NAME:

2026 TAX SEASON VOLUNTEER Handbook

Volunteer Resources:

Signup, Register for Shifts:
volunteer.bakerripley.org

Clock in/out at Tax Centers:
Bookmark on Tax Computer

Questions about volunteering:
taxes@bakerripley.org

Questions about Tax Laws and Test Questions:
ntctraininghelp@gmail.com

BakerRipley Neighborhood Tax Centers

BakerRipley

IMPORTANT USERNAMES AND PASSWORDS

(Please keep this information confidential)

Sign up for opportunities: **Volunteer.bakerripley.org**	**Username:______________** **Password: ______________**
Web Based Training: **Bakerripley.talentlms.com**	**Username:______________** **Password: ______________**
Practice Lab Login (use email address) **Vita.taxslayerpro.com** **(First password is TRAINPROWEB (all caps))**	**Username:______________** **Password: BakerRipley!2026**
Certification Test **Linklearncertification.com**	**Username:______________** **Password: ______________**

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OUT OF SCOPE RETURNS

More details in Pub 4012, page 6

OUT OF SCOPE RETURNS		
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		Noncash charitable contributions >$500
		Margin interest
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Out of Scope limitations on forms primarily within scope are listed on the Within Scope chart.

DETERMINATION OF FILING STATUS DECISION TREE

START HERE

Were you married on the last day of 2025?

YES → **Did you & your spouse live apart during the last 6 months of the year (July 1 - Dec 31)?**

- NO → **MARRIED FILING JOINTLY OR MARRIED FILING SEPARATELY**
- YES → **Can you answer YES to all of the following:**
  1. You file a return separate from your spouse
     AND
  2. You paid more than ½ the cost of keeping up your home in 2025.
     AND
  3. Your home is the main home for your child, stepchild, or foster child for more than ½ the year.
     AND
  4. Your child, stepchild or foster child is a **Qualifying Child** or **Qualifying Relative**.
     Go step-by-step on **Qualifying Child** chart to determine if child is a **Qualifying Child**. If child is not, go to **Qualifying Relative** chart to determine if child is a **Qualifying Relative.**

  - NO → **MARRIED FILING JOINTLY OR MARRIED FILING SEPARATELY**
  - YES → **HEAD OF HOUSEHOLD**

NO ↓

Did your spouse die in 2025?

YES → **MARRIED FILING JOINTLY OR MARRIED FILING SEPARATELY**

NO ↓

Can you answer <u>YES</u> to all of the following:

1. Your spouse died in 2024 or 2023 and you did not remarry before end of 2025, ***AND***
2. In the year your spouse died, you were entitled to file a joint return with your spouse, ***AND***
3. You paid more than ½ the cost of keeping up your home in 2025, ***AND***
4. Your child or step child lived in your home <u>all year</u> (does not apply to grandchild or foster child), ***AND***
5. That child or step child is your dependent (Qualifying Child or Qualifying Relative) or would qualify as your dependent except that:
   - He or she has income greater than $5,200 ***OR***
   - He or she is filing a MFJ return ***OR***
   - You (the taxpayer) can be claimed as a dependent by someone else.

YES → **QUALIFYING SURVIVING SPOUSE**

NO ↓

Are any of the following situations true?

Did a Qualifying Child live with you for more than ½ the year?
Go step-by-step on **Qualifying Child** chart to answer.

OR

Did you pay more than ½ the cost of keeping up a home that was your parent's main home for the <u>entire</u> year?
Test is met if you pay more than ½ the cost of keeping your parent in a rest home or home for the elderly.
Your parent does <u>not</u> have to live with you but you must be able to claim as a **Qualifying Relative**. Go step-by-step through the Qualifying Relative chart to answer.

OR

Did an eligible relative live with you for more than ½ the year?
Eligible relative must also be a Qualifying Relative. Go step-by-step on **Qualifying Relative** chart to answer.
Eligible relatives = children (grand/step/foster); parent (grand/step); siblings (full/step/half);
in-laws (parents, siblings, daughter, son); and
uncle, aunt, nephew, or niece if related by blood
NOT eligible = cousins; uncle, aunt, niece or nephew by marriage; people **<u>not related</u>** to you by blood or marriage; friends; companions

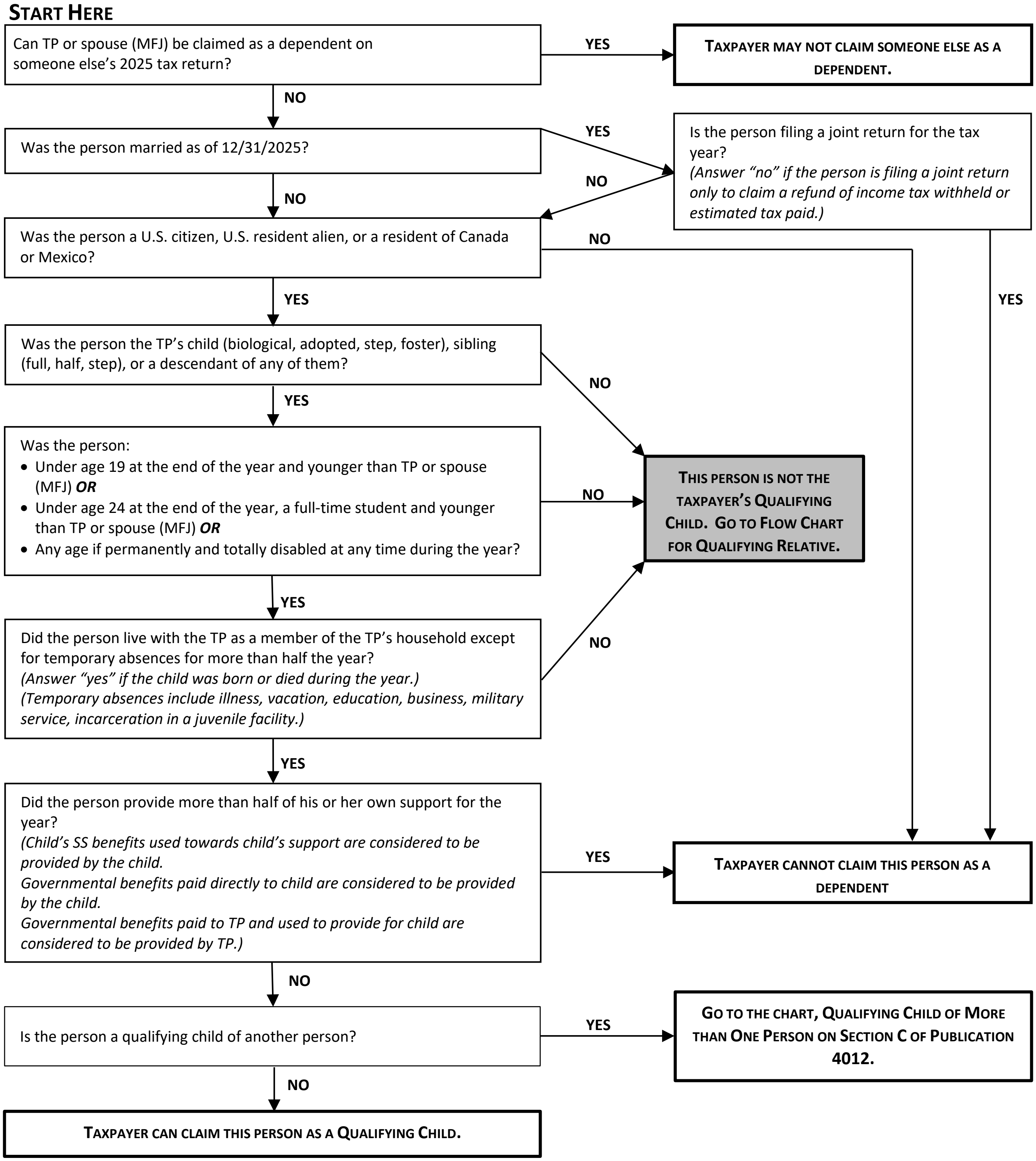
NO → **SINGLE**

YES ↓

Did you pay more than ½ the cost of keeping up your home for the year?
Costs = rent, taxes, home insurance, utilities, groceries
Public assistance does not count as $ you paid.
Amounts paid out of funds received in the child's or qualifying person's name, such as social security, are considered paid by the child, not you (the taxpayer).

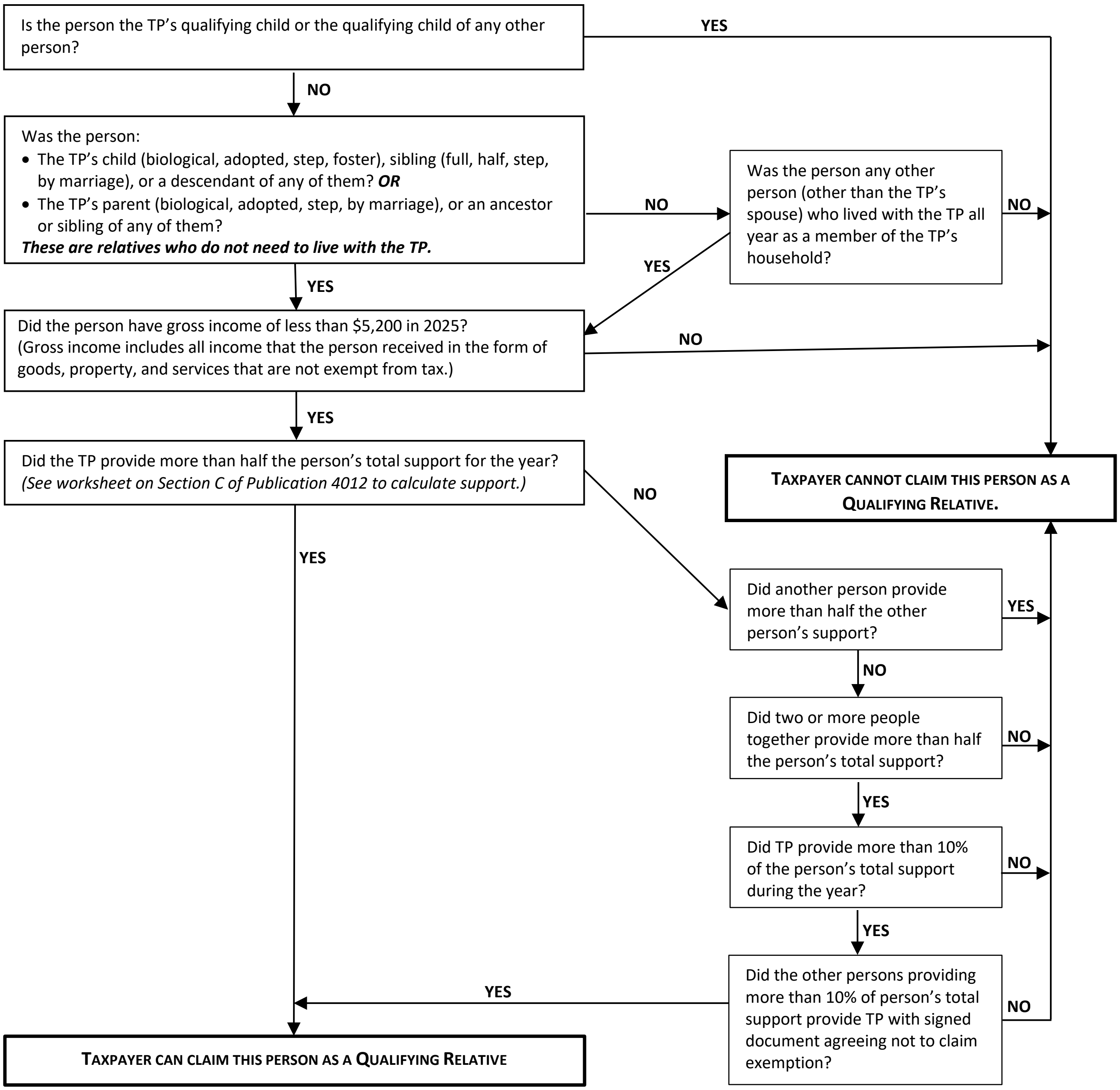
- NO → **SINGLE**
- YES → **HEAD OF HOUSEHOLD**

DEPENDENCY – QUALIFYING CHILD DECISION TREE

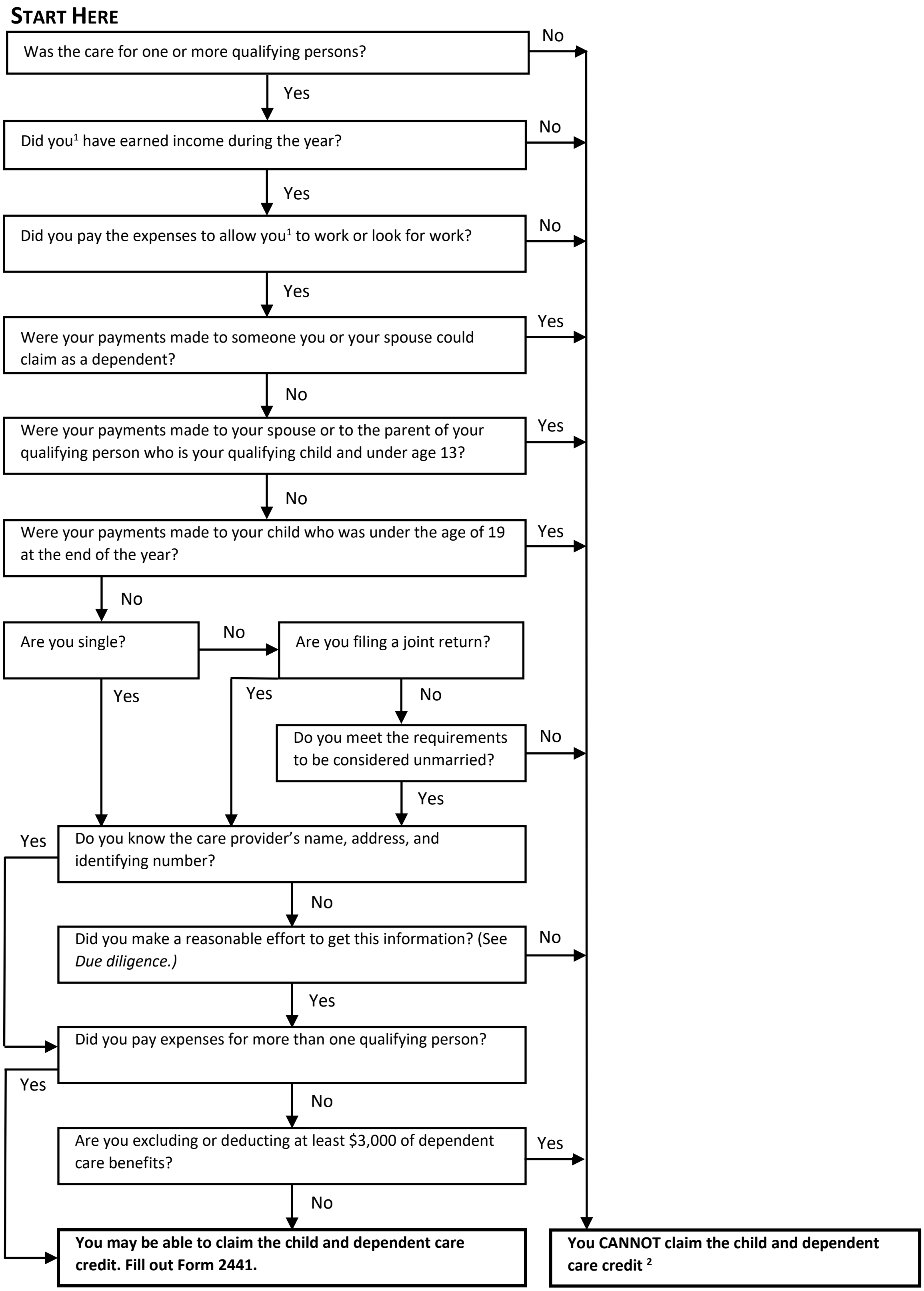


Dependency – Qualifying Relative Decision Tree

Start Here After Going through Qualifying Child Flow Chart



CAN YOU CLAIM THE DEPENDENT CARE CREDIT?



[1] This also applies to your spouse, unless your spouse was disabled or a full-time student.

[2] If you had expenses that met the requirements for 2024, except that you didn't pay them until 2025, you may be able to claim those expenses in 2025. See Expenses not paid until the following year under How To Figure the Credit

Standard Deductions

Standard Deductions
$31,500 – Married Filing Jointly, Qualifying Surviving Spouse
$23,625 – Head of Household
$15,750 – Single, Married Filing Separately

Additional Standard Deduction For Taxpayers Who Are 65 And Older Or Are Blind
$2,000 – Single, Head of Household
$1,600 – Married Filing Jointly, Qualifying Surviving Spouse
* New Bonus Deduction
$6,000 per eligible individual over 65

Tax Law Updates

Here are three of the most important changes for our clients in the new Tax Bill

Tax On Overtime

Up to $12,500 of overtime pay per tax payer will be exempt from Federal Income Tax

Only the extra pay qualifies, not the regular hourly rate

Still subject to Social Security and Medicare tax

IRS will issue list of jobs/industries that qualify

Tax On Tips

Up to $25,000 of tips per tax payer will be exempt from Federal Income Tax

Only "voluntary" tips count

Still subject to Social Security and Medicare tax

IRS will issue list of jobs/industries that qualify

Tax On Social Security

Social Security by itself is not taxable, but combined with other income up to 85% may become taxable

Seniors 65 years and older will get an extra $6,000 deduction, independent of their Social Security Benefits

Earned Income Tax Credit

Tax year 2025

Find the maximum AGI, investment income and credit amounts for tax year 2025.

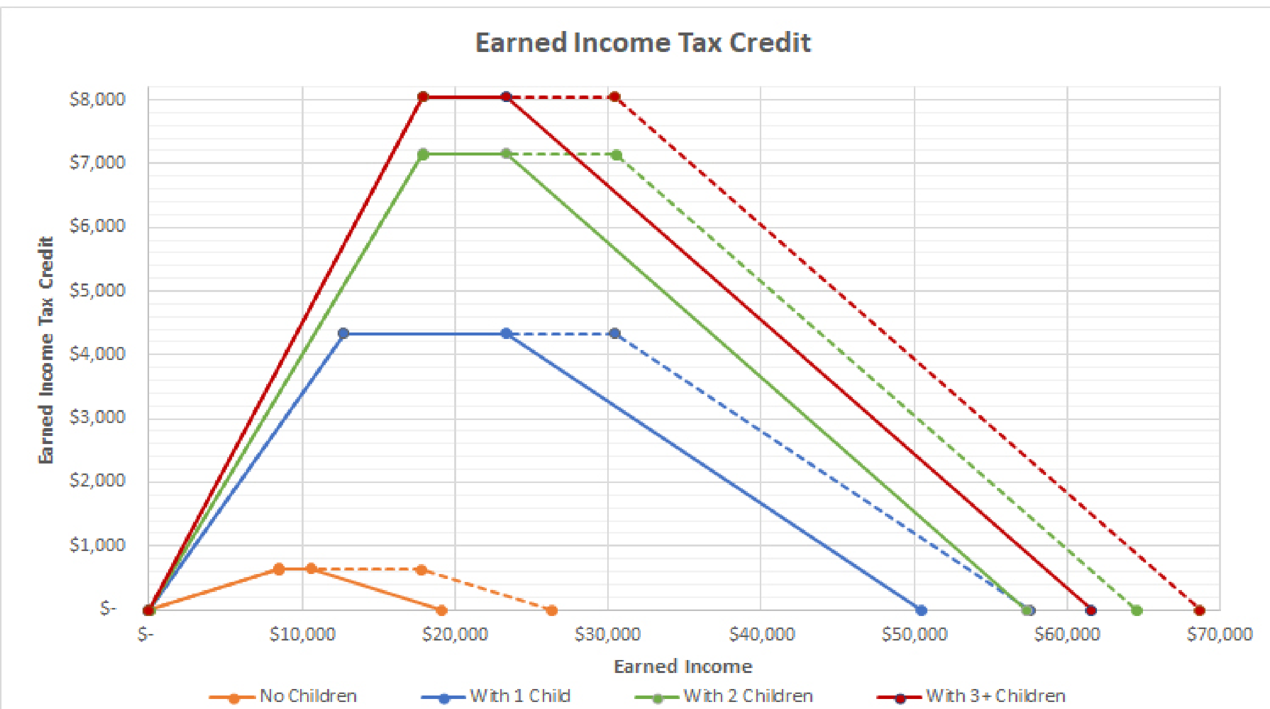
Children or relatives claimed	Filing as single, head of household, married filing separately or widowed	Filing as married filing jointly
Zero	$19,104	$26,214
One	$50,434	$57,554
Two	$57,310	$64,430
Three	$61,555	$68,675

Investment income limit: $11,950 or less

Maximum credit amounts

The maximum amount of credit:

- No qualifying children: $649
- 1 qualifying child: $4,328
- 2 qualifying children: $7,152
- 3 or more qualifying children: $8,046



Solid Lines are for Single and HoH - Dotted Lines are for MFJ

EDUCATION CREDITS

More details in Pub 4012, tab J

EDUCATION			
	TYPE	**AMERICAN OPPORTUNITY CREDIT**	**LIFETIME LEARNING CREDIT**
EXPENSES	Tuition and Fees	If required to enroll at or attend an eligible educational institution	If required to enroll at or attend an eligible educational institution
	Books, supplies, and equipment needed for course of study	YES	Only if required to be paid to educational institution as condition of enrollment or attendance.
	Nonacademic fees - student activity fees, athletic fees, or other expense unrelated to course of instruction	Only if required to be paid to educational institution as condition of enrollment or attendance.	Only if required to be paid to educational institution as condition of enrollment or attendance.
	Personal expenses - room and board, insurance, medical expenses, student health fees, transportation	NO	NO
	Course involving sports, games, or hobbies, or noncredit course.	Only if part of student's degree program	Only if part of degree program or required to acquire/ improve job skills
REQUIREMENTS	Number of years it may be claimed	4 (including Hope credit) per student	Unlimited
	Student class level	Is still considered undergraduate by school	Postsecondary or class taken to acquire or improve job skills
	Must be half time student - at least 1 academic period during 2025 (1st 3 months 2026 if paid in 2025)	YES	NO
	Not convicted of drug felony as of end of 2025	YES	N/A
	Program must lead to degree, certificate, or credential	YES	NO
	Person who claims the student's exemption gets tax benefit	YES	YES
	Filing status can be MFS	NO	NO
	Taxpayer and student must have TIN by due date of 2025 return (incl. ext.)	YES	NO
	Must have 1098-T	YES	YES
OTHER	Maximum benefit	$2,500 credit per student (60% nonrefundable, 40% refundable)	$2,000 credit per return (100% nonrefundable)
	Expenses necessary to receive maximum benefit	$4,000	$10,000
	Where on tax return	Form 8863	Form 8863
	Limitations	Can claim AOC and LLC for different students on same return, but not for the same student	

2025 Official Tax Brackets (Forbes)

Single Taxpayers

2025 Official Tax Brackets

If Taxable Income Is:	The Tax Due Is:
0 - $11,925	10% of taxable income
$11,926 - $48,475	$1,192.50 + 12% of the amount over $11,925
$48,476 - $103,350	$5,578.50 + 22% of the amount over $48,475
$103,351 - $197,300	$17,651 + 24% of the amount over $103,350

Married Taxpayers Filing Jointly

2025 Official Tax Brackets

If Taxable Income Is:	The Tax Due Is:
0 - $23,850	10% of taxable income
$23,851 - $96,950	$2,385 + 12% of the amount over $23,850
$96,951 - $206,700	$11,157 + 22% of the amount over $96,950
$206,701 - $394,600	$35,302 + 24% of the amount over $206,700

Heads Of Household

2025 Official Tax Brackets

If Taxable Income Is:	The Tax Due Is:
0 - $17,000	10% of taxable income
$17,001 - $64,850	$1,700 + 12% of the amount over $17,000
$64,851 - $103,350	$7,442 + 22% of the amount over $64,850
$103,351 - $197,300	$15,912 + 24% of the amount over $103,350

2025 Federal Poverty Guidelines Chart- 48 Contiguous States

Household/ Family Size	**2025 Federal Poverty Level for the 48 Contiguous States (Annual Income)**			
	100%	**138%**	**200%**	**400%**
1	$15,650	$21,597	$31,300	$62,600
2	$21,150	$29,187	$42,300	$84,600
3	$26,650	$36,777	$53,300	$106,600
4	$32,150	$44,367	$64,300	$128,600
5	$37,650	$51,957	$75,300	$150,600
6	$43,150	$59,547	$86,300	$172,600
7	$48,650	$67,137	$97,300	$194,600
8	$54,150	$74,727	$108,300	$216,600
Each additional person, add	$5,500	$7,590	$11,000	$22,000

W2 Codes For Box 12

Form W-2 Reference Guide for Common Box 12 Codes

A	Uncollected social security or RRTA tax on tips
B	Uncollected Medicare tax on tips
C	Taxable cost of group term life insurance over $50,000 included in boxes 1, 3 (up to social security wage base) & 5.
D	Elective deferrals to a section 401(k) cash or deferred arrangement
E	Elective deferrals under a section 403(b) salary reduction agreement
G	Elective deferrals and employer contributions (including nonelective deferrals) to a section 457(b) deferred compensation plan
H	Elective deferrals to a section 501(c)(18)(D) tax-exempt organization plan. Included in Box 1 as wages, but see Pub 525 Taxable and Nontaxable Income instructions on how to deduct on Form 1040.
J	Nontaxable sick pay (information only, not included in box 1, 3, or 5)
P	Excludable moving expense reimbursements paid directly to employee
Q	Nontaxable combat pay (Military certification)
R	Employee Contributions to MSA, Out of Scope
T	Adoption benefits (Out of Scope)
W	Employer contributions (including amounts the employee contributes through a cafeteria plan) to employee's health savings account
AA	Designated Roth contributions under a section 401(k) plan
BB	Designated Roth contributions under a section 403(b) plan
DD	Cost of employer-sponsored health coverage (not taxable)
EE	Designated Roth contributions under a governmental section 457(b) plan

Codes D, E, G, AA, BB, and EE also indicate elective (voluntary) contributions which qualify for retirement savings credit. See Tab G, Nonrefundable Credits in Publication 4012.

1099-R CODES FOR BOX 7

- 1 – Early distribution (except Roth), no known exception
- 2 – Early distribution (except Roth), exception applies
- 3 – Disability
- 4 – Death
- 5 – Prohibited transaction
- 6 – Section 1035 tax-free exchange
- 7 – Normal distribution
- 8 – Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2024
- 9 – Cost of current life insurance protection
- A – May be eligible for 10-year tax option (Form 4972)
- B – Designated Roth account distribution
- C – Reportable death benefits under section 6050Y
- D – Annuity payments from nonqualified annuities and distributions from life insurance contracts that may be subject to section 1411 taxes
- E – Distributions under Employee Plans Compliance Resolution System (EPCRS)
- F – Charitable gift annuity
- G – Direct rollover of a distribution to a qualified plan, a section 403(b) plan, a governmental section 457(b) plan, or an IRA
- H – Direct rollover of a designated Roth account distribution to a Roth IRA
- J – Early distribution from a Roth IRA, no known exception
- K – Distribution of IRA assets not having a readily available fair market value (FMV)
- L – Loans treated as deemed distributions under section 72(p)
- M – Qualified plan loan offset
- N – Recharacterized IRA contribution made for 2024 and recharacterized in 2024
- P – Excess contributions plus earnings/excess deferrals (and/or earnings) taxable in 2023
- Q – Qualified distribution from a Roth IRA
- R –Recharacterized IRA contribution made for 2023 and recharacterized in 2024
- S – Early distribution from a SIMPLE IRA in the first two years, no known exception
- T – Roth IRA distribution, exception applies
- U – Dividend distribution from ESOP under sec 404(k)
- W – Charges/payments for purchasing qualified long-term care insurance contracts under combined arrangements

Retirement Distribution Codes

More details in Pub 590-B

Penalty Exemptions – Form 5329

Distributions made to taxpayers prior to age 59½ are normally subject to a 10% additional tax (Form 1099-R Box 7 code 1). You should always ask what expenses were paid with the distribution because there are conditions under which the taxpayer may be able to avoid this 10% penalty. There are a total of 23 potential exceptions that are fully described in Publication 590-B. Some of these are:

- Separation from service after age 55
- Series of equal payments
- Total and permanent disability
- Death
- Medical expenses
- Made to an alternate payee
- Unemployed individuals for insurance
- Higher education purposes
- First home purchase
- Qualified retirement plan distributions made due to an IRS levy
- Reservists while serving on active duty
- Personal or family emergency expenses

The most common ones seen by BRNTC are shown below. If any of the potential exceptions apply, you must fill out Form 5329. TaxSlayer has a drop-down menu that let you choose any of the exceptions, and the system will insert the correct code.

No.	Exception
03	Distributions due to total and permanent disability.
04	Distributions due to death.
05	Qualified retirement plan distributions up to the amount you paid for unreimbursed medical expenses during the year minus 7.5% of AGI.
08	IRA distributions made for higher education expenses.
09	IRA distributions made for purchase of first home, up to $10,000.
23	Distributions for eligible emergency expense distributions. A distribution from an applicable eligible retirement plan for the purposes of meeting the unforeseeable or immediate financial needs relating to necessary personal or family emergency expenses.
99	Enter this code if more than one exception applies. To aid in QR, add a preparer's note in TaxSlayer listing the amount of each exception.

Distributions to Disabled Employees

If the taxpayer's Form 1099-R Box 7 has code 3, the taxpayer is receiving a disability distribution. If this person is under the retirement age for his or her employer, check the box on Form 1099-R for disabled. The income is then shown on Form 1040 Line 1 instead of Line 4. It is considered earned income and will be used in the calculation of EITC.

Form 1099-R Examples and Guidelines

Form 1099-R

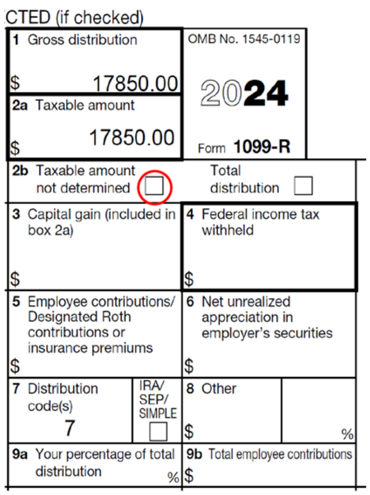
- When the 1099-R has a blank Box 2a “Taxable Amount” AND Box 2b is checked “Taxable Amount not Determined” AND there is an amount in Box 9b “employee contributions”, the tax preparer must calculate how much of the amount received in Box 1 is taxable using the Simplified Method
- See Pub 4012

Form RRB 1099-R

- When Form RRB-1099-R (Railroad Retirement Green Form) has an amount in Box 3, use the Simplified Method to calculate the taxable portion
- If there is nothing in Box 3, then the whole amount is taxable

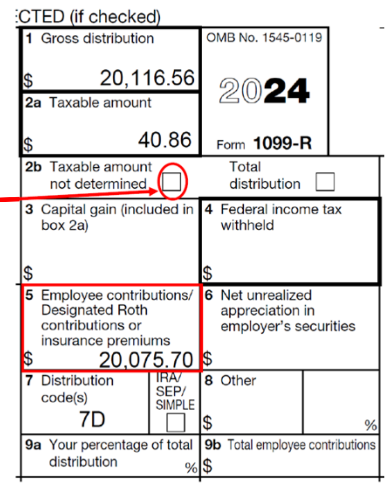
Example 1

- Normal Box 2a is showing the taxable amount
- Enter exactly as seen on form
- Fully taxable



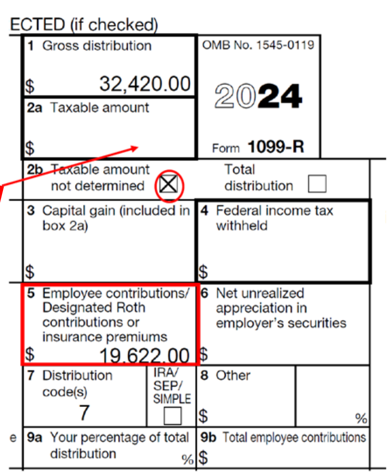
Example 2

- Box 2a has been calculated for you
- Not checked
- Enter form as seen here
- Note Box 5. Box 1 minus Box 5 equals taxable amount



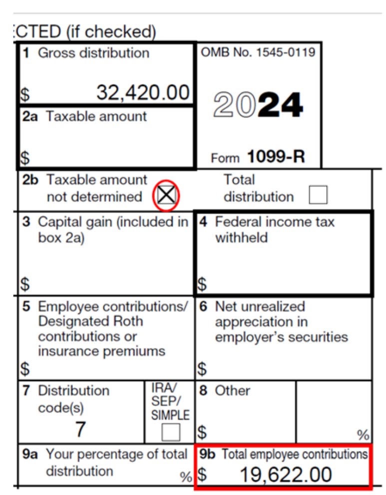
Example 3

- If taxable amount is not determined and there is an amount in box 5, subtract box 5 from Box 1
- $32,420-$19,622=$12,798



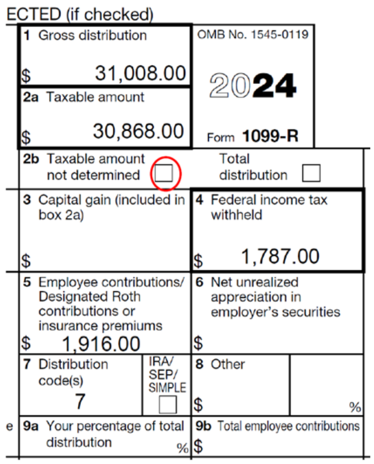
Example 4

- If taxable amount unknown and there is a value in 9b, use Simplified Method



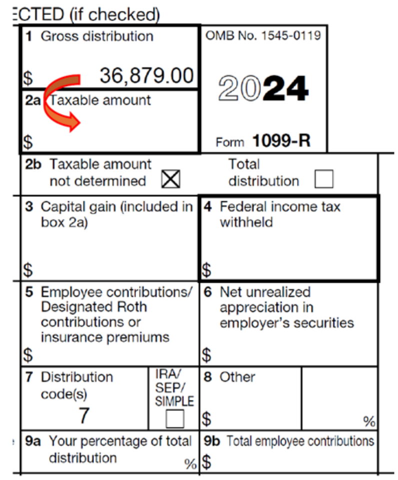
Example 5

- The box is not checked
- Enter form as it appears


ECTED (if checked)
1 Gross distribution $ 31,008.00
OMB No. 1545-0119
2024
Form 1099-R
2a Taxable amount $ 30,868.00
2b Taxable amount not determined ☐
Total distribution ☐
3 Capital gain (included in box 2a) $
4 Federal income tax withheld $ 1,787.00
5 Employee contributions/ Designated Roth contributions or insurance premiums $ 1,916.00
6 Net unrealized appreciation in employer's securities $
7 Distribution code(s) 7
IRA/ SEP/ SIMPLE ☐
8 Other $ %
9a Your percentage of total distribution %
9b Total employee contributions $

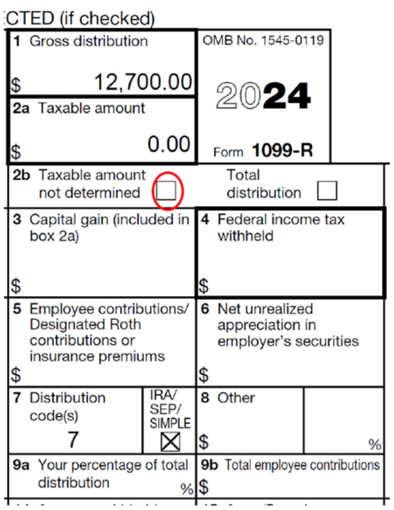
Example 6

- Box 2a, Box 5, and Box 9b blank
- <u>All</u> taxable


ECTED (if checked)
1 Gross distribution $ 36,879.00
OMB No. 1545-0119
2024
Form 1099-R
2a Taxable amount $
2b Taxable amount not determined ☒
Total distribution ☐
3 Capital gain (included in box 2a) $
4 Federal income tax withheld $
5 Employee contributions/ Designated Roth contributions or insurance premiums $
6 Net unrealized appreciation in employer's securities $
7 Distribution code(s) 7
IRA/ SEP/ SIMPLE ☐
8 Other $ %
9a Your percentage of total distribution %
9b Total employee contributions $

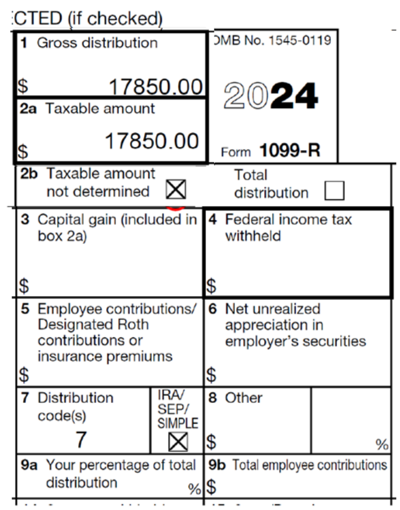
Example 7

- Box 2a shows $0.00
- Box 2b is NOT checked
- Enter exactly as you see the form
- It is not taxable


CTED (if checked)
1 Gross distribution $ 12,700.00
OMB No. 1545-0119
2024
Form 1099-R
2a Taxable amount $ 0.00
2b Taxable amount not determined ☐
Total distribution ☐
3 Capital gain (included in box 2a) $
4 Federal income tax withheld $
5 Employee contributions/ Designated Roth contributions or insurance premiums $
6 Net unrealized appreciation in employer's securities $
7 Distribution code(s) 7
IRA/ SEP/ SIMPLE ☒
8 Other $ %
9a Your percentage of total distribution %
9b Total employee contributions $

Example 8

- Box 2a has a "Taxable Amount"
- Box 2b is checked
- Enter form as it appears
- All taxable


CTED (if checked)
1 Gross distribution $ 17850.00
OMB No. 1545-0119
2024
Form 1099-R
2a Taxable amount $ 17850.00
2b Taxable amount not determined ☒
Total distribution ☐
3 Capital gain (included in box 2a) $
4 Federal income tax withheld $
5 Employee contributions/ Designated Roth contributions or insurance premiums $
6 Net unrealized appreciation in employer's securities $
7 Distribution code(s) 7
IRA/ SEP/ SIMPLE ☒
8 Other $ %
9a Your percentage of total distribution %
9b Total employee contributions $

Schedule C – Self Employment

Description

Overview – Taxpayers who perform work for income that is not reported on Form W-2 are self-employed for tax purposes. This income may be reported to the IRS on Form 1099-NEC (replaces 1099-MISC for non-employee compensation) or Form 1099-K. Taxpayers must report all income on their tax returns even if it was paid by cash or check and not reported to the IRS by the payer. Self-employed individuals may deduct legitimate business expenses from the income. However, the expenses must have been incurred during the tax year and cannot include personal expenses, e.g. commuting miles, clothing that is appropriate for everyday attire, etc.

Self-Employment Tax – Normally, people who are employed by someone else have 7.65% of their wages withheld each pay period for Social Security and Medicare tax. Their employers pay a matching 7.65%. Self-employed individuals must pay both halves of the tax or 15.3%. This self-employment tax is assessed on the net amount of self-employment income, not taxable income, and cannot be offset by non-refundable credits.

Interview

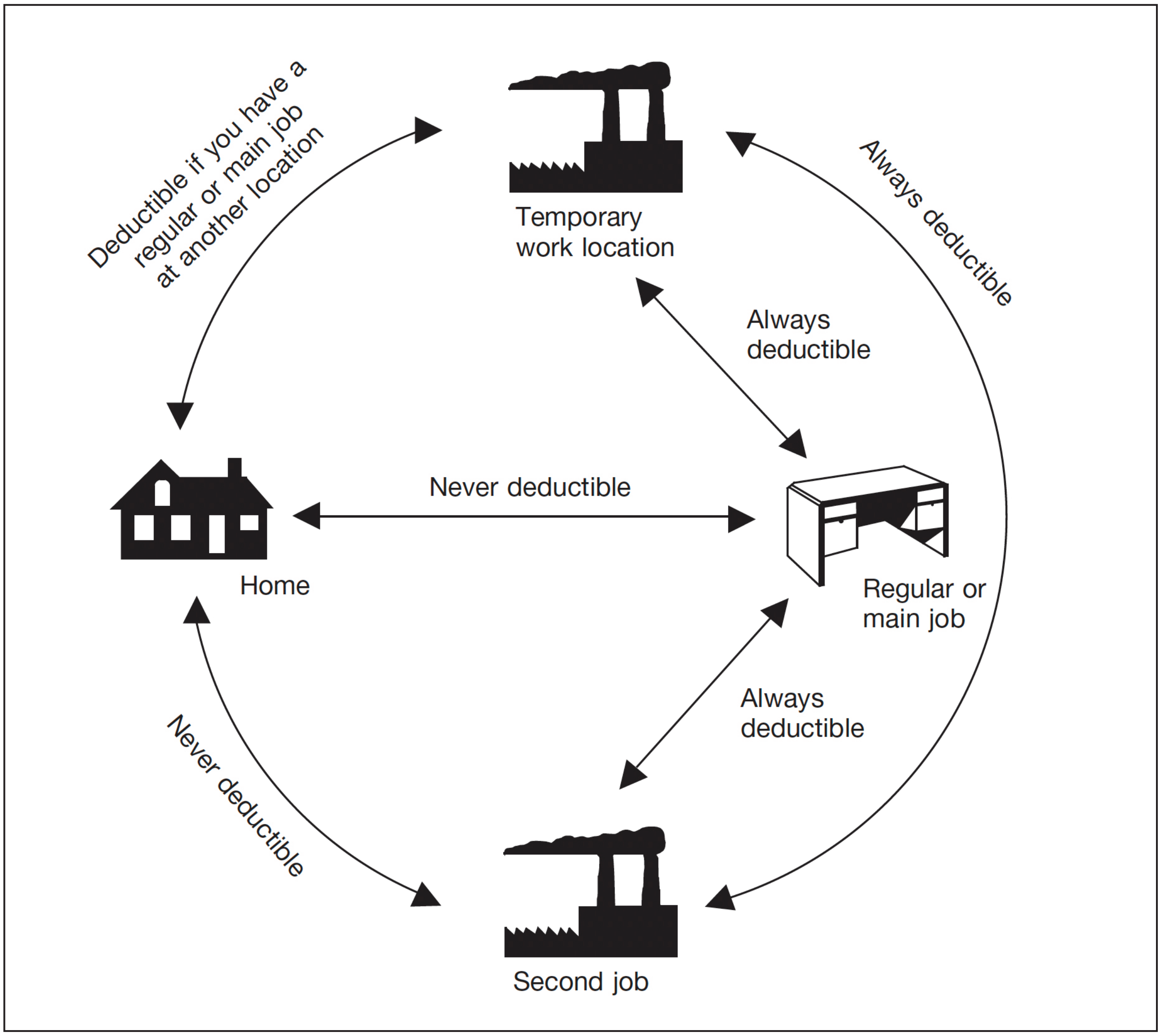
It is important to use due diligence when reviewing the Schedule C Worksheet during the client interview. Many taxpayers either include too many expenses or not enough. Important items to check are:

- **Did the taxpayer include actual car expenses instead of or in addition to mileage?** VITA programs may only use mileage.
    - **NOTE:** VITA programs may use actual automobile expenses for taxi and limo drivers who do not own their vehicles. Ask your manager if the taxpayer falls into this category.
- **Does the mileage include commuting miles?** Taxpayers may only deduct the mileage from one job to another. Mileage to and from home is not deductible. If the taxpayer only goes to one job site per day, none of the mileage is deductible.
- **Did the taxpayer list few or no expenses?** Ask about items commonly used in the client's profession e.g. steel-toed boots for someone in construction, brushes and tools for a painter, etc. Ask all clients about business cell phone usage. Ask them to estimate the percentage of business versus personal use.
- **Did the taxpayer list a lot of expenses?** Verify that they were incurred during the tax year and that they were for the use of the business.
- **Did the taxpayer list the cost of clothing as an expense?** This is deductible only if it is not suitable for everyday attire. For example, a home health care worker may deduct scrubs. Black shirts and pants worn by a caterer at events are not deductible.
- **Ask about cash income.** Many taxpayers mistakenly believe they do not have to report cash.
- **Do not remove or reduce expenses in order to increase EITC.** This is a violation of tax law

Standard Milage Rate

70.0 cents/mile – business miles January 1 through December 31

Self-employed taxpayers can use this chart. Don't use this chart if your home is your principal place of business (Out of Scope). This chart can also be used for Armed Forces reservists (Military Certification only), fee-based state or local government officials, and employees with impairment-related work expenses. Employees who do not fit into one of the listed categories may not use this chart.



Home: The place where you reside. Transportation expenses between your home and your main or regular place of work are personal commuting expenses.

Regular or main job: Your principal place of business. If you have more than one job, you must determine which one is your regular or main job. Consider the time you spend at each, the activity you have at each, and the income you earn at each.

Temporary work location: A place where your work assigment is realistically expected to last (and does in fact last) one year or less. Unless you have a regular place of business, you can only deduct your transportation expenses to a temporary work location <u>outside</u> your metropolitan area. For overnight travel expenses, see **IRS Topic 511 Business Travel Expenses**

Second job: If you regularly work at two or more places in one day, whether or not for the same employer, you can deduct your transportation expenses of getting from one workplace to another. If you do not go directly from your first job to your second job, you can deduct the transportation expenses of going directly from your first job to your second job. You cannot deduct your transportation expenses between your home and second job on a day off from your main job.

VOLUNTEER STANDARDS OF CONDUCT

All participants in the VITA/TCE programs must adhere to these Volunteer Standards of Conduct:

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

- The purpose of the Quality Site Requirements (QSR) is to ensure the quality and accuracy of tax return preparation and consistent operation of sites.

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

- “Free” means we do not accept payment for our services from the clients we serve. We do not want to confuse the taxpayer by asking for donations. Donation or tip jars located in the return preparation or taxpayer waiting area are a violation of this standard. Donation or tip jars can be placed in another area at the site as long as that area does not give the impression that the site is collecting the funds for return preparation. Donation or tip jars cannot be in the entry, waiting, tax preparation, or quality review areas.

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.

- Volunteers must properly use and safeguard taxpayers’ personal information. Volunteers may not use confidential or nonpublic information to engage in financial transactions. They cannot allow improper use of taxpayer information to further their own, another persons' or organizations' private interests.

VSC #4 – Do not knowingly prepare false returns.

- It is imperative that volunteers correctly apply tax law to the taxpayer’s situation. While it can be a temptation for a volunteer to bend the law to help taxpayers, this will cause problems down the road for the taxpayers. Volunteers must 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.

- SPEC can prohibit volunteers from participating in the VITA/TCE program if they engage in criminal,infamous, dishonest, or notoriously disgraceful conduct, or any other conduct prejudicial to the government. Volunteers must take care to avoid interactions that discredit the program. A taxpayer may look to state or local law to seek money from the SPEC partner for a volunteer’s fraudulent actions

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

- To safeguard public trust, Internal Revenue Service employees, partners, and volunteers must maintain the confidence and respect of the people we serve. All volunteers must conduct themselves professionally in a courteous, businesslike, and diplomatic manner.

TAX ACRONYMS ENGLISH/SPANISH

TP	Taxpayer	Contribuyente principal en una declaración de impuestos
MFJ	Married Filing Jointly	Casado declarando juntos
MFS	Married Filing Separately	Casado declarando separado
HOH	Head of Household	Cabeza de familia
EIC/EITC	Earned Income Tax Credit	Crédito por ingreso del trabajo
AOC	American Opportunity Credit	Crédito Tributario de la Oportunidad Americana
EIN	Employee Identification Number	Número de identificación del empleador
ITIN	Individual Taxpayer Identification Number	Número de Identificación Individual del Contribuyente
CTC	Child Tax Credit	Crédito Tributario por Hijos
ACTC	Additional Child Tax Credit	Crédito Tributario Adicional por Hijos
IP PIN	Identity Protection Personal ID Number	Número personal de protección de identidad
AGI	Adjusted Gross Income	Ingreso bruto ajustado
PTC	Premium Tax Credit	Crédito por seguro médico a través del mercado de salud.
APTC	Advanced Premium Tax Credit	

The IRS has created Publication 850 (en-sp), which is a full English-Spanish glossary of Words and Phrases. The PDF can be downloaded from the IRS website:

https://www.irs.gov/pub/irs-pdf/p850.pdf

Frequently Asked Questions

How fast will my tax return be processed?
If the re-turn is e-filed, it is usually processed within 72 hours. Paper returns usually takes 4 to 6 weeks.

When should I expect my refund?
Most taxpayers who file electronically and choose direct deposit receive their refund within 21 days. Paper returns can take 6 to 8 weeks or longer to process.

Could you explain the difference between itemize deductions or the Standard Deduction? Can I deduct specific expenses?
The standard deduction is a single, fixed amount set by the IRS, based on the tax payer's filing status and age. Itemized deductions are a collection of specific, eligible expenses that taxpayers can claim. This may include medical expenses, home office costs, mortgage interest, property taxes, education expenses, and charitable contributions

What is the difference between tax credit or a tax deduction?
A tax credit directly reduces the amount of tax you owe, while a tax deduction reduces your taxable income. A tax credit is usually more beneficial.

How much are my credits for each dependent?
The actual amount a taxpayer receives depends on several factors, including income and filing status. The maximum Child Tax Credit is $2,200 for TY2025; the Credit For Other Dependent is $500.

How can I reduce my tax bill/maximize my refund?
You can reduce your tax bill by reducing your taxable income, or increasing your tax withholding. To reduce your taxable income you can make tax-advantaged contributions, and make sure you are claiming all eligible tax credits and deductions available to you. You can increase your withholding by making sure your W4 is correct, and you can also make estimated payments throughout the year.

If there is a balance due; how can I paid? What happened if I don't make a payment?
Payment options: Online payments, direct debit, checks or money orders, phone payments, in-person payments, payment plan/installment agreement.
Failure to make a payment can result in late fees, accrual of interest, damage to your credit score, penalty APR, Debt collection and potential legal action.

What is my correct filing status?
Your correct tax filing status depends on your marital status and family situation on the last day of the tax year (December 31st for most people). The IRS has five filing statuses, and you should choose the one that you qualify for: Single, MFJ, MFS, HOH, QSS.
Please see the Volunteer Handbook, page 4.

FREQUENTLY ASKED QUESTIONS, cont.

Who can I claim as a dependent?
You may be able to claim a person as a dependent if they are a qualifying child or a qualifying relative. Please see the Volunteer Handbook, page 5.

What happens if I get a notice letter?
Receiving a notice from the IRS is usually a routine event and not a cause for panic. The letters are typically for a specific issue regarding your tax return or account and often can be handled without calling the IRS.
Most common reasons Include: Balance due, questions about your tax return, changes, or correction to your tax return, larger or smaller refund, verify your identity, delayed in processing your return.

How can I contact the IRS?
You can contact the IRS online, by phone, in person, or by mail. The best method depends on the nature of your question. Please see the IRS.GOV website for details. Wait time on the phone may be very long, and most locations require you to make an appointment for in-person consultation.

How can I contact Baker Ripley NTC?
You can contact BRNTC by calling at 713-273-3755 or in person at any location during tax season. Please see the Volunteer Handbook, last page for locations.

When it's Deadline to file a Tax Return/ Extension?
The general deadline is April, 15 2026. If you request an extension by the April deadline, you have until October 15, 2026 to file your return. The IRS may extend the deadline for areas affected by natural disasters. You can check the IRS website if your location is affected and the filing deadline has been extended.

What happened if I don't file?
If you owe taxes and miss the deadline without an extension, you will face both failure-to-file and failure-to-pay penalties, plus interest. Each penalty can be up to 25% of the taxes owed.
If you are owed a refund, there is generally no penalty for filing a late return. However, you must file a tax return to claim the refund, and the refund is normally forfeited after three years.

How long should I keep my tax records?
You should generally keep most tax records for at least three years, which is the standard IRS audit period. However, this period can extend to six years, seven years, or even indefinitely, depending on your specific circumstances. If you never filed a return or filed a fraudulent return there is no statue of limitations.

IRS

Ten Key Points for Communicating with People with Disabilities

1 | Speak directly.

Speak directly to the individual with a disability rather than through a companion or sign language interpreter who may be present.

2 | Offer to shake hands when introduced.

People with limited hand use or an artificial limb can usually shake hands and offering the left hand is an acceptable greeting.

3 | Always identify yourself and others who may be with you when meeting someone with a visual disability.

When conversing in a group, remember to identify the person to whom you are speaking.

4 | If you offer assistance, wait until the offer is accepted.

Then listen or ask for instructions.

5 | Treat adults as adults.

Address people with disabilities by their first names only when extending that same familiarity to all others. Never patronize people in wheelchairs by patting them on the head or shoulder.

6 | Do not lean against or hang on someone's wheelchair.

Bear in mind that people with disabilities treat their chairs as extensions of their bodies. And so do people with guide dogs and help dogs. Never distract a work animal from their job without the owner's permission. Titles II and III of the ADA makes it clear that service animals are allowed in public facilities and accommodations.

7 | Listen attentively when talking with people who have difficulty speaking and wait for them to finish.

If necessary, ask short questions that require short answers, or a nod of the head. Never pretend to understand; instead repeat what you have understood and allow the person to respond.

8 | Place yourself at eye level when speaking with someone in a wheelchair or on crutches.

9 | Tap a person who is deaf or hard of hearing on the shoulder or wave your hand to get his or her attention.

Look directly at the person and speak clearly, slowly, and expressively to establish if the person can read your lips. If so, try to face the light source and keep hands, cigarettes and food away from your mouth when speaking. If a person is wearing a hearing aid, don't assume that they have the ability to discriminate your speaking voice. Never shout at a person. Just speak in a normal tone of voice.

10 | Relax.

Don't be embarrassed if you happen to use common expressions, such as "See you later" or "Did you hear about this?" that seem to relate to a person's disability.

RESOURCE LIST

Houston Volunteer Lawyers Assists low-income taxpayers with tax disputes, as well as other legal matters. Call 713 - 228 - 0735 (Mon-Fri 8am-12pm) www.legalhelphouston.org para español: www.asistencialegalhouston.org	IRS **Taxpayer Advocate Service** Helps when you are unsuccessful resolving issues with the IRS or have tax problems that you cannot solve independently. Call 1-877-777-4778
2-1-1 Texas/United Way HELPLINE Need help finding housing, food, childcare, crisis counseling, substance abuse treatment, and more Call: **2-1-1** It is free and available 24 hours, 7 days a week. Operators that speak several languages are ready to help you	**BakerRipley** **Entrepreneur Connection** Start or grow your small business with technical assistance, one-on-one business coaching, access to capital, and more Contact us: opportunity@bakerripley.org www.bakerripley.org
BakerRipley **Community Centers** Five centers across the region. Access monthly food distribution, health resources, family events and more. www.bakerripley.org	**BakerRipley** **Utility Assistance** Get help paying your electricity and gas bills. Our program is here to help eligible households in Brazoria, Galveston, and Harris counties. Call: 713-590-2327 www.bakerripley.org
BakerRipley **Immigration & Citizenship** We provide Citizenship services and legal representation to eligible community members. Call: 346-867-3871 Email: immigration@bakerripley.org	**BakerRipley** **Adult Education** We offer a range of services including ESL classes, GED preparation, job training, and computer classes. Call: 713-273-3719 Email: adulted@bakerripley.org
Workforce Solutions **Workforce Solutions Career Offices** Unlock your career potential with workforce Solutions, your go-to resource for workforce development, training, upskilling, and scholarships. Call: 1-888-469-5627 www.bakerripley.org	**IMPORTANT!** Make sure to encourage neighbors to check the services available at the site where the tax center is located.

Business Codes – Short List
For Schedule C

This is an abbreviated list of the IRS business codes we use most frequently. First select the category that best describes the activity. Then select the activity that best identifies the principal source of income. Enter the 6 digit code on Schedule C. If none of these apply, a more comprehensive list is available in TaxSlayer. Click on the link "Click here for a list of Business Codes" and type in a keyword.

NTC Quick Codes
711510 Artist, writer, performer
561790 Cleaning homes and offices
624410 Child day care
238990 Construction (specialty)
621610 Home health care
561720 Janitorial
561730 Landscaping
561790 Other services to buildings (example: handyman)
524210 Insurance Agent and brokers
531210 Real estate Agent and brokers
485300 Uber/Lyft
492000 Door Dash/Uber eats

Administrative & Bldg Support
561740 - Carpet & upholstery cleaning
561410 - Document preparation
561710 - Exterminating & pest control
561600 - Investigation & security
561720 - Janitorial services
561730 - Landscaping
561110 - Office administration
561420 – Telephone call centers, answering
561500 - Travel arrangements
562000 - Waste management
561490 - Other business support
561790 - Other services to buildings
561900 - Other support services

Accounting, Computer, Design
541510 - Computer systems design
541400 - Specialized design services
541219 - Other accounting services

Broadcasting & Telecommunications
515000 - Broadcasting (not internet)
517000 - Telecommunications

Child Care and Social Assistance
624410 - Child day care services
624100 - Individual & family services

Construction of Buildings
236200 – Nonresidential building
236100 – Residential building

Construction of Buildings (Specialty)
238310 - Drywall & insulation
238210 - Electrical
238350 - Finish carpentry
238330 - Flooring
238130 - Framing carpentry
238150 - Glass & glazing
238140 - Masonry
238320 - Painting & wall covering
238220 - Plumbing, heating & AC
238110 - Poured concrete
238160 - Roofing
238170 - Siding
238910 - Site preparation
238120 - Structural steel & precast concrete construction
238340 - Tile & terrazzo
238290 - Other building equipment
238390 - Other building finishing
238190 - Other foundation, structure, & building exterior
238990 - Construction (other specialty)

Delivery Services
492000 - Couriers & messengers

Education
611000 - Educational services

Food Services
722410 – Drinking places (alcoholic)
722511 – Full service restaurants
722513 – Limited service restaurants
722515 – Snack/non-alcoholic beverage places
722300 - Special food service/catering

Food Manufacturing
311110 - Animal food mfg.
311800 - Bakeries & tortilla mfg.
311400 - Specialty food mfg.
311900 - Other food mfg.

Health Care Services
621610 - Home health care services
621399 - Misc. health practitioners
621210 - Office of dentists

Internet & Data Processing
518210 - Data processing & hosting

Motion Picture & Sound Recording
512100 - Motion picture & video

Performing Arts & Sports
711410 - Agents & managers for artists, athletes, entertainers
711510 - Artist, writer, performer
711300 - Promoters of performing arts, sports, similar events

Personal & Laundry Services
812111 - Barber shops
812112 - Beauty salons
812113 - Nail salons
812930 - Parking lots & garages
812910 - Pet care
812990 - All other personal services

Repair & Maintenance: Cars, Machines, Equipment
811120 - Auto body, paint, interior, glass
811110 - Auto mechanical & electrical
811190 - Other auto repair/maintenance (oil change, car washes)
811310 - Commercial & industrial equipment repair/maintenance
811210 - Electronic & precision equipment repair/maintenance
811490 - Other personal & household goods

Retail
454112 - Electronic auctions
454111 - Electronic shopping
454210 - Vending machine
454390 - Direct selling

Transportation
484110 - Freight trucking, local
484120 - Freight trucking, long distance
485410 - School & employee bus
484200 - Specialized freight trucking (household moving vans)
485300 - Taxi & limousine service
485990 - Other transit & ground passenger transportation

All business codes can be found on https://www.naics.com/code-search/

BANK ROUTING NUMBERS

Updated 11/2025

It's best to copy the routing number off an actual check if available. *DO NOT* use the number off a deposit slip!

If the client does not have something issued by the financial institution, use this guide *CAREFULLY*!

If there is any uncertainty as to where the account was opened, have client call to verify the routing number.

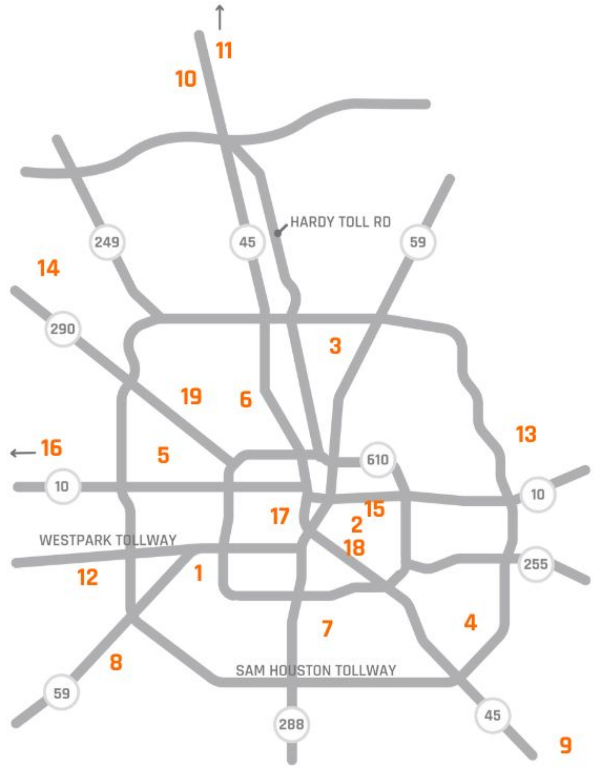
BANK	ROUTING NUMBER	APPLICABLE TO ACCOUNTS OPENED IN . . .	PHONE NUMBERS
Amegy Bank	113011258	Texas	(800) 287-0301
America First National Bank	113024106	Texas	(713) 596-2888
Bank of America	111000025	Texas	(800) 432-1000
Bank of Texas	111014325	Texas	(713) 578-3500
BBVA Compass	113010547	Texas	(844) 228-2872
Capital One	Varies by bank entity	Texas	(800) 655-2265
Cathay Bank	122203950	Texas	(713)278-9599
Chase/JP Morgan Chase	111000614	Texas	(800) 935-9935
Comerica Bank	111000753	Texas	(800) 925-2160
East West Bank	322070381	Texas	(888) 895-5650
First Community Credit Union	313084674	Texas	(281) 856-5300
First Convenience Bank	111906271	Texas	(800) 903-7490
Frost Bank	114000093	Texas	(800) 513-7678
Gulf Coast Educators Federal Credit Union	313087286	Texas	(281) 487-9333
Houston Metropolitan Federal Credit Union	313083646	Texas	(832) 239-8599
IBC - International Bank of Commerce	113000861	Houston	(713) 526-1211
JSC Federal Credit Union	313083992	Texas	(281) 488-7070
Plus4 Credit Union	313083675	Texas	(713) 970-6200
Primeway Federal Credit Union	313083727	Houston	(713) 799-6200
Prosperity Bank	113122655	Texas	(713) 531-1401
Regions Bank	111900785	Texas	(800) 734-4667
Shell Federal Credit Union	313080636	Texas	(713) 844-1100
Smart Financial Credit Union	313083578	Houston	(713) 850-1600
Texas Bay Area Credit Union	313082935	Texas	(713) 852-6700
Texas Dow Employee Credit Union	313185515	Texas	(800) 839-1154
Wellby Financial (Formerly JSC FCU)	313083992	Texas	(281) 488-7070
Wells Fargo	111900659	Texas	(800) 869-3557
Wells Fargo	112000066	El Paso	(800) 869-3557
Woodforest National	113008465	Texas	(877) 968-7962

BakerRipley

NEIGHBORHOOD TAX CENTERS

19 LOCATIONS WHERE YOU CAN VOLUNTEER!

TAX CENTERS ARE OPEN FROM JANUARY THROUGH APRIL 15, 2026



1 BAKERRIPLEY GULFTON SHARPSTOWN CAMPUS
6500 Rookin St., Houston, TX 77074
ITIN application/renewal service provided at this location

2 BAKERRIPLEY RIPLEY HOUSE
4410 Navigation Blvd., Houston, TX 77011

3 BAKERRIPLEY EAST ALDINE CAMPUS
3000 Aldine Mail Route Rd., Houston, TX 77039

4 BAKERRIPLEY PASADENA CAMPUS
720 Fairmont Pkwy., Pasadena, TX 77504

5 MEMORIAL ASSISTANCE MINISTRIES
1625 Blalock Rd., Houston, TX 77080

6 ACRES HOMES MULTI-SERVICE CENTER
6719 W Montgomery Rd., Houston, TX 77091

7 SUNNYSIDE MULTI-SERVICE CENTER
4410 Reed Rd., Houston, TX 77051

8 UNITED WAY FORT BEND CENTER
12300 Parc Crest Dr., Stafford, TX 77477

9 UNITED WAY BAY AREA CENTER
1300 Bay Area Blvd., Houston, TX 77058

10 UNITED WAY MONTGOMERY COUNTY CENTER
1600 Lake Front Cir., Spring, TX 77380

11 COMMUNITY ASSISTANCE CENTER
1022 McCall Ave., Conroe, TX 77301

12 ALIEF NEIGHBORHOOD CENTER
11903 Bellaire Blvd., Houston, TX 77072

13 NORTH CHANNEL BRANCH LIBRARY
15741 Wallisville Rd., Houston, TX 77049

14 CYPRESS ASSISTANCE MINISTRIES
12930 Cypress North Houston Rd., Cypress, TX 77429

15 DENVER HARBOR MULTI-SERVICE CENTER
6402 Market St., Houston, TX 77020

16 KATY BRANCH LIBRARY
5414 Franz Rd., Katy, TX 77493

17 METROPOLITAN MULTI-SERVICE CENTER
1475 W Gray St., Houston, TX 77019

18 ST. AUSTIN CENTER
2002 S Wayside Dr., Houston, TX 77023

19 THE WOMEN'S RESOURCE OF GREATER HOUSTON
13100 Northwest Fwy., Suite 130, Houston, TX 77040

Site locations are subject to change.