## **BEFORE**

		l, or other tax year beginning			.20	13, ending		, 20		ee separate instruction		
Your first name and I	ntial		Last name						۲	our social security nur	sber	
Pat fajointretum, apou	ne's first	name and initial	Winner						9	pouse's social security is	unber	
									- [	I I		
Home address (num	ber and i	dreet). If you have a P.O. b	cx, see instruc	fora.				Apt. no	- 8	Make sure the SSN00		
1234 Some										and on line 6c are co		
Oity, town or post offic Anywhere, I		nd ZIP code. If you have a for BYMS 5.	wigh address, a	eo complete	s spaces bein	ow (see Instru	ctions).			Presidential Election Can apk here Fyou, or your spouse		
Foreign country num		5100		Foreign p	rovince/sta	te/county		Foreign poetal or	þi	dy, want \$0 to go to this fund. as below will not change your	Checking	
									-	ind. You		
iling Status	1	Single				4	Hisa	of household (with q	ualityin	person). (See instructio	na.) If	
		Married filing jointly					the	ualifying person is a c	hild bu	not your dependent, en	terthia	
theck only one ax.	3	Married filing separa and full name here.		pouse's 5	SSN above			a name here. <sup>©</sup> Tylng widow(er) wit	h rhane	refere child	—	
	6a	X Yourself, if some		n you as	a depende		_			Boses checked	1	
emptions	b			,						on 6a and 6b No. of children		
		Dependents:		(2) Depender (3) Depurity n		(II) Depende relationship to		(4) III if child under ag qualifying for child fax o	17	on 6c who: • Ilved with you		
	(f) Flat	rame Lastrane		The second of			Jee	(see instructions)	_	<ul> <li>did not live with you due to discrose</li> </ul>		
f more than four	_		-	++	$\overline{}$				_	or separation (see instructions)		_
sependents, see instructions and										Dependents on 60 not entered above		
check here 2				$\Box$					_	Add numbers on	1	
	d								1 -	lines above <sup>2</sup>		P-1 h #250 000 i- CD-
ncome	7 8a	Wages, salaries, tips, Taxable interest. Atta							7 8e	10.000	00	Pat has \$350,000 in CDs
	ь	Tax-exempt interest.				. 8b	Ι		-	10,000	00	earning 2.86%
Attach Form(s) N-2 here, Also	98	Ordinary dividends. At	ttach Sched	ule Bifred	guired .				94		$\perp$	
ttach Forms	b											
V-2G and 1099-R if tax	10	Taxable refunds, cred Alimony received .				income tax	es .		10		— ∣	
was withheld.	12	Business income or (k							12		<del></del>	
	13	Capital gain or (loss).						ck here 8	13		$\perp$	
f you did not get a W-2.	14	Other gains or (losses)		m 4797 .					14		$\sqsubseteq$	
see instructions.	15a	IRA distributions .	15a		-		able a		160		00	
	16a 17	Pensions and annuities Rental real estate, roy		eshine S	comorati		able a		17		-	
	18	Farm income or (loss).							18			
	19	Unemployment comp							19		-	→ o/o of Social Security
	20a	Social security benefits		_	00010	O b Tao	oble a	nount	200	_	00	78% of Social Security is taxable
	21	Other income. List typ Combine the amounts in			lines 7 than	with 21. The	e le voe	total income 2	21		00	is taxable
	28					. 23	10,0		-	20,172	-	
Adjusted	24	Certain business expens	es of resents	s, performi								
Gross ncome		fee-basis government of					_		4			
iiooiii <del>o</del>	25 26	Health savings account					$\vdash$		+			
	27	Moving expenses. Att Deductible part of self-e							1			
	28	Self-employed SEP, S				_						
	29	Self-employed health				. 29			1	46,725	00	
	30	Penalty on early withd			400	. 30	$\vdash$		+			
		Almony paid b Recip IRA deduction				31a 32	$\vdash$		1			
		Student loan interest of				. 33						
	34	Tultion and fees. Attac	ch Form 891	7		. 34						
		Domestic production ac				_						
	36	Add lines 23 through 3 Subtract line 36 from							36		<del> </del>	
	37								357			



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## **BEFORE**

Form 1040 (2013	_								age 2	
	38	Amount from line 37 (adjus	ded areas income	)			38	46,725		
Tax and	39a	_	om before Januar		Blind. Total	(boxes 2	-	10,120	-	
Credits			born before Janu		Blind. chec					
Standard	ь	If your spouse itemizes on a	separate return o	you were a du	al-status alien, che	ck hore 396				
Deduction for—	40	Itemized deductions (from	n Schedule A) or	your standard	deduction (see le	ft margin)	40	7,400	00	
- People who	41	Subtract line 40 from line 3	8				41	39,325	00	
check any box on line	42	Exemptions. If the 38 is \$15	1,000 or less, multiply	\$3,900 by the nun	rber on line 6d. Others	ise, see instructions	42	3,800	00	
39a or 39b or who can be	43	Taxable income. Subtrac					43	35,525	00	
claimed as a dependent,	44	Tax (see Instructions). Checi				e 🗆	44	4,911	00	
see instructions.	45	Alternative minimum tax		Attach Form	6251		45			
· All others:	46	Add lines 44 and 45					46	4,911	00	
Single or	47	Foreign tax credit. Attach								
Married filing separately, \$5,100	48 49	Credit for child and dependent Education credits from Fo								
Married filing	50	Retirement savings contr								
jointly or	51	Child tax credit. Attach S					1			
Qualifying widowler, \$12,200	52	Residential energy credits.								
Head of	53	Other credits from Form: a	_		53		t			
household,	54	Add lines 47 through 53, 1					54	4,911	00	
\$8,950	55	Subtract line 54 from line			enter -0		55			
Other	56	Self-employment tax. Atta	ch Schedule SE				56			
Taxes	57	Unreported social security	and Medicare tax	from Form:	a 4137 b	8919	57			
Idxes	58	Additional tax on IRAs, other	er qualified retireme	ent plans, etc. /	Attach Form 5329 f	required	58			
	59a	Household employment to					59a			
	ь	First-time homebuyer credit					59b		<u> </u>	
	60	Taxes from: a Form8			tions; enter code(s)		60			
	61	Add lines 55 through 60. T				*	61		_	
Payments		Federal income tax withhe								
If you have a	63 64a	2013 estimated tax payment Earned income credit (El		ed from 2012 re	turn 63		1			
qualifying	b	Nontavable combat pay elect					t			
child, attach Schedule EIC.	65	Additional child tax credit. A		12	. 65					
	66	American opportunity cred			68		t			
	67	Reserved			67					
	68	Amount paid with request			68		1			
	69	Excess social security and	ier 1 RRTA tax wit	held	69					
	70	Credit for federal tax on fo	els. Attach Form	4138	70					
	71	Gedts from Form: a 2436			71					
	72	Add lines 62, 63, 64s, and					72			
Refund	73	If line 72 is more than line					73		<u> </u>	
	74a	Amount of line 73 you wan	t refunded to you	⊥ If Form 8888	is attached, chec	khere . 2	74a		<u> </u>	
Direct deposit? See	B d				© cType: ☐ Chec					
instructions.	75	Account number X 3  Amount of line 73 you want				A A A				TOTAL TAX DUE
Amount	76	Amount you owe. Subtra				e instructions #	76	4.956	00 (	
You Owe	77	Estimated tax penalty (see						2,500	-	\$4,956
Third Party	Do	you want to allow another		this return with	the IRS (see Instr	uctions)? Yes	Com	plete below. X	No	\$ 1,250
Designee	De	nigrone's		Phone		Personal identit		_		
Designee		me il		no. B		number (PIN)				
Sign	Un	der penalties of perjury, I deciare t							Bef,	
Here	-	y are true, correct, and complete.	Declaration of prepare			ormation of which prepi				
Joint return? See	√Yo	ur eignature		Date	Your occupation		Days	me phone number		
instructions. Keep a copy for	X.								_	
your records.	Sip	ouse's signature. If a joint return	, both must sign.	Debe	Spouse's occupation	n	PN, e		ection	
	D-4	nt/Type preparer's name	Preparer's signatu	75	<del></del>	Date		ee inst.)		
Paid		- Market and a second					Chec	k 🗆 if		
Preparer Use Oak	D-	n's name ·				Firm's EIN *	-			
Use Only		n's address s				Phone no.				
								Form 1040	(2013)	



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## **AFTER**

For the year Jan. 1-De	c. 31, 2013	I, or other tax year beginning		, 2013	, ending	,20		_	not write or staple in this separate instruction		
Your first name and	intial		Last name					You	r social security num	ber	
Susan			Jones					$\perp$		I	
If a joint return, apou	use's first	name and Initial	Last name					Spor	se's social security ru	mber	
Home address hum	her and I	dreet). If you have a P.O. b	or see Instructions.				Apt. no.	+	1 1		
1234 Some								8	Make sure the SSN(s) and on line 5c are co		
		nd ZIP code. If you have a for	eign address, also con	spiele spaces below	(see Instruc	tione).		Pre	eldertal Bection Cam	pelgn	
Anywhere,	NY 9	8765							here if you, or your spouse		
Foreign country nem	36		Forei	ign province/state	/county	Fo	reign poetal coo	a box	want \$0 to go to this fund. I below will not change your to		
						,		retind	100		
iling Status		<ul> <li>Single</li> <li>Married filing jointly</li> </ul>	from Manhoon h	had income)	4	Head of house	ehold (with qu	alfying p	erson). (See instruction at your dependent, ent	a) if	
Check only one		Married filing jointly Married filing separa				child's name		HIG DUT TO	a your dependent, era	er staa	
KOK.	-	and full name here.		0 0 0011 80010	5	Qualifying w		depend	ent child	_	
xemptions	6a	X Yourself, If some	one can claim you	as a dependen	t, do not	check box 8a		- }	Boses checked on 6s and 6b	1	
- Simpaonia	b	Spouse						<u>.</u> }	No. of children	_	
	c	Dependents:	medial many		(II) Dependent distionship to	qualitying	child under age g for child tax ore	off.	on 6c who: • Ihed with you		
	(I) Fist	rame Lastinane	1	1		(3)	ntructors)	_	<ul> <li>did not five with you due to divorce</li> </ul>		
f more than four	_		<del>-   -  </del>	+ +		$\neg$	<del></del>	_	or separation (see instructions)		_
rependents, see								_	Dependents on 60 not entered above		
heck here 8								_	Add numbers on	1	
	d								lines above il		Pat moved \$350,000
ncome	7	Wages, salaries, tips,						7		-(	of CDs to an annuity. The
	8a b	Taxable interest. Atta Tax-exempt interest.			186			8a		_	interest from the annuity does
Attach Form(s)	9a	Ordinary dividends, A			- 00			90			not trigger taxable interest^
W-2 here. Also ettach Forms	ь	Qualified dividends			. 9b					— I	
V-2G and	10	Taxable refunds, cred			come taxe	8		10		L	
1099-R if tax van withheld.	11	Almony received .						11		<u> —</u> І	
	12	Business income or (k						12		— I	
f you did not	13	Capital gain or (loss). Other gains or (losses)			ot require	d, check here	, a L	13		— I	
get a W-2,	15a	IRA distributions .	15a	w	b Tax	ble amount		15b		— I	_
ee instructions.	16a	Pensions and annuities			_	ble amount		160	25,000	00	
	17	Rental real estate, roy	alties, partnership	s, S corporation	s, trusts,	etc. Attach S	chedule E	17			
	18	Farm income or (loss).		F				18			ONLY
	19	Unemployment comp		15,000 00	1.0			19	3,750	00/	ONLY of Social Security
	20a 21	Social security benefits Other income. List typ		15,000 00	B Tapo	de amount		20b	0,750	00	25% is taxable
	22	Combine the amounts in		n for lines 7 throug	gh 21. This	is your total in	come <sup>2</sup>	22	28,750	00	
	28				23					$\vdash$ $\mid$	
Adjusted	24	Certain business expens			nd						
Gross ncome		fee-basis government of			24		-				
ii come	25 26	Health savings accoun			. 25		-	-			
	26	Moving expenses. Att Deductible part of self-e					-				
	28	Self-employed SEP, S			. 28		-				
	29	Self-employed health			. 29						
	30	Penalty on early withd	-		. 80						
	31a	Allmony paid b Recip	_		31a						
	32	IRA deduction			. 32		-	-			
	33	Student loan interest of Tuition and fees. Attac			. 33			1			
	35	Domestic production ac			$\overline{}$		-				
	36	Add lines 23 through 3						36		L_	
	37	Subtract line 36 from						37	28,750	00	
		ct, and Paperwork Re	dusting Aut Notice		in inetern	lione	Cat. No. 112	200	Form 1040	(2012)	



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## **AFTER**

Form 1040 (2013)									Page 2	
	38	Amount from line 37 (adjus	olari ramas income	A			36	28,750	00	
Tax and	39a		om before Januar		☐ Blind. } To			, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-	
Credits	J.		s born before Janu							
-	ь	If your spouse itemizes on a			_		╗			
Standard Deduction	40						기,	7,400	00	
for-		Itemized deductions (from					_		_	
People who check any	41	Subtract line 40 from line 3					41			
box on line	42	Exemptions, If the 38 is \$15					40		_	
39a or 39b or who can be	43	Taxable income. Subtrac				_	40		_	
daimed as a dependent,	44	Tax (see instructions). Check					4		00	
244	45	Alternative minimum tax	(see instructions)	. Attach Form 6	251		4	5		
· All others:	46	Add lines 44 and 45				'	4	2,201	00	
Single or	47	Foreign tax credit. Attach I	Form 1116 if requi	ied	47		_			
Married filing	48	Credit for child and depends	ent care expenses.	Attach Form 244	1 48		_			
separately, \$5,100	49	Education credits from Fo	rm 8863, line 19		49					
Married filing	50	Retirement savings contr	butions credit. A	ttach Form 888	50 50					
jointly or Qualifying	51	Child tax credit. Attach Sc	chedule 8812, if n	equired	51					
wickowjerj, \$12,200	52	Residential energy credits.	Attach Form 589	5	52					
Head of	53	Other credits from Form: a			53		7			
household,	54	Add lines 47 through 53. T					54	2,201	00	
\$8,950	55	Subtract line 54 from line 4			enter -0-		- 50			
Other	56	Self-employment tax. Atta					56			
Other	57	Unreported social security					57		_	
Taxes	58	Additional tax on IRAs, other			_	_	58		_	
	59a	Household employment too					59		<del>-</del>	
	DOWN	First-time homebuyer credit					59	_	_	
	60		_	_			60		<del></del>	
	61	Taxes from: a Form8					6		<del>-</del>	
		Add lines 55 through 60. T			$\overline{}$	<del></del>			<del>-</del>	
Payments	62	Federal income tax withhe					-			
If you have a	63	2013 estimated tax payment		ed from 2012 ret			-			
qualifying r	64a	Earned income credit (El			. 64a		-			
child, attach	ь	Nontaxable combat pay eled								
Schedule BC.	65	Additional child tax credit. A			. 65		4			
	66	American opportunity cred			. 66					
	67	Reserved			. 67		_			
	68	Amount paid with request			. 68		-			
	69	Excess social security and t			. 69		-			
	70	Credit for federal tax on fo			. 70		4			
	71	Gedts from Form: a 2435	b Reered c	8885 d	71		_			
	72	Add lines 62, 63, 64a, and	65 through 71. Th	ese are your to	tal payments	1	73	2		
Refund	73	If line 72 is more than line	61, subtract line	81 from line 72.	This is the am	ount you overpaid	70	3		
	74a	Amount of line 73 you wan						ia		
Direct deposit?	в в	Routing number X 3								
See 1	e d		x x x x							TOTAL TAX DUE
instructions.	75	Amount of line 73 you want	applied to your 20	14 estimated ta	x2 75					TOTAL TAX DUE
Amount	76	Amount you owe. Subtra	ct line 72 from line	61. For details	on how to pay	see instructions	2 70	2,240	00 [ €	
You Owe	77	Estimated tax penalty (see								\$2,240
Third Party	De	you want to allow another				structionsi?	es. Co	omplete below.	No	42,210
		nigron's		Phone		Personal ide				
Designee		ngrae s		no. <sup>E</sup>		number (PIN				
Sign		der penalties of perjury, I deciare t	hat I have examined th		rpanying achedus			eat of my knowledge and be	eller.	_
Here		y are true, correct, and complete.	Declaration of prepare	ripther than to pay	ent is based on all					
	Yo	ur algnature		Date	Your occupation		De	ytime phone number		Tay Savings
kint return? See retructions.	X						1			Tax Savings
Keep a copy for	Sec	ouse's signature. If a joint return	, both must size	Date	Spouse's оссир	dion		e IRS and you an Identity Per	tection	Heina Annuits
your records.	-40							te IRS eant you an Identity Pro Lenter It		Using Annuity
	Det	nt/Type preparer's name	Preparer's signatu			Date	$\overline{}$	e (see inst.)		
Paid		- The bedray a party		_				eckf		\$2,716
Preparer	_						886	f-employed		\$2,710
Use Only		n's name ·				Firm's EIN *				
	-	n'a address s				Phone on				



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