is the amount on line 3 more than the amount on line 4? ☒ No. Leave line 5 blank. Enter the amount from line 2 on line 11, and go to line 12. ☐ Yes. Subtract line 4 from line 3. If the result isn't a multiple of \$1,000, increase it to the next multiple of \$1,000 (for example, increase \$425 to \$1,000, increase \$1,025 to \$2,000, etc.)	5	
6	Multiply the amount on line 5 by 5% (0.05)	6	
7	Number of qualifying children from line 2 x \$2,200	7	
8	Number of other dependents, including children who are not under age 17: x \$500. See instructions	8	
9	Add lines 7 and 8	9	
10	Is the amount on line 9 more than the amount on line 6? ☒ No. Stop. You can't claim the credit. ☐ Yes. Subtract line 6 from line 9	10	
11	Enter the smaller of line 2 or line 10	11	3400
12a	Enter one-half of self-employment tax from Part I, line 3	12a	
b	Enter one-half of the Additional Medicare Tax on self-employment income from Form 8959, line 13	12b	
c	Add lines 12a and 12b.	12c	
13a	Enter the amount, if any, of withheld social security, Medicare, and Additional Medicare taxes from Puerto Rico Form(s) 499R-2/W-2PR (attach copy of form(s)). If married filing jointly, include your spouse's amounts with yours	13a	5126
b	Enter the amount reported on Part I, line 6a, if any, of employee social security and Medicare tax on tips not reported to employer from Form 4137.	13b	
c	Enter the amount reported on Part I, line 6c, if any, of uncollected employee social security and Medicare tax on wages from Form 8919	13c	
d	Enter the amounts reported on Part I, lines 6b and 6d, if any, of uncollected employee social security tax and Medicare tax on tips and group-term life insurance	13d	
e	Enter the amount, if any, of Additional Medicare Tax on Medicare wages from Form 8959, line 7	13e	
f	Add lines 13a through 13e	13f	5126
14	Add lines 12c and 13f	14	5126
15	Enter the amount, if any, of Additional Medicare Tax withheld from Form 8959, line 22	15	
16	Subtract line 15 from line 14	16	5126
17	Enter the amount, if any, from Part I, line 11b	17	
18	Is the amount on line 16 more than the amount on line 17? ☐ No. Stop. You can't claim the credit. ☒ Yes. Subtract line 17 from line 16	18	5126
19	Additional child tax credit. Enter the smaller of line 11 or line 18 here and on Part I, line 10	19	3400

QNA

Form **1040-SS** (2025)

TREASURY/IRS AND OMB USE ONLY DRAFT

Version A, Cycle 4

Form 1040 Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return **2026** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2026, or other tax year beginning , 2026, ending , 20 See separate instructions.

☐ Filed pursuant to section 301.9100-2 ☐ Combat zone ☐ Deceased MM / DD / YYYY Spouse MM / DD / YYYY

☐ Other

Your first name and middle initial
Lisa

Last name
Girona

Your social security number
1 2 3 0 0 5 6 7 8

If a joint return, spouse's first name and middle initial

Last name

Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions.
1234 San Jorge St

Apt. no.

Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2026. ☐

City, town, or post office. If you have a foreign address, also complete spaces below.
San Juan

State
PR

ZIP code
00902

Foreign country name

Foreign province/state/county

Foreign postal code

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.
☐ You ☐ Spouse

Filing Status

☐ Single ☒ Head of household (HOH)
☐ Married filing jointly (even if only one had income) ☐ Qualifying surviving spouse (QSS)
☐ Married filing separately (MFS). Enter spouse's SSN above and full name here:
☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required):

Check only one box.

Digital Assets At any time during 2026, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No

Dependents (see instructions)

	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(1) First name	Diego			
(2) Last name	Leon			
(3) SSN	1 2 4 0 0 1 2 3 4			
(4) Relationship	GRANDCHILD			
(5) Check if lived with you more than half of 2026	(a) ☒ Yes (b) ☒ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.
(6) Check if	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled
(7) Credits	☒ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents

☐ Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2026, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2026.

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 Form W-2, see instructions.

Attach Sch. B if required.

1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	
1b	Household employee wages not reported on Form(s) W-2	1b	
1c	Tip income not reported on line 1a (see instructions)	1c	
1d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
1e	Taxable dependent care benefits from Form 2441, line 26	1e	
1f	Employer-provided adoption benefits from Form 8839, line 31	1f	
1g	Wages from Form 8919, line 6	1g	
1h	Other earned income (see instructions). Enter type and amount:	1h	
1i	Nontaxable combat pay election (see instructions)	1i	
1z	Add lines 1a through 1h	1z	
2a	Tax-exempt interest	2a	
2b	Taxable interest	2b	
3a	Qualified dividends	3a	
3b	Ordinary dividends	3b	
3c	Check if your child's dividends are included in 1 ☐ Line 3a 2 ☐ Line 3b		
4a	IRA distributions	4a	
4b	Taxable amount	4b	
4c	Check if (see instructions) 1 ☐ Rollover 2 ☐ QCD 3 ☐		
5a	Pensions and annuities	5a	52,400
5b	Taxable amount	5b	49,538
5c	Check if (see instructions) 1 ☐ Rollover 2 ☐ PSO 3 ☐		
6a	Social security benefits	6a	17,810
6b	Taxable amount	6b	15,139
6c	If you elect to use the lump-sum election method, check here (see instructions)		
6d	If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here		
7a	Capital gain or (loss). Attach Schedule D if required	7a	
7b	Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)		
8	Additional income from Schedule 1, line 10	8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your total income	9	64,677
10	Adjustments to income from Schedule 1, line 26	10	
11a	Subtract line 10 from line 9. This is your adjusted gross income	11a	64,677

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

Cat. No. 11320B

Form 1040 (2026) Created 4/27/26

Level II – Scenario 1: Lisa Girona, Page 2 of 8

TREASURY/IRS AND OMB USE ONLY DRAFT

Version A, Cycle 4

Form 1040 (2026)

Page **2**

Tax and Credits	11b	Amount from line 11a (adjusted gross income)	11b	64,677
12a	Someone can claim ☐ You as a dependent ☐ Your spouse as a dependent			
12b	☐ Spouse itemizes on a separate return 12c ☐ You were a dual-status alien			
12d	You: ☐ Were born before January 2, 1962 ☐ Are blind Spouse: ☐ Was born before January 2, 1962 ☐ Is blind			
Standard deduction for— • Single or Married filing separately, \$16,100 • Married filing jointly or Qualifying surviving spouse, \$32,200 • Head of household, \$24,150 • If you checked a box on line 12a, 12b, 12c, or 12d, see inst.	12e	Standard deduction or itemized deductions (from Schedule A)	12e	26,200
	12f	Charitable contributions if you take the standard deduction (see instructions)	12f	0
	13a	Additional deductions from Schedule 1-A, line 44	13a	0
	13b	Qualified business income deduction from Form 8995 or Form 8995-A	13b	6,000
	14	Add lines 12e, 12f, 13a, and 13b	14	32,200
	15	Subtract line 14 from line 11b. If zero or less, enter -0-. This is your taxable income	15	32,477
	16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	3,543
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	3,543
	19	Child tax credit or credit for other dependents from Schedule 8812	19	2,200
	20	Amount from Schedule 3, line 8	20	
	21	Add lines 19 and 20	21	2,200
	22	Subtract line 21 from line 18. If zero or less, enter -0-	22	1,343
	23	Additional taxes, including self-employment tax, from Schedule 2, line 21	23	0
	24a	Add lines 22 and 23. This is your total tax	24a	1,343
	24b	Enter amount from Form 1062, line 15	24b	0
	24c	Add lines 24a and 24b	24c	1,343
Payments and Refundable Credits	25	Federal income tax withheld from:		
	25a	Form(s) W-2	25a	
	25b	Form(s) 1099	25b	2,700
	25c	Other forms (see instructions)	25c	
	25d	Add lines 25a through 25c	25d	
	26	2026 estimated tax payments and amount applied from 2025 return	26	2,700
	27a	If you made estimated tax payments with your former spouse in 2026, enter their SSN (see inst.):	27a	
	27b	Earned income credit (EIC)	27b	
	27c	Clergy filing Schedule SE (see instructions) ☐	27c	
	27d	If you do not want to claim the EIC, check here ☐	27d	
	28	Additional child tax credit (ACTC) from Schedule 8812	28	
	29	American opportunity credit from Form 8863, line 8	29	
	30	Refundable adoption credit from Form 8839, line 13	30	
	31	Amount from Schedule 3, line 15	31	
	32a	Add lines 27a, 28, 29, 30, and 31	32a	
	32b	Amount from Schedule 3-A, line 8	32b	
	32c	Subtract line 32b from line 32a	32c	2,700
	33	Add lines 25d, 26, and 32c. These are your total payments	33	2,700
Refund	34	If line 33 is more than line 24c, subtract line 24c from line 33. This is the amount you overpaid	34	1,357
	35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐	35a	
Direct deposit? See instructions.	35b	Routing number 0 2 1 9 0 4 5 1 2 35c Type: ☐ Checking ☐ Savings		
	35d	Account number 6 7 8 9 0		
	36	Amount of line 34 you want applied to your 2027 estimated tax	36	
Amount You Owe	37	Subtract line 33 from line 24c. This is the amount you owe (see www.irs.gov/ModernPayments)	37	1,357
	38	Estimated tax penalty (see instructions)	38	
Third Party Designee	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 complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature Lisa Girona	Date 04/15/2027	Your occupation RETIRED	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
	Phone no.	Email address		
Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN
	Firm's name PRACTICE LAB	Check if: ☐ Self-employed		
	Firm's address 15 PRACTICE LAB WAY Washington DC 20005	Phone no. 202-202-2022	Firm's EIN	

Go to www.irs.gov/Form1040 for instructions and the latest information.

Form **1040** (2026)

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TREASURY/IRS AND OMB USE ONLY DRAFT

Version A, Cycle 4

SCHEDULE 8812
(Form 1040)

Credits for Qualifying Children
and Other Dependents

OMB No. 1545-0074

2026

Department of the Treasury
Internal Revenue Service

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to www.irs.gov/Schedule8812 for instructions and the latest information.

Attachment
Sequence No. **47**

Name(s) shown on return

Lisa Girona

Your social security number

123-00-5678

Part I Child Tax Credit and Credit for Other Dependents

1	Enter the amount from line 11b of your Form 1040, 1040-SR, or 1040-NR	1	64,677
2a	Enter income from Puerto Rico that you excluded	2a	
2b	Enter the amounts from lines 45 and 50 of your Form 2555	2b	
2c	Enter the amount from line 15 of your Form 4563	2c	
2d	Add lines 2a through 2c	2d	0
3	Add lines 1 and 2d	3	64,677
4	Number of qualifying children under age 17 with the required social security number	4	1
5	Multiply line 4 by \$2,200	5	2,200
6	Number of other dependents, including any qualifying children who are not under age 17 or who do not have the required social security number Caution: Do not include yourself, your spouse, or anyone who is not a U.S. citizen, U.S. national, or U.S. resident alien. Also, do not include anyone you included on line 4.	6	
7	Multiply line 6 by \$500	7	
8	Add lines 5 and 7	8	2,200
9	Enter the amount shown below for your filing status. • Married filing jointly—\$400,000 } • All other filing statuses—\$200,000 }	9	200,000
10	Subtract line 9 from line 3. • If zero or less, enter -0-. • If more than zero and not a multiple of \$1,000, enter the next multiple of \$1,000. For example, if the result is \$425, enter \$1,000; if the result is \$1,025, enter \$2,000, etc. }	10	
11	Multiply line 10 by 5% (0.05)	11	
12	Is the amount on line 8 more than the amount on line 11? ☐ No. Stop here. You cannot take the child tax credit, credit for other dependents, or additional child tax credit. ☒ Yes. Subtract line 11 from line 8. Enter the result.	12	2,200
13	Enter the amount from Credit Limit Worksheet A	13	3,629
14	Enter the smaller of line 12 or line 13. This is your child tax credit and credit for other dependents Enter this amount on Form 1040, 1040-SR, or 1040-NR, line 19.	14	2,200

If the amount on line 12 is more than the amount on line 14, you may be able to take the **additional child tax credit** on Form 1040, 1040-SR, or 1040-NR, line 28. Complete your Form 1040 or Form 1040-SR through line 27a (or Form 1040-NR through line 26) (also complete Schedule 3 (Form 1040), line 11) before completing Part II-A.

For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 59761M

Schedule 8812 (Form 1040) 2026 Created 4/24/26

DRAFT – DO NOT FILE

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Level II – Scenario 1: Lisa Girona, Page 4 of 8

LISA GIRONA

123-00-5678

Simplified Method Worksheet—Lines 5a and 5b

Keep for Your Records

Before you begin: ✓ If you are the beneficiary of a deceased employee or former employee who died **before** August 21, 1996, include any death benefit exclusion that you are entitled to (up to \$5,000) in the amount entered on line 2 below.

More than one pension or annuity. If you had more than one partially taxable pension or annuity, figure the taxable part of each separately. Enter the total of the taxable parts on Form 1040 or 1040-SR, line 5b. Enter the total pension or annuity payments received in 2025 on Form 1040 or 1040-SR, line 5a.

1. Enter the total pension or annuity payments from Form 1099-R, box 1. Also, enter this amount on Form 1040 or 1040-SR, line 5a **1.** 52400
2. Enter your cost in the plan at the annuity starting date **2.** 62000
Note. If you completed this worksheet last year, skip line 3 and enter the amount from line 4 of last year's worksheet on line 4 below (even if the amount of your pension or annuity has changed). Otherwise, go to line 3. 01/01/2021
3. Enter the appropriate number from **Table 1** below. **But** if your annuity starting date was **after** 1997 **and** the payments are for your life and that of your beneficiary, enter the appropriate number from **Table 2** below **3.** 260
4. Divide line 2 by the number on line 3 **4.** 238.46
5. Multiply line 4 by the number of months for which this year's payments were made. If your annuity starting date was **before** 1987, skip lines 6 and 7 and enter this amount on line 8. Otherwise, go to line 6 **5.** 2862
6. Enter the amount, if any, recovered tax free in years after 1986. If you completed this worksheet last year, enter the amount from line 10 of last year's worksheet **6.**
7. Subtract line 6 from line 2 **7.** 62000
8. Enter the **smaller** of line 5 or line 7 **8.** 2862
9. **Taxable amount.** Subtract line 8 from line 1. Enter the result, but not less than zero. Also, enter this amount on Form 1040 or 1040-SR, line 5b. If your Form 1099-R shows a larger amount, use the amount on this line instead of the amount from Form 1099-R. If you are a retired public safety officer, see *Insurance Premiums for Retired Public Safety Officers* before entering an amount on line 5b **9.** 49538
10. Was your annuity starting date before 1987?
☐ **Yes.**  Do not complete the rest of this worksheet.
☒ **No.** Add lines 6 and 8. This is the **amount you have recovered tax free** through 2025. You will need this number if you need to fill out this worksheet next year **10.** 17,172
11. **Balance of cost to be recovered.** Subtract line 10 from line 2. If zero, you won't have to complete this worksheet next year. The payments you receive next year will generally be fully taxable **11.** 44,828

Table 1 for Line 3 Above

AND your annuity starting date was—

IF the age at annuity starting date was...	before November 19, 1996, enter on line 3...	after November 18, 1996, enter on line 3...
55 or under	300	360
56–60	260	310
61–65	240	260
66–70	170	210
71 or older	120	160

Table 2 for Line 3 Above

IF the combined ages at annuity starting date were...	THEN enter on line 3...
110 or under	410
111–120	360
121–130	310
131–140	260
141 or older	210

QNA

Level II – Scenario 1: Lisa Girona, Page 5 of 8

LISA GIRONA

123-00-5678

Social Security Benefits Worksheet—Lines 6a and 6b

Keep for Your Records

Before you begin: ✓ If the instructions for Schedule 1, line 24z, have you enter a write-in adjustment on line 24z, figure that write-in before completing this worksheet (see the instructions for Schedule 1, line 24z).
 ✓ If you are married filing separately and you lived apart from your spouse for all of 2025, check the box on line 6d.
 ✓ Be sure you have read the **Exception** in the line 6a and 6b instructions to see if you can use this worksheet instead of a publication to find out if any of your benefits are taxable.

1. Enter the total amount from **box 5** of **all** your **Forms SSA-1099** and **RRB-1099**. Also enter this amount on Form 1040 or 1040-SR, line 6a **1.** 17810
2. Multiply line 1 by 50% (0.50) **2.** 8905
3. Combine the amounts from Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7a, and 8 **3.** 49538
4. Enter the amount, if any, from Form 1040 or 1040-SR, line 2a **4.**
5. Combine lines 2, 3, and 4 **5.** 58443
6. Enter the total of the amounts from Schedule 1, lines 11 through 20, and 23 and 25 **6.**
7. Is the amount on line 6 less than the amount on line 5?
☐ **No.**  None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b.
☒ **Yes.** Subtract line 6 from line 5 **7.** 58443
8. If you are:
 - Married filing jointly, enter \$32,000
 - Single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2025, enter \$25,000
 - Married filing separately and you lived with your spouse at any time in 2025, skip lines 8 through 15; multiply line 7 by 85% (0.85) and enter the result on line 16. Then, go to line 17
 **8.** 25000
9. Is the amount on line 8 less than the amount on line 7?
☐ **No.**  None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you **lived apart** from your spouse for all of 2025, be sure you checked the box on line 6d.
☒ **Yes.** Subtract line 8 from line 7 **9.** 33443
10. Enter \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you **lived apart** from your spouse for all of 2025 **10.** 9000
11. Subtract line 10 from line 9. If zero or less, enter -0- **11.** 24443
12. Enter the **smaller** of line 9 or line 10 **12.** 9000
13. Enter one-half of line 12 **13.** 4500
14. Enter the **smaller** of line 2 or line 13 **14.** 4500
15. Multiply line 11 by 85% (0.85). If line 11 is zero, enter -0- **15.** 20777
16. Add lines 14 and 15 **16.** 25277
17. Multiply line 1 by 85% (0.85) **17.** 15139
18. **Taxable social security benefits.** Enter the **smaller** of line 16 or line 17. Also enter this amount on Form 1040 or 1040-SR, line 6b **18.** 15139



If any of your benefits are taxable for 2025 and they include a lump-sum benefit payment that was for an earlier year, you may be able to reduce the taxable amount. See Lump-Sum Election in Pub. 915 for details.

QNA

32

Need more information or forms? Visit [IRS.gov](https://www.irs.gov).

TREASURY/IRS AND OMB USE ONLY DRAFT

Version A, Cycle 3

**SCHEDULE 1-A
(Form 1040)**

Department of the Treasury
Internal Revenue Service

Additional Deductions

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2026

Attachment
Sequence No. **1A**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

Your social security number

Part I Modified Adjusted Gross Income (MAGI) Amount

1	Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 11b	1	
2a	Enter any income from Puerto Rico that you excluded	2a	
b	Enter the amount from Form 2555, line 45	2b	
c	Enter the amount from Form 2555, line 50	2c	
d	Enter the amount from Form 4563, line 15	2d	
e	Add lines 2a, 2b, 2c, and 2d	2e	
3	Add lines 1 and 2e	3	

Part II No Tax on Tips

Caution: Fill out Part II only if you received qualified tips. These tips must have been received in an occupation listed at www.irs.gov/TippedOccupations. You and/or your spouse who received qualified tips must have a valid social security number to claim the deduction. If married, you must file jointly to claim this deduction. See instructions.

4	Qualified tips received as an employee.				
	(i) Name of employer	(ii) Employer's identification number (EIN) from Form W-2, box (b), or Form 4137, line 1, column (b)	(iii) Qualified tips included in Form W-2, box 12, code "TP" (see instructions)	(iv) Qualified tips included in Form 4137, line 1, column (c). If Form 4137 is not filed, enter -0-.	(v) Enter the larger of column (iii) or column (iv).
a					
b					
c					
d					
e					

5	Add lines 4a through 4e, column (v)	5	
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6	Qualified tips received in the course of a trade or business.				
	(i) Business name	(ii) Employer identification number (EIN) from Schedule C, line D; Schedule E, Part II, line 28(d); or Schedule F, line D	(iii) Net profit of business from Schedule C, line 31; the sum of Schedule E, line 28(g) through 28(k); or Schedule F, line 34	(iv) Other allocable deductions	(v) Subtract column (iv) from column (iii).
a					
b					
c					
d					
e					

	(vi) Payer's/ Filer's taxpayer identification number (TIN) from first Form 1099-NEC, Form 1099-MISC, or Form 1099-K	(vii) Qualified tip amount included in first Form 1099-NEC, box 1(b); Form 1099-MISC, box 13(a); or Form 1099-K, box 1(c)	(viii) Payer's/ Filer's taxpayer identification number (TIN) from second Form 1099-NEC, Form 1099-MISC, or Form 1099-K	(ix) Qualified tip amount included in second Form 1099-NEC, box 1(b); Form 1099-MISC, box 13(a); or Form 1099-K, box 1(c)	(x) Payer's/ Filer's taxpayer identification number (TIN) from third Form 1099-NEC, Form 1099-MISC, or Form 1099-K	(xi) Qualified tip amount included in third Form 1099-NEC, box 1(b); Form 1099-MISC, box 13(a); or Form 1099-K, box 1(c)	(xii) Total qualified tip amount; add columns (vii), (ix), and (xi).	(xiii) Enter the smaller of column (v) from column (iii).
a								
b								
c								
d								
e								

7	Add lines 6a through 6e, column (xiii)	7	
8	Add lines 5 and 7	8	
9	Enter the smaller of the amount on line 8 or \$25,000	9	
10	Enter the amount from line 3	10	
11	Enter \$150,000 (\$300,000 if married filing jointly)	11	
12	Subtract line 11 from line 10. If zero or less, enter the amount from line 9 on line 15	12	
13	Divide line 12 by \$1,000. If the resulting number isn't a whole number, decrease the result to the next lower whole number. (For example, decrease 1.5 to 1, and decrease 0.05 to 0.)	13	
14	Multiply line 13 by \$100	14	
15	Qualified tips deduction. Subtract line 14 from line 9. If zero or less, enter -0-	15	

For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 95872Q

Schedule 1-A (Form 1040) 2026 Created 4/20/26

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TREASURY/IRS AND OMB USE ONLY DRAFT

Version A, Cycle 3

Schedule 1-A (Form 1040) (2026)

Page **2**

Part III No Tax on Overtime

Caution: Fill out Part III only if you received qualified overtime compensation. See instructions to learn more about what is qualified overtime compensation. You and/or your spouse who received the qualified overtime compensation must have a valid social security number to claim this deduction. If married, you must file jointly to claim this deduction. See instructions.

16 Qualified overtime compensation reported on Form W-2.			
	(i) Name of employer	(ii) Employer's identification number (EIN) from Form W-2, box (b)	(iii) Qualified overtime compensation included in Form W-2, box 12, code "TT" (see instructions)
a			
b			
c			
d			
e			
17	Add lines 16a through 16e, column (iii)		17
18 Qualified overtime compensation reported on Form 1099-MISC or 1099-NEC.			
	(i) Business name	(ii) Employer identification number (EIN) from Schedule C, line D; Schedule E, Part II, line 28(d); or Schedule F, line D	(iii) Payer's taxpayer identification number (TIN) from Form 1099-NEC or Form 1099-MISC
a			(iv) Qualified overtime compensation included in Form 1099-NEC, box 1d, or Form 1099-MISC, box 14
b			
c			
d			
e			
19	Add lines 18a through 18e, column (iv)		19
20	Add lines 17 and 19		20
21	Enter the smaller of the amount on line 20 or \$12,500 (\$25,000 if married filing jointly)		21
22	Enter the amount from line 3		22
23	Enter \$150,000 (\$300,000 if married filing jointly)		23
24	Subtract line 23 from line 22. If zero or less, enter the amount from line 21 on line 27		24
25	Divide line 24 by \$1,000. If the resulting number isn't a whole number, decrease the result to the next lower whole number. (For example, decrease 1.5 to 1, and decrease 0.05 to 0.)		25
26	Multiply line 25 by \$100		26
27	Qualified overtime compensation deduction. Subtract line 26 from line 21. If zero or less, enter -0-		27

Schedule 1-A (Form 1040) 2026

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DRAFT – DO NOT FILE

TREASURY/IRS AND OMB USE ONLY DRAFT

Version A, Cycle 3

Schedule 1-A (Form 1040) (2026)

Page **3**

Part IV No Tax on Car Loan Interest

Caution: Fill out Part IV only if you, or your spouse if married filing jointly, paid or accrued qualified passenger vehicle loan interest (QPVLI). Certain vehicle loan interest paid in 2026 should be reported to you on Form 1098-VLI, box 1. Column (iii) is the total QPVLI paid in 2026 less the amounts reported in column (ii). See instructions.

28 Applicable passenger vehicle (see instructions). If more than two VINs, see instructions.

		Interest for this loan:	
(i) Vehicle identification number (VIN)		(ii) Deducted on Schedule C, Schedule E, or Schedule F	(iii) Schedule 1-A
a			
b			
29	Add lines 28a and 28b, column (iii)	29	
30	Enter the smaller of the amount on line 29 or \$10,000	30	
31	Enter the amount from line 3	31	
32	Enter \$100,000 (\$200,000 if married filing jointly)	32	
33	Subtract line 32 from line 31. If zero or less, enter the amount from line 30 on line 36	33	
34	Divide line 33 by \$1,000. If the resulting number isn't a whole number, increase the result to the next higher whole number. (For example, increase 1.5 to 2, and increase 0.05 to 1.)	34	
35	Multiply line 34 by \$200	35	
36	Qualified passenger vehicle loan interest deduction. Subtract line 35 from line 30. If zero or less, enter -0-	36	

Part V Enhanced Deduction for Seniors

Caution: You and/or your spouse must have a valid social security number. If married, you must file jointly to claim this deduction. See instructions.

37	Enter the amount from line 3	37	
38	Enter \$75,000 (\$150,000 if married filing jointly)	38	
39	Subtract line 38 from line 37. If zero or less, enter \$6,000 on line 41	39	
40	Multiply line 39 by 6% (0.06)	40	
41	Subtract line 40 from \$6,000. If zero or less, enter -0-	41	
42a	If you have a valid social security number (see instructions) and were born before January 2, 1962, enter the amount from line 41	42a	
b	If you are married filing jointly, your spouse has a valid social security number (see instructions), and your spouse was born before January 2, 1962, enter the amount from line 41	42b	
43	Enhanced deduction for seniors. Add lines 42a and 42b	43	

Part VI Total Additional Deductions

44	Add lines 15, 27, 36, and 43. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 13a	44	
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Schedule 1-A (Form 1040) 2026

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TREASURY/IRS AND OMB USE ONLY DRAFT																																																																																																																																																																																																																																																																																																																								
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If a joint return, spouse's first name and middle initial SANDRA				Last name SEVILLA		Spouse's social security number 1 3 5 0 0 1 2 3 4																																																																																																																																																																																																																																																																																																																		
Home address (number and street). If you have a P.O. box, see instructions. 9087 VALLE VERDE						Apt. no.		Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2026. ☒																																																																																																																																																																																																																																																																																																																
City, town, or post office. If you have a foreign address, also complete spaces below. GUAYNABO						State PR																																																																																																																																																																																																																																																																																																																		
Foreign country name						Foreign province/state/county		Foreign postal code																																																																																																																																																																																																																																																																																																																
Filing Status ☐ Single ☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS) ☒ Married filing jointly (even if only one had income) ☐ Married filing separately (MFS). Enter spouse's SSN above and full name here: _____ ☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required): _____																																																																																																																																																																																																																																																																																																																								
Check only one box. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: _____																																																																																																																																																																																																																																																																																																																								
Digital Assets At any time during 2026, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☒ No																																																																																																																																																																																																																																																																																																																								
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TREASURY/IRS AND OMB USE ONLY DRAFT

Version A, Cycle 4

Form 1040 (2026)

Page 2

Tax and Credits	11b	Amount from line 11a (adjusted gross income)	11b	105,200
12a	Someone can claim ☐ You as a dependent ☐ Your spouse as a dependent			
12b	☐ Spouse itemizes on a separate return 12c ☐ You were a dual-status alien			
12d	You: ☐ Were born before January 2, 1962 ☐ Are blind			
	Spouse: ☐ Was born before January 2, 1962 ☐ Is blind			
Standard deduction for—	12e	Standard deduction or itemized deductions (from Schedule A)	12e	32,200
• Single or Married filing separately, \$16,100	12f	Charitable contributions if you take the standard deduction (see instructions)	12f	
• Married filing jointly or Qualifying surviving spouse, \$32,200	13a	Additional deductions from Schedule 1-A, line 44	13a	2,200
• Head of household, \$24,150	13b	Qualified business income deduction from Form 8995 or Form 8995-A	13b	
• If you checked a box on line 12a, 12b, 12c, or 12d, see inst.	14	Add lines 12e, 12f, 13a, and 13b	14	34,400
	15	Subtract line 14 from line 11b. If zero or less, enter -0-. This is your taxable income	15	70800
	16	Tax (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐	16	8,003
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	8,003
	19	Child tax credit or credit for other dependents from Schedule 8812	19	
	20	Amount from Schedule 3, line 8	20	8,003
	21	Add lines 19 and 20	21	8,003
	22	Subtract line 21 from line 18. If zero or less, enter -0-	22	
	23	Additional taxes, including self-employment tax, from Schedule 2, line 21	23	
	24a	Add lines 22 and 23. This is your total tax	24a	0
	24b	Enter amount from Form 1062, line 15	24b	0
	24c	Add lines 24a and 24b	24c	0
Payments and Refundable Credits	25	Federal income tax withheld from:		
	25a	Form(s) W-2	25a	5,550
	25b	Form(s) 1099	25b	
	25c	Other forms (see instructions)	25c	
	25d	Add lines 25a through 25c	25d	5,550
	26	2026 estimated tax payments and amount applied from 2025 return	26	
		If you made estimated tax payments with your former spouse in 2026, enter their SSN (see inst.):		
	27a	Earned income credit (EIC)	27a	
	27b	Clergy filing Schedule SE (see instructions) ☐		
	27c	If you do not want to claim the EIC, check here ☐		
	28	Additional child tax credit (ACTC) from Schedule 8812	28	3,400
	29	American opportunity credit from Form 8863, line 8	29	
	30	Refundable adoption credit from Form 8839, line 13	30	
	31	Amount from Schedule 3, line 15	31	
	32a	Add lines 27a, 28, 29, 30, and 31	32a	3,400
	32b	Amount from Schedule 3-A, line 8	32b	0
	32c	Subtract line 32b from line 32a	32c	3,400
	33	Add lines 25d, 26, and 32c. These are your total payments	33	8,950
Refund	34	If line 33 is more than line 24c, subtract line 24c from line 33. This is the amount you overpaid	34	8,950
	35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here ☐	35a	8,950
Direct deposit? See instructions.	35b	Routing number 06790XXXXX 35c Type: ☒ Checking ☐ Savings		
	35d	Account number 53890XXXXX		
	36	Amount of line 34 you want applied to your 2027 estimated tax	36	
Amount You Owe	37	Subtract line 33 from line 24c. This is the amount you owe (see www.irs.gov/ModernPayments)	37	
	38	Estimated tax penalty (see instructions)	38	
Third Party Designee	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 complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
			CUSTOMER SERVICE REP	
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
			NURSE	
	Phone no.	Email address		
Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN
				512345678
	Firm's name	Firm's address		Check if: ☐ Self-employed
	PRACTICE LAB	15 PRACTICE LAB WAY WASHINGTON DC 20005		
				Phone no.
				Firm's EIN

Go to www.irs.gov/Form1040 for instructions and the latest information.

Form 1040 (2026)

DRAFT – DO NOT FILE

DRAFT – DO NOT FILE

TREASURY/IRS AND OMB USE ONLY DRAFT

SCHEDULE 3
(Form 1040)

Department of the Treasury
Internal Revenue Service

Additional Credits and Payments

Attach to Form 1040, 1040-SR, or 1040-NR.
Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2026

Attachment
Sequence No. **03**

Name(s) shown on Form 1040, 1040-SR, or 1040-NR

AURELIO MARTIN & SANDRA SEVILLA

Your social security number

134-00-1234

Part I Nonrefundable Credits

1	Foreign tax credit. Attach Form 1116 if required	1	8,003
2	Credit for child and dependent care expenses from Form 2441, line 11. Attach Form 2441	2	
3	Education credits from Form 8863, line 19	3	
4	Retirement savings contributions credit. Attach Form 8880	4	
5a	Residential clean energy credit from Form 5695, line 3	5a	
5b	Reserved for future use	5b	
6	Other nonrefundable credits:		
6a	General business credit. Attach Form 3800	6a	
6b	Credit for prior year minimum tax. Attach Form 8801	6b	
6c	Adoption credit. Attach Form 8839	6c	
6d	Credit for the elderly or disabled. Attach Schedule R	6d	
6e	Reserved for future use	6e	
6f	Clean vehicle credit. Attach Form 8936	6f	
6g	Mortgage interest credit. Attach Form 8396	6g	
6h	District of Columbia first-time homebuyer credit. Attach Form 8859	6h	
6i	Qualified electric vehicle credit. Attach Form 8834	6i	
6j	Alternative fuel vehicle refueling property credit. Attach Form 8911	6j	
6k	Credit to holders of tax credit bonds. Attach Form 8912	6k	
6l	Amount on Form 8978, line 14. See instructions	6l	
6m	Credit for previously owned clean vehicles. Attach Form 8936	6m	
6z	Other nonrefundable credits. List type and amount:	6z	
7	Total other nonrefundable credits. Add lines 6a through 6z	7	
8	Add lines 1 through 4, 5a, and 7. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 20	8	8,003

Part II Other Payments and Refundable Credits

9	Net premium tax credit. Attach Form 8962	9	
10	Amount paid with request for extension to file (see instructions)	10	
11	Excess social security and tier 1 RRTA tax withheld	11	
12	Credit for federal tax on fuels. Attach Form 4136	12	
13	Other payments or refundable credits:		
13a	Form 2439	13a	
13b	Section 1341 credit for repayment of amounts included in income from earlier years	13b	
13c	Net elective payment election amount from Form 3800, Part III, line 6, column (j)	13c	
13d	Deferred amount of net 965 tax liability (see instructions)	13d	
13e	Total section 1062 applicable net tax liability. Enter amount from Form 1062, line 14	13e	
13z	Other refundable credits (see instructions):	13z	
14	Total other payments or refundable credits. Add lines 13a through 13z	14	
15	Add lines 9 through 12 and 14. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 31	15	

For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 71480G

Schedule 3 (Form 1040) 2026 Created 4/27/26

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TREASURY/IRS AND OMB USE ONLY DRAFT

Form **1116**Department of the Treasury
Internal Revenue Service**Foreign Tax Credit**
(Individual, Estate, or Trust)Attach to Form 1040, 1040-SR, 1040-NR, 1041, or 990-T.
Go to www.irs.gov/Form1116 for instructions and the latest information.

OMB No. 1545-0074

2026Attachment
Sequence No. **19**

Name

AURELIO MARTIN & SANDRA SEVILLA

Identifying number as shown on page 1 of your tax return

134-00-1234

Use a separate Form 1116 for each category of income listed below. See *Categories of Income* in the instructions. Check only one box on each Form 1116. Report all amounts in U.S. dollars except where specified in Part II below.

- a ☐ Section 951A category income c ☐ Passive category income e ☐ Section 901(j) income g ☐ Lump-sum distributions
b ☐ Foreign branch category income d ☒ General category income f ☐ Certain income re-sourced by treaty

h Resident of (name of country)

Note: If you paid taxes to only one foreign country or U.S. territory, use column A in Part I and line A in Part II. If you paid taxes to **more than one** foreign country or U.S. territory, use a separate column and line for each country or territory.**Part I Taxable Income or Loss From Sources Outside the United States** (for category checked above)

		Foreign country or U.S. territory			Total (Add cols. A, B, and C.)
		A	B	C	
i	Enter the name of the foreign country or U.S. territory	PR			
1a	Gross income from sources within country shown above and of the type checked above (see instructions): <u>Wages</u>				
		105,200			1a 105,200
1b	Check if line 1a is compensation for personal services as an employee, your total compensation from all sources is \$250,000 or more, and you used an alternative basis to determine its source. See instructions ☐				
Deductions and losses (Caution: See instructions.):					
2	Expenses definitely related to the income on line 1a (attach statement)				
3	Pro rata share of other deductions not definitely related :				
3a	Certain itemized deductions or standard deduction (see instructions)	32,200			
3b	Other deductions (attach statement)	0			
3c	Add lines 3a and 3b	32,200			
3d	Gross foreign source income (see instructions)	105,200			
3e	Gross income from all sources (see instructions)	105,200			
3f	Divide line 3d by line 3e (see instructions)	1.0			
3g	Multiply line 3c by line 3f	32,200			
4	Pro rata share of interest expense (see instructions):				
4a	Home mortgage interest (use the Worksheet for Home Mortgage Interest in the instructions)				
4b	Other interest expense				
5	Losses from foreign sources				
6	Add lines 2, 3g, 4a, 4b, and 5	32,200			6 32,200
7	Subtract line 6 from line 1a. Enter the result here and on page 2, line 15				7 73,000

Part II Foreign Taxes Paid or Accrued (see instructions)

Country	Foreign taxes paid or accrued													
	Credit is claimed for taxes (you must check one)													
	(j) ☐ Paid													
	(k) ☒ Accrued													
	In foreign currency						In U.S. dollars							
	Taxes withheld at source on:						Taxes withheld at source on:							
	(i) Date paid or accrued	(m) Dividends	(n) Rents and royalties	(o) Interest	(p)(1) Distributions of previously taxed earnings and profits (PTEP)	(p)(2) PTEP group (see instructions)	(q) Other foreign taxes paid or accrued	(r) Dividends	(s) Rents and royalties	(t) Interest	(u)(1) Distributions of PTEP	(u)(2) PTEP group (see instructions)	(v) Other foreign taxes paid or accrued	(w) Total foreign taxes paid or accrued (add cols. (i) through (v))
A	12/31/2026												8,100	8,100
B														
C														
8 Add lines A through C, column (w). Enter the total here and on page 2, line 9												8	8,100	

For Paperwork Reduction Act Notice, see instructions.

Cat. No. 11440U

Form **1116** (2026) Created 4/28/26

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TREASURY/IRS AND OMB USE ONLY DRAFT

Form 1116 (2026)

Page **2****Part III Figuring the Credit**

9	Enter the amount from line 8. These are your total foreign taxes paid or accrued for the category of income checked above Part I	9	8,100	
10	Enter the sum of any carryover of foreign taxes (from Schedule B, line 3, column (xiv)) plus any carrybacks to the current tax year. If you enter an amount on line 10 and you don't need to attach Schedule B, check here. See instructions ☐ (If your income was section 951A category income (box a above Part I), leave line 10 blank.)	10	0	
11	Add lines 9 and 10	11	8,100	
12	Reduction in foreign taxes (see instructions)	12	()	
13	Taxes reclassified under high-tax kickout (see instructions)	13	0	
14	Combine lines 11, 12, and 13. This is the total amount of foreign taxes available for credit	14		8,100
15	Enter the amount from line 7. This is your taxable income or (loss) from sources outside the United States (before adjustments) for the category of income checked above Part I. See instructions	15	73,000	
16	Adjustments to line 15 (see instructions)	16	0	
17	Combine the amounts on lines 15 and 16. This is your net foreign source taxable income. (If the result is zero or less, skip line 18 and enter -0- on line 19.)	17	73,000	
18	Individuals: Subtract Form 1040, 1040-SR, or 1040-NR, line 14, from Form 1040, 1040-SR, or 1040-NR, line 11b. Increase the result by the amount from Schedule 1-A (Form 1040), line 43, and enter the result here. Estates and trusts: Enter your taxable income without the deduction for your exemption. All filers: If the result is zero or less, enter -0- on line 18 and on line 19	18	70,800	
	Caution: If you figured your tax using the lower rates on qualified dividends or capital gains, see instructions.			
19	Divide line 17 by line 18. If line 17 is more than line 18, enter "1"	19		1.00
20	Individuals: Enter the total of Form 1040, 1040-SR, or 1040-NR, line 16, and Schedule 2 (Form 1040), line 1z. Estates and trusts: See instructions	20		8,003
	Caution: If you are completing line 20 for separate category g (lump-sum distributions), or if you file Form 8978, Partner's Additional Reporting Year Tax, see instructions.			
21	Multiply line 20 by line 19 (maximum amount of credit)	21		8,003
22	Increase in limitation (section 960(c)) (see instructions)	22		0
23	Add lines 21 and 22	23		8,003
24	Enter the smaller of line 14 or line 23. Enter here and on the appropriate line of Part IV. See instructions	24		8,003

Part IV Summary of Separate Credits From Parts III (Enter amounts from Part III, line 24, for each applicable category of income. Don't include taxes paid to sanctioned countries.) See instructions.

25	Credit for taxes on section 951A category income	25		
26	Credit for taxes on foreign branch category income	26		
27	Credit for taxes on passive category income	27		
28	Credit for taxes on general category income	28	8,003	
29	Credit for taxes on section 901(j) income	29		
30	Credit for taxes on certain income re-sourced by treaty	30		
31	Credit for taxes on lump-sum distributions	31		
32	Add lines 25 through 31	32		8,003
33	Enter the smaller of line 20 or line 32	33		8,003
34	Reduction of credit for international boycott operations. See instructions for line 12	34		
35	Subtract line 34 from line 33. This is your foreign tax credit . Enter here and on Schedule 3 (Form 1040), line 1; Form 1041, Schedule G, line 2a; or Form 990-T, Part III, line 1a	35		8,003

Form **1116** (2026)

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TREASURY/IRS AND OMB USE ONLY DRAFT

Version A, Cycle 4

SCHEDULE 8812
(Form 1040)**Credits for Qualifying Children**
and Other Dependents

OMB No. 1545-0074

2026Department of the Treasury
Internal Revenue ServiceAttach to Form 1040, 1040-SR, or 1040-NR.
Go to www.irs.gov/Schedule8812 for instructions and the latest information.Attachment
Sequence No. **47**

Name(s) shown on return

AURELIO MARTIN & SANDRA SEVILLA

Your social security number

134-00-1234**Part I Child Tax Credit and Credit for Other Dependents**

1	Enter the amount from line 11b of your Form 1040, 1040-SR, or 1040-NR	1	105,200
2a	Enter income from Puerto Rico that you excluded	2a	
2b	Enter the amounts from lines 45 and 50 of your Form 2555	2b	
2c	Enter the amount from line 15 of your Form 4563	2c	
2d	Add lines 2a through 2c	2d	
3	Add lines 1 and 2d	3	105,200
4	Number of qualifying children under age 17 with the required social security number	4	2
5	Multiply line 4 by \$2,200	5	4,400
6	Number of other dependents, including any qualifying children who are not under age 17 or who do not have the required social security number	6	1
Caution: Do not include yourself, your spouse, or anyone who is not a U.S. citizen, U.S. national, or U.S. resident alien. Also, do not include anyone you included on line 4.			
7	Multiply line 6 by \$500	7	500
8	Add lines 5 and 7	8	4,900
9	Enter the amount shown below for your filing status. • Married filing jointly—\$400,000 } • All other filing statuses—\$200,000 }	9	400,000
10	Subtract line 9 from line 3. • If zero or less, enter -0-. • If more than zero and not a multiple of \$1,000, enter the next multiple of \$1,000. For example, if the result is \$425, enter \$1,000; if the result is \$1,025, enter \$2,000, etc. }	10	
11	Multiply line 10 by 5% (0.05)	11	0
12	Is the amount on line 8 more than the amount on line 11? ☐ No. Stop here. You cannot take the child tax credit, credit for other dependents, or additional child tax credit. ☒ Yes. Subtract line 11 from line 8. Enter the result.	12	4,900
13	Enter the amount from Credit Limit Worksheet A	13	0
14	Enter the smaller of line 12 or line 13. This is your child tax credit and credit for other dependents Enter this amount on Form 1040, 1040-SR, or 1040-NR, line 19.	14	0

If the amount on line 12 is more than the amount on line 14, you may be able to take the **additional child tax credit** on Form 1040, 1040-SR, or 1040-NR, line 28. Complete your Form 1040 or Form 1040-SR through line 27a (or Form 1040-NR through line 26) (also complete Schedule 3 (Form 1040), line 11) before completing Part II-A.

For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 59761M

Schedule 8812 (Form 1040) 2026 Created 4/24/26

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TREASURY/IRS AND OMB USE ONLY DRAFT

Version A, Cycle 4

Schedule 8812 (Form 1040) 2026

Page **2****Part II-A Additional Child Tax Credit for All Filers****Caution:** If you file Form 2555, you cannot claim the additional child tax credit.

15	Reserved for future use	15	
16a	Subtract line 14 from line 12. If zero, stop here ; you cannot take the additional child tax credit	16a	4,900
16b	Number of qualifying children under age 17 with the required social security number: <u>2</u> x \$1,700. Enter the result. If zero, stop here ; you cannot claim the additional child tax credit	16b	3,400
TIP: The number of children you use for this line is the same as the number of children you used for line 4.			
17	Enter the smaller of line 16a or line 16b	17	3,400
18a	Earned income (see instructions)	18a	105,200
18b	Nontaxable combat pay (see instructions)	18b	
19	Is the amount on line 18a more than \$2,500? ☐ No. Leave line 19 blank and enter -0- on line 20. ☐ Yes. Subtract \$2,500 from the amount on line 18a. Enter the result	19	102,700
20	Multiply the amount on line 19 by 15% (0.15) and enter the result Next. On line 16b, is the amount \$5,100 or more? ☐ No. If you are a bona fide resident of Puerto Rico, go to line 21. Otherwise, skip Part II-B and enter the smaller of line 17 or line 20 on line 27. ☐ Yes. If line 20 is equal to or more than line 17, skip Part II-B and enter the amount from line 17 on line 27. Otherwise, go to line 21.	20	15,405

Part II-B Certain Filers Who Have Three or More Qualifying Children and Bona Fide Residents of Puerto Rico

21	Withheld social security, Medicare, and Additional Medicare taxes from Form(s) W-2, boxes 4 and 6. If married filing jointly, include your spouse's amounts with yours. If your employer withheld or you paid Additional Medicare Tax or tier 1 RRTA taxes, or if you are a bona fide resident of Puerto Rico, see instructions	21	8,613
22	Enter the total of the amounts from Schedule 1 (Form 1040), line 15; Schedule 2 (Form 1040), line 16c; and Schedule 2 (Form 1040), line 17c	22	
23	Add lines 21 and 22	23	8,613
24	1040 and 1040-SR filers: Enter the total of the amounts from Form 1040 or 1040-SR, line 27a, and Schedule 3 (Form 1040), line 11. 1040-NR filers: Enter the amount from Schedule 3 (Form 1040), line 11.	24	
25	Subtract line 24 from line 23. If zero or less, enter -0-	25	8,613
26	Enter the larger of line 20 or line 25 Next, enter the smaller of line 17 or line 26 on line 27.	26	15,405

Part II-C Additional Child Tax Credit

27	This is your additional child tax credit. Enter this amount on Form 1040, 1040-SR, or 1040-NR, line 28	27	3,400
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Schedule 8812 (Form 1040) 2026

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AURELIO MARTIN & SANDRA SEVILLA

134-00-1234



Credit Limit Worksheet A

Keep for Your Records

1.	Enter the amount from line 18 of your Form 1040, 1040-SR, or 1040-NR.	1.	<u>8,003</u>
2.	Add the following amounts (if applicable) from:		
	Schedule 3, line 1	+	<u>8,003</u>
	Schedule 3, line 2	+	<u> </u>
	Schedule 3, line 3	+	<u> </u>
	Schedule 3, line 4	+	<u> </u>
	Schedule 3, line 5b	+	<u> </u>
	Schedule 3, line 6d	+	<u> </u>
	Schedule 3, line 6f	+	<u> </u>
	Schedule 3, line 6i	+	<u> </u>
	Schedule 3, line 6m	+	<u> </u>
	Enter the total. 2.		<u>8,003</u>
3.	Subtract line 2 from line 1.	3.	<u> </u>
	Complete Credit Limit Worksheet B only if you meet all the following.		
	1. You are claiming one or more of the following credits.		
	a. Mortgage interest credit, Form 8396.		
	b. Adoption credit, Form 8839.		
	c. Residential clean energy credit, Form 5695, Part I.		
	d. District of Columbia first-time homebuyer credit, Form 8859.		
	2. You are not filing Form 2555.		
	3. Line 4 of Schedule 8812 is more than zero.		
4.	If you are not completing Credit Limit Worksheet B, enter -0-; otherwise, enter the amount from Credit Limit Worksheet B.	4.	<u> </u>
5.	Subtract line 4 from line 3. Enter here and on Schedule 8812, line 13.	5.	<u> </u>

TREASURY/IRS AND OMB USE ONLY DRAFT

Version A, Cycle 3

**SCHEDULE 1-A
(Form 1040)**Department of the Treasury
Internal Revenue Service**Additional Deductions**

Attach to Form 1040, 1040-SR, or 1040-NR.

Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2026Attachment
Sequence No. **1A**Name(s) shown on Form 1040, 1040-SR, or 1040-NR
AURELIO MARTIN & SANDRA SEVILLAYour social security number
133-00-1234**Part I Modified Adjusted Gross Income (MAGI) Amount**

1	Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 11b	1	105,200
2a	Enter any income from Puerto Rico that you excluded	2a	
b	Enter the amount from Form 2555, line 45	2b	
c	Enter the amount from Form 2555, line 50	2c	
d	Enter the amount from Form 4563, line 15	2d	
e	Add lines 2a, 2b, 2c, and 2d	2e	
3	Add lines 1 and 2e	3	105,200

Part II No Tax on Tips

Caution: Fill out Part II only if you received qualified tips. These tips must have been received in an occupation listed at www.irs.gov/TippedOccupations. You and/or your spouse who received qualified tips must have a valid social security number to claim the deduction. If married, you must file jointly to claim this deduction. See instructions.

4	Qualified tips received as an employee.							
	(i) Name of employer	(ii) Employer's identification number (EIN) from Form W-2, box (b), or Form 4137, line 1, column (b)	(iii) Qualified tips included in Form W-2, box 12, code "TP" (see instructions)	(iv) Qualified tips included in Form 4137, line 1, column (c). If Form 4137 is not filed, enter -0-	(v) Enter the larger of column (iii) or column (iv).			
a								
b								
c								
d								
e								
5	Add lines 4a through 4e, column (v)				5			
6	Qualified tips received in the course of a trade or business.							
	(i) Business name	(ii) Employer identification number (EIN) from Schedule C, line D; Schedule E, Part II, line 28(d); or Schedule F, line D	(iii) Net profit of business from Schedule C, line 31; the sum of Schedule E, line 28(g) through 28(k); or Schedule F, line 34	(iv) Other allocable deductions	(v) Subtract column (iv) from column (iii).			
a								
b								
c								
d								
e								
	(vi) Payer's/ Filer's taxpayer identification number (TIN) from first Form 1099-NEC, Form 1099-MISC, or Form 1099-K	(vii) Qualified tip amount included in first Form 1099-NEC, box 1(b); Form 1099-MISC, box 13(a); or Form 1099-K, box 1(c)	(viii) Payer's/ Filer's taxpayer identification number (TIN) from second Form 1099-NEC, Form 1099-MISC, or Form 1099-K	(ix) Qualified tip amount included in second Form 1099-NEC, box 1(b); Form 1099-MISC, box 13(a); or Form 1099-K, box 1(c)	(x) Payer's/ Filer's taxpayer identification number (TIN) from third Form 1099-NEC, Form 1099-MISC, or Form 1099-K	(xi) Qualified tip amount included in third Form 1099-NEC, box 1(b); Form 1099-MISC, box 13(a); or Form 1099-K, box 1(c)	(xii) Total qualified tip amount; add columns (vii), (ix), and (xi).	(xiii) Enter the smaller of column (v) or column (xii).
a								
b								
c								
d								
e								
7	Add lines 6a through 6e, column (xiii)							7
8	Add lines 5 and 7							8
9	Enter the smaller of the amount on line 8 or \$25,000							9
10	Enter the amount from line 3							10
11	Enter \$150,000 (\$300,000 if married filing jointly)							11
12	Subtract line 11 from line 10. If zero or less, enter the amount from line 9 on line 15							12
13	Divide line 12 by \$1,000. If the resulting number isn't a whole number, decrease the result to the next lower whole number. (For example, decrease 1.5 to 1, and decrease 0.05 to 0.)							13
14	Multiply line 13 by \$100							14
15	Qualified tips deduction. Subtract line 14 from line 9. If zero or less, enter -0-							15

For Paperwork Reduction Act Notice, see your tax return instructions.

Cat. No. 95872Q

Schedule 1-A (Form 1040) 2026 Created 4/20/26

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TREASURY/IRS AND OMB USE ONLY DRAFT

Version A, Cycle 3

Schedule 1-A (Form 1040) (2026)

Page **2****Part III No Tax on Overtime**

Caution: Fill out Part III only if you received qualified overtime compensation. See instructions to learn more about what is qualified overtime compensation. You and/or your spouse who received the qualified overtime compensation must have a valid social security number to claim this deduction. If married, you must file jointly to claim this deduction. See instructions.

16 Qualified overtime compensation reported on Form W-2.

	(i) Name of employer	(ii) Employer's identification number (EIN) from Form W-2, box (b)	(iii) Qualified overtime compensation included in Form W-2, box 12, code "TT" (see instructions)
a			
b			
c			
d			
e			

17 Add lines 16a through 16e, column (iii) **17****18** Qualified overtime compensation reported on Form 1099-MISC or 1099-NEC.

	(i) Business name	(ii) Employer identification number (EIN) from Schedule C, line D; Schedule E, Part II, line 28(d); or Schedule F, line D	(iii) Payer's taxpayer identification number (TIN) from Form 1099-NEC or Form 1099-MISC	(iv) Qualified overtime compensation included in Form 1099-NEC, box 1d, or Form 1099-MISC, box 14
a				
b				
c				
d				
e				

19 Add lines 18a through 18e, column (iv) **19****20** Add lines 17 and 19 **20****21** Enter the smaller of the amount on line 20 or \$12,500 (\$25,000 if married filing jointly) **21****22** Enter the amount from line 3 **22****23** Enter \$150,000 (\$300,000 if married filing jointly) **23****24** Subtract line 23 from line 22. If zero or less, enter the amount from line 21 on line 27 **24****25** Divide line 24 by \$1,000. If the resulting number isn't a whole number, decrease the result to the next lower whole number. (For example, decrease 1.5 to 1, and decrease 0.05 to 0.) **25****26** Multiply line 25 by \$100 **26****27** **Qualified overtime compensation deduction.** Subtract line 26 from line 21. If zero or less, enter -0- **27**

Schedule 1-A (Form 1040) 2026

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TREASURY/IRS AND OMB USE ONLY DRAFT

Version A, Cycle 3

Schedule 1-A (Form 1040) (2026)

Page **3****Part IV No Tax on Car Loan Interest**

Caution: Fill out Part IV only if you, or your spouse if married filing jointly, paid or accrued qualified passenger vehicle loan interest (QPVL). Certain vehicle loan interest paid in 2026 should be reported to you on Form 1098-VLI, box 1. Column (iii) is the total QPVL paid in 2026 less the amounts reported in column (ii). See instructions.

28 Applicable passenger vehicle (see instructions). If more than two VINs, see instructions.

		Interest for this loan:	
(i) Vehicle identification number (VIN)		(ii) Deducted on Schedule C, Schedule E, or Schedule F	(iii) Schedule 1-A
a	4 S 4 W M A P D 4 S 3 4 4 3 4 7 2		2,200
b			
29	Add lines 28a and 28b, column (iii)	29	2,200
30	Enter the smaller of the amount on line 29 or \$10,000	30	2,200
31	Enter the amount from line 3	31	105,200
32	Enter \$100,000 (\$200,000 if married filing jointly)	32	200,000
33	Subtract line 32 from line 31. If zero or less, enter the amount from line 30 on line 36	33	-94,800
34	Divide line 33 by \$1,000. If the resulting number isn't a whole number, increase the result to the next higher whole number. (For example, increase 1.5 to 2, and increase 0.05 to 1.)	34	
35	Multiply line 34 by \$200	35	
36	Qualified passenger vehicle loan interest deduction. Subtract line 35 from line 30. If zero or less, enter -0-	36	2,200

Part V Enhanced Deduction for Seniors

Caution: You and/or your spouse must have a valid social security number. If married, you must file jointly to claim this deduction. See instructions.

37	Enter the amount from line 3	37	
38	Enter \$75,000 (\$150,000 if married filing jointly)	38	
39	Subtract line 38 from line 37. If zero or less, enter \$6,000 on line 41	39	
40	Multiply line 39 by 6% (0.06)	40	
41	Subtract line 40 from \$6,000. If zero or less, enter -0-	41	
42a	If you have a valid social security number (see instructions) and were born before January 2, 1962, enter the amount from line 41	42a	
b	If you are married filing jointly, your spouse has a valid social security number (see instructions), and your spouse was born before January 2, 1962, enter the amount from line 41	42b	
43	Enhanced deduction for seniors. Add lines 42a and 42b	43	

Part VI Total Additional Deductions

44	Add lines 15, 27, 36, and 43. Enter here and on Form 1040, 1040-SR, or 1040-NR, line 13a	44	2,200
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Schedule 1-A (Form 1040) 2026

DRAFT – DO NOT FILE

DRAFT – DO NOT FILE

Level II – Scenario 2: Aurelio Martin & Sandra Sevilla,
SCHEDULE 3-A

TREASURY/IRS AND OMB USE ONLY DRAFT

Version B, Cycle 2

SCHEDULE 3-A
(Form 1040)

Department of the Treasury
Internal Revenue Service

Federal Public Benefit

Attach to Form 1040, 1040-SR, 1040-NR, or 1040-SS.
Go to www.irs.gov/Form1040 for instructions and the latest information.

OMB No. 1545-0074

2026

Attachment
Sequence No. 3A

Name(s) shown on Form 1040, 1040-SR, 1040-NR, or 1040-SS
AURELIO MARTIN & SANDRA SEVILLA

Your social security number
134-00-XXXX



Complete Schedule 3-A (Form 1040) only if you are claiming the earned income credit (EIC), additional child tax credit (ACTC), refundable American opportunity credit, or refundable adoption credit.

Part I Federal Public Benefit (Refunded Portion of Certain Refundable Credits)

1a Enter the amount from Form 1040 or 1040-SR, line 32a. If you are filing Form 1040-NR or Form 1040-SS, enter -0- 1a 0

1b Enter the amount from Form 1040 or 1040-SR, line 31. If you are filing Form 1040-NR or Form 1040-SS, enter -0- 1b 0

2 Subtract line 1b from line 1a. If you are filing Form 1040-NR, add Form 1040-NR, lines 28 and 30, and enter the total. If you are filing Form 1040-SS, enter the amount from Part I, line 10 2 3,400

3 Enter the amount from Form 1040, 1040-SR, or 1040-NR, line 24a. If you are filing Form 1040-SS, enter the amount from Part I, line 7 3 0

4 Enter the amount from Schedule 2 (Form 1040), line 20. If you are filing Form 1040-SS, enter the amount from Part I, line 6e 4 0

5 Subtract line 4 from line 3 5 0

6 Is line 2 more than line 5?
[X] Yes. Subtract line 5 from line 2. This is your federal public benefit. Enter the result here, and go to line 7.
[] No. Stop. Enter -0- here. Enter -0- on Form 1040, 1040-SR, or 1040-NR, line 32b. If you are filing Form 1040-SS, enter -0- on Part I, line 12b 6 3,400

7 Do you want to receive your federal public benefit?
[X] Yes. Go to line 8.
[] No. Stop. Enter the amount from line 6 on Form 1040, 1040-SR, or 1040-NR, line 32b. If you are filing Form 1040-SS, enter the amount from line 6 on Part I, line 12b.

Part II Verification of Eligibility for Federal Public Benefit

8 Are you or your spouse a U.S. citizen, U.S. national, or qualified alien? See instructions.
[X] Yes. Enter -0- here and on Form 1040, 1040-SR, or 1040-NR, line 32b. If you are filing Form 1040-SS, enter -0- on Part I, line 12b.
[] No. Enter the amount from line 6 here and on Form 1040, 1040-SR, or 1040-NR, line 32b. If you are filing Form 1040-SS, enter the amount from line 6 on Part I, line 12b. 8 0

DRAFT – DO NOT FILE

DRAFT – DO NOT FILE

Syllabus for VITA Training Sessions

VITA VOLUNTEER TRAINING SYLLABUS Orientation & Two Basic Training/Practice Sessions DAY ONE – VOLUNTEER ORIENTATION					
Date	Topics	Instructor	Preparation (Before class)	Exercises (After class)	Resources
DAY 1 9:00 AM–10:30 AM	Orientation: • Agenda • Standards of Conduct • Intake/Interview • Form 13615 – Volunteer Agreement • Certification Levels (Basic, Advanced, Military, Puerto Rico Level I, Puerto Rico Level II) • Tax Updates • Important Changes this year • Filing Basic • Site Information	IRS Senior Tax Consultant & VITA Instructor Cadre	• Create Link and Learn Taxes and Practice Lab accounts.	Complete: Volunteer Standards of Conduct Certification, and Intake/Interview and Quality Review Test Certifications Site Coordinators Complete: • Site Coordinator Certification • Publication 5088 Site Coordinator Training • Filing Season: VITA/TCE Training Material • Publication 3676-B: IRS Certified Volunteers Providing Free Tax Preparation	• Publication 5325 Partner and Volunteer Training for Filing Season • Publication 5377 Practice Lab Fact Sheet • Form 13614 Intake Interview & Quality Review Sheet • Form 6744 VITA Volunteer Assistor's Test/Retest • Publication 4961 Volunteer Standards of Conduct – Ethics Training • Publication 5101 Intake/Interview & Quality Review Training

Syllabus for VITA Training Sessions (cont.)

VITA VOLUNTEER TRAINING SYLLABUS Orientation & Two Basic Training/Practice Sessions DAY TWO – BASIC & PR LEVEL I TRAINING					
Date	Topics	Instructor	Preparation (Before class)	Exercises (After class)	Resources
DAY 2 9:00 AM–11:30 AM	Bona Fide Residents of PR: - Federal Tax Return Basics - Who must file? - Mention who files Form 1040 vs Form 1040(SS) - Filing Status (advantageous filing status) - Dependents - Sources of Income – (Wages, Scholarships, Alimony Income, Unemployment Compensation,) - Payment of Tax (Withholding, estimated tax payments, etc.) - Completing a Federal Tax Return	VITA INSTRUCTOR	Link and Learn Taxes lessons. AND - Puerto Rico Resource Guide Publication 4696 Level I - Read: Publication 4012 TAB A, B, C Volunteer Resource Guide	Complete: - Publication 4695 Level 1 Puerto Rico Test 1.1 thru 1.5 - Form 6744 Basic Scenario	- Publication 4012 VITA/TCE Volunteer Resource Guide - Publication 4696 Puerto Rico Resource Guide - Publication 4695 VITA/TCE Puerto Rico Test - Publication 1321 Special Instructions for Bona Fide Residents of Puerto Rico - Practice Lab TaxSlayer
DAY 2 12:00 PM–1:00 PM	Basic Topics - Sources of Income - Types of Income - Taxable Income - Non-Taxable Income - Military Income - Types of Federal Tax Returns (F 1040, F 1040SR, F 1040SS) - Self-Employment Income - Miscellaneous Income - Puerto Rico Self Employment - Puerto Rico VITA Sites available	VITA INSTRUCTOR			
DAY 2 1:00 PM–2:30 PM	Training Session Tax Slayer Practice Lab	TaxSlayer Tax Coach	TaxSlayer Practice Returns – Brainshark	Basic Competencies	

Syllabus for VITA Training Sessions (cont.)

VITA VOLUNTEER TRAINING SYLLABUS Employee Orientation & Two Basic Training/Practice Sessions DAY THREE – BASIC & PR LEVEL I TRAINING					
Date	Topics	Instructor	Preparation (Before class)	Exercises (After class)	Resources
DAY 3 9:00AM–11:30 AM 11:30 AM–12:00 PM Break	Basic Topics Bona Fide Residents of Puerto Rico: • Qualifying Child vs Qualifying Relative (ITIN) Standard Deduction/ Higher Standard Deduction Payment of tax Child Tax Credit • Qualifying child • Who can claim the additional child tax credit on 1040-SS • Who can claim the additional child tax credit on US 1040 • Additional Child Tax Credit • Other Credits: Education Credits, Child and Dependent Care, Other Dependent Care, • Earned Income Tax Credit • Retirement Savings Credit	VITA INSTRUCTOR	Read: • Publication 4696 Puerto Rico Resource Guide – Refundable and Non-Refundable Credits • Publication 4012 Volunteer Resource Guide TAB C	Complete: • Publication 4695 Level 1 Puerto Rico Test Scenario 1: and Scenario 2	
DAY 3 1:30 PM–3:30 PM	Training Session Tax Slayer Practice Lab	TaxSlayer Tax Coach	Practice Exercise Number Three – Basic Competencies	Complete: • Basic Certification: Form 6744 Volunteer Assistor's Test/Retest	
Q&A					

Syllabus for VITA Training Sessions (cont.)

VITA VOLUNTEER TRAINING SYLLABUS Three Advanced Training/Practice Sessions DAY ONE – ADVANCED AND LEVEL II					
Date	Topics	Instructor	Preparation (Before class)	Exercises (After class)	Resources
DAY 1 9:00 AM–11:30 AM DAY 1 12:00 PM–2:30pm TaxSlayer Tax Coach	Advanced Topic Self-employment: - Itemized Deductions and Modified Itemized Deductions - F 1040 SS and 1040 Sch. C Profit or Loss from Business (Sole Proprietorship) and Schedule SE	IRS Senior Tax Consultants & VITA Instructor Cadre	Read: - Publication 4696 Puerto Rico Resource Guide Section – Other Taxes - Publication 4012 Volunteer Resource Guide TAB D (D-14–21). - TaxSlayer Practice Returns – Brainshark	Complete: - Puerto Rico Test Level II (2.1 – 2.5) - Volunteer Standards of Conduct Certification, and - Intake/Interview and Quality Review Test Certifications Site Coordinators Complete: - Site Coordinator Certification - Publication 5088 Site Coordinator Training - Filing Season: VITA/ TCE Training Material - Publication 3676-B: IRS Certified Volunteers Providing Free Tax Preparation	- Publication 5325 Partner and Volunteer Training for Filing Season - Publication 5377 Practice Lab Fact Sheet - Form 13614 Intake Interview & Quality Review Sheet - Form 6744 VITA Volunteer Assistor's Test/Retest - Publication 4961 Volunteer Standards of Conduct – Ethics Training - Publication 5101 Intake/Interview & Quality Review Training

VITA VOLUNTEER TRAINING SYLLABUS Three Advanced Training/Practice Sessions DAY TWO- ADVANCED & PR LEVEL II TRAINING					
Date	Topics	Instructor	Preparation (Before class)	Exercises (After class)	Resources
DAY 2 9:00 AM–11:30 AM	Form 1040 with Form 1116 with/ and without excluded PR income.	VITA INSTRUCTOR	Link and Learn Taxes lessons. AND - Puerto Rico Resource Guide Publication 4696 - Section Foreign Tax Credit	Complete: - Publication 4695 Level II Puerto Rico Test Scenario 2 - Form 6744 Advanced scenario	- Publication 4012 VITA/TCE Volunteer Resource Guide - Publication 4696 Puerto Rico Resource Guide - Publication 4695 VITA/TCE Puerto Rico Test - Publication 1321 Special Instructions for Bona Fide Residents of Puerto Rico - Practice Lab TaxSlayer
DAY 2 12:00 PM–2:30 PM	Puerto Rico Practice Returns (F 1040 & F 1116) – Tax Slayer Practice Returns – Brainshark	TaxSlayer Tax Coach			

Syllabus for VITA Training Sessions (cont.)

VITA VOLUNTEER TRAINING SYLLABUS Three Advanced Training/Practice Sessions DAY THREE- ADVANCED & PR LEVEL II TRAINING					
Date	Topics	Instructor	Preparation (Before class)	Exercises (After class)	Resources
DAY 3 9:00 AM–11:30 AM 11:30 AM–12:00 PM Break	• Pension Distributions (Required Minimum Distribution); Distribution Codes; Early Distributions; Taxable Amount Unknown /Taxability of Social Security Benefits • Capital Gains	VITA INSTRUCTOR	Read: • Publication 4696 Puerto Rico Resource Guide Section – Level II • Publication 4012 Volunteer Resource Guide: Pension & Capital Gains	Complete: • Publication 4695 Level II Puerto Rico Test Scenario 1	
DAY 3 12:30 PM–2:30 PM	Training Session TaxSlayer Practice Returns – Brainshark	TaxSlayer Tax Coach	• Practice Exercise – Advanced Competencies	Complete: • Advanced Certification: Form 6744 Volunteer Assistor's Test/Retest	
Q&A					

Teaching Methodology for High School VITA Program – EduVITA 2.0

The **EduVITA 2.0 Internship Model** is a circular, work-based and problem-based learning framework designed to prepare high school educators within the Puerto Rico Department of Education to lead and support VITA (Volunteer Income Tax Assistance) programs. Grounded in adult learning theory (andragogy), experiential learning, constructive principles, reconstructionist philosophy, and connectivism theories, the model fosters skill-building through active participation, metacognitive reflection, and context-driven practice.

Teachers are equipped to translate federal tax content into student-centered lessons, simulate authentic taxpayer scenarios using IRS tools, forms, and publications, and manage the administration of school-based VITA sites with strategic leadership on business-like organizational structures. They also integrate Financial Education and Asset Building (FEAB) principles into their curriculum and outreach efforts, empowering students and families to make informed financial decisions and build long-term economic stability through access to tax credits, savings tools, and community resources.

Instead of a linear progression, educators rotate through four (4) core learning pillars:

1. **Discover:** Exploring resources with focus on developing research and investigative capabilities (learning to explore; aprender a encontrar),
2. **Teach:** Co-designing tailored and easy to understand tax educational content for LEP high school students (learn for teaching; aprender para enseñar),
3. **Execute:** Working on real-world taxpayer cases and solving real-world tax problems (learn by doing; aprender para trabajar), and
4. **Innovate:** Building entrepreneurial leadership and a scalable VITA site model by applying proven best practices and articulating strategic action plans (learning for leading; aprender para emprender).

This iterative structure mirrors the non-sequential nature of authentic work environments and the unpredictability of real-world scenarios, where tax-related questions arise not in academic sequence but in practical urgency. The model incorporates cognitive apprenticeship, peer collaboration, and transfer of learning through role-play, problematization, brainstorming sessions, gamification, team-based projects, and best practice exchanges with experienced site coordinator-educators acting as mentors and coaches. It promotes backward design thinking, cross-disciplinary integration, and the use of instructional models for cognitive development such as the SMART framework, ensuring that educators and students co-create actionable goals related to outreach, certification, classroom implementation, and community impact.

Link & Learn Taxes

Link & Learn Taxes is web-based training designed specifically for VITA/TCE volunteers. Each volunteer's ability to prepare complete and accurate returns is vital to the credibility and integrity of the program. Link & Learn Taxes, as part of the complete volunteer training kit, provides the path to achieving this high level of quality service.

Link & Learn Taxes and Publication 4012, VITA/TCE Volunteer Resource Guide, work together to help volunteers learn and practice.

Link & Learn Taxes includes:

- Access to all VITA/TCE courses
- Easy identification of the VITA/TCE courses with the course icons
 - As you progress through a lesson, the content for Basic, Advanced, Military, or International will display, depending on the level of certification you selected
- PowerPoint presentations that can be customized to fit your classroom needs
- VITA/TCE Central to provide centralized access for training materials and reference links
- The Practice Lab
 - Gives volunteers practice with an early version of the IRS-provided tax preparation software
 - Lets volunteers complete workbook problems
 - Lets volunteers prepare test scenario returns for the test/retest

LINK &
LEARN

TAXES

Go to apps.irs.gov/app/vita/. You'll find a detailed overview and links to the courses.

FSA (Facilitated Self Assistance) empowers taxpayers to prepare their own return with the assistance of a certified volunteer. Taxpayers complete their own return using interview-based software supplied by leaders in the tax preparation industry. Volunteers assist taxpayers with tax law questions.

Virtual VITA allows partners to initiate the intake process for taxpayers in one location, while utilizing a certified volunteer to prepare the return in an entirely different location. By incorporating this flexibility, partners can provide taxpayers with more convenient locations to file their taxes.

For more information contact your SPEC Relationship Manager to see if you should start a FSA or Virtual VITA site in your community.

Your online resource for volunteer and taxpayer assistance

Partner & Volunteer Resource Center



Quality & Tax Alerts: Volunteer Programs



Volunteer Training Resources



Outreach Connection



Interactive Assistant (ITA)



Trump Accounts



Identity Theft Protections



Get Help Now



eBooks



IRS App



Online Services and Tax Information for Individuals

Tools

- View Your Tax Account
- Get Your Transcript
- Where's My Refund?

File Your Taxes

- Special deadlines for taxpayers living overseas and some disaster victims
- What to do if you haven't filed your tax return
- Filing past due returns
- What you need to know before you file

After you file your taxes

- Pay taxes you owe, including estimated taxes
- Learn how to pay taxes if you owe
- Refund you received different than expected?
- Understanding your IRS notice or letter
- Amend a tax return
- Check the status of your amended return



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Visit the National Center for Missing & Exploited Children webset or call (800) 843-5678 to help.



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