

Tax Information on the Web: A Hands-On Tutorial for SCLS Librarians and Their Patrons

Note to librarians B instructions to the librarians are given in square brackets and [underlined] Links in the .pdf are blue but they are not really working links.

Albert Einstein once said, “The hardest thing to understand in the world is the income tax.” On the Internet there are many tools to help you get started on your way to understanding taxes.

The main web site to start with is an obvious one – the IRS. Their site is surprisingly readable and well-organized and contains a wealth of information.

<http://www.irs.gov>

It contains federal tax information, forms, and a variety of IRS publications.

But some tax advice is good to have long before you have to file you return. Good record keeping throughout the year saves you time and effort at tax time when organizing and completing your return. For example, IRS publication #552, *Record-keeping for Individuals* discusses what kinds of records to keep and how long to keep them. You can go directly to this publication at

<http://www.unclefed.com/IRS-Forms/2001/p552.pdf> or at <http://www.irs.gov/pub/irs-pdf/p552.pdf>, but near the top left of the IRS main page, you’ll see a box that says

Search Forms and Publications for: 

Try out their search engine by entering the number of this publication, 552, and clicking on GO. If you are doing your taxes, and you see a reference to an IRS publication in the instructions, you’ll be able to find it here quickly by using the Search box.

Need more background information to understand taxes and family finances? Family Economics 101 is an innovative multimedia course taught through Cooperative Extension.

It is designed to provide participants with a basic understanding of the money management issues families face. Although it was designed as a series of nine interactive lessons using a teleconference network, the web and email, you can access the lessons and activities on the web without formally enrolling in the course. Each lesson includes learning exercises and activities that allow participants to learn through practice, as well as an extensive list of resources for further study.

Family Economics 101 <http://www.uwex.edu/ces/flp/famecon/index.html>

Especially during the holiday-credit-debt and winter tax season, even those not looking through the whole course may want to take a quick look as there are annotated sites that you may find useful. Under *Cash Flow Management/ Recordkeeping*, find sites that tell you what records to keep, where you should keep them, and for how long you need to keep them, and under *Credit and Debt Management*, see Debt on how to get out of debt, how to get your credit report and fix errors, how to find a financial counselor if you get into problems, and even if you should consider bankruptcy! Under *Laws Impacting Family Finances*, see *Property* for information on property transfer, wills, and estate planning.

Now back to the Internal Revenue Service:

<http://www.irs.gov> and <http://www.irs.gov/formspubs/index.html>

While the site is well-organized, you may have questions about file formats and printing forms. The most frequently used format is the Adobe Portable Document Format (PDF). This format reproduces the documents precisely as they were originally composed, provides built-in compression, is supported by all popular operating systems and is compatible with nearly any contemporary printer. Tax forms and publications in the PDF format can be viewed, navigated and printed from a workstation using the freely available Acrobat Reader software from Adobe Systems Inc. The forms will look like their print

counterparts, and cannot be changed on the computer – no taking out lines for items you don't feel like reporting!

Some forms are available as fill-in forms. Fill-in forms allow you to enter information while the form is displayed by an Adobe Acrobat 3.0 (or later) product, and then print the completed form out. Fill-in forms give you a cleaner crisper printout for your records and for filing with the IRS. Forms downloaded from their web site must be printed on high quality devices such as a laser, bubble-jet or ink-jet printers unless otherwise specified on the form itself. Dot-matrix printers are generally not acceptable.

[At some computers, when printing some instructions and publications in PDF format all the words run together with no spaces between them, however, everything looks fine on the screen. This issue can nearly always be resolved by obtaining and installing the most recent print driver available for your particular make and model printer. Most printer manufacturers, including Hewlett Packard, provide free printer driver updates from their web site.]

If you do not have a printer attached to your computer, you can order many popular tax forms online at our *Forms and Publications by U.S. Mail* page or the *IRS Tax Fax Services*. Check for links to these at <http://www.irs.gov/formspubs/index.html>


[There are some known issues when printing IRS Forms with specific printers. See the end of this script for some troubleshooting tips.]

<http://www.dor.state.wi.us/>.

Starting this year, the Wisconsin Department of Revenue is offering Wisconsin Free-File, an on-line, fill-in-the-blank personal income tax return that can be filed with the Department of Revenue at the click of a computer mouse. It is the first no-charge

electronic tax filing option available for taxpayers of every income category. To see if you are eligible to use it, go to

https://ww2.dor.state.wi.us/E24_WITEP/FreeFile/instruction_pg1.html.

The “**Next**” box at the bottom of the page will take you to further instructions. Online help is available by using the  Help link

Besides the government sites, there are a number of tax sites where you can search for tax tips, tools, deductions, tables,

etc <http://www.taxmind.com/taxsearch/search.php> <http://www.taxesites.com/>

Tax topics at this site include Federal Tax Law, State & Local Tax, International Tax, Tax Software, Rates & Tables, and Tax Associations.

You’ll find tax news and articles at

<http://taxes.about.com/> and <http://www.1040.com/>

The Internet is a good place to find some tax tools for specific situations. For example, when you donate used items to qualified nonprofit organizations you are entitled to a deduction on your federal tax returns. The IRS requires proof of your donation from the charity (typically in the form of a receipt) but many will leave it to you to determine the fair market value of your donations. A chart at this site shows price ranges for used items sold in good condition at Goodwill

stores. http://www.esmithcpa.com/tax_guides/guide_donated-goods.html **Publication 590,**

Individual Retirement Arrangements (IRAs)

IRS Publication on traditional IRAs, Roth IRAs, Education IRAs, Simplified Employee Pension (SEP) and Savings Incentive Match Plans for Employees (SIMPLE).

<http://www.irs.gov/pub/irs-pdf/p590.pdf>

[Tax-Deferred Investments](#)

This is an excerpt from *Investing For Your Future*, a basic investing home study course from Rutgers University Extension. <http://www.investing.rutgers.edu/>

[Tax-Free vs. Taxable Yield Comparison Calculator](#)

With this calculator you can determine the amount of income you require from a taxable investment to equal the yield on a tax-exempt bond.

<http://www.investinginbonds.com/cgi-bin/calculator.pl>

The statement, "*The IRS doesn't want you to know about this*", is often used by those selling abusive tax shelters to convince you that what they are selling is legitimate in spite of what you may hear from the IRS. The IRS has a site of warning signs and information on abusive tax shelters at <http://www.irs.gov/individuals/content/0,,id=96974,00.html> and one on tax scams at <http://www.irs.gov/newsroom/article/0,,id=98269,00.html>. [These long URLs are most easily accessed directly from the link on web page of related links.]

You can also find Tax Fraud Alerts from the Treasury Department at http://www.treas.gov/irs/ci/tax_fraud/index.htm. As they remind us, "*If it sounds too good to be true, it probably is!*"

<http://www.irs.gov/businesses/small/index.html>

The online version includes detailed lesson plans, interactive activities, simulations, and more at <http://www.irs.gov/app/understandingTaxes/index.jsp>

[These are some known issues when printing IRS Forms with specific printers:

Canon BJC 4100 - PDF files may not print properly in the printer's photographic mode.

Use the printer's Graphics & Text or Automatic modes instead.

Canon LBP-81V - Use the printer's bitmap mode for best results.

HP DeskJet Printers - If provided, it is recommended to use the printer's Raster Graphics mode as opposed to the Vector Graphics mode.

HP DeskJet 500C - This printer has an unprintable area near the top of the page. Be sure to use the shrink-to-fit option in Acrobat Reader's Print dialog box.

HP LaserJet Printers - For best results it is recommended that you use the printer driver's TrueType font option to download TrueType fonts as bitmaps (not outlines).

HP LaserJet 5M - For best results, it is recommended that you use the standard HP Laserjet 5M printer driver and not the enhanced driver that ships with the printer.

600dpi - If you experience problems printing to HP LaserJet printers in the 600dpi mode, try switching back to 300dpi mode or if it is equipped with a PostScript option, use the PostScript mode for 600dpi printing.

Printer Memory Issues using PDF format - If you encounter problems, such as a "Vmerror" printing to a PostScript Level 1 or 2 printer, it may be because the printer has insufficient memory available. Below are two potential solutions to this problem:

1. In the Acrobat Reader General Preferences dialog (select from the File>Preferences menu) you may choose to use Serif only or Sans only for font substitution. This frees up additional memory in the printer and chances are good your document will print successfully.

2. Upgrade the printer's memory.]