



The Law-Related Education Academy is facilitated by the Arizona Foundation for Legal Services & Education with funding made possible by the Arizona Supreme Court.

**“When You Turn 18: Civil Responsibilities” Academy**  
(High School)  
**Filing Your Taxes**  
**Scrambled Tax Filing Steps Handout**  
Source: Ramsey Solutions

**Which step is this?**

**Step \_\_\_\_\_ File Your Taxes**

Submit your tax return either manually by mail or electronic filing (e-file).

Benefits of electronic transmission include funds directly deposited to your account, secure, paperless, electronic acknowledgment, avoids lost or delayed returns.

If you are not comfortable filing under a free online program, then the benefit of a paper return is it would save you the cost of hiring an accountant or paying for software that offer clientele support.

If you end up with a big tax refund or a large tax bill, you probably want to go ahead and adjust your withholdings so that you’re not taking too much or too little out of your paycheck for taxes the following year. Be sure to create a file for tax documents and keep them together, it makes life easier for you.

**Which step is this?**

**Step \_\_\_\_\_ Choose Between the Standard Deduction or Itemizing**

When you file your taxes, you have two choices: Take the **standard deduction** or **itemize** your deductions. The standard deduction may change per tax year. If your individual deductions add up to more than that for the year, you’re better off itemizing. Itemized deductions require proof to back up your claims, so include any receipts for deductions and tax credits such as:

- Childcare
- Education costs
- Charitable giving
- Medical expenses

**Which step is this?**

**Step \_\_\_\_\_ Gather Your Tax Documents**

Collect all your tax document, such as:

- W-2s
- 1099s
- Mortgage interest statements
- Investment income statements

- Charitable contribution statements

Income and investment interest forms should be mailed or sent electronically to you by January 31. If you haven't received your tax statements by the first or second week of February, call the necessary people to be sure you receive your paperwork in plenty of time to get your taxes done.

### Which step is this?

#### Step \_\_\_\_\_ Pick a Filing Status

Your filing status helps you figure out what you'll need to do to file, what your standard deduction is, your eligibility for certain credits, and how much you'll owe in taxes.

There are five different statuses to choose from:

- **Single.** If you're divorced, legally separated, or not married, you'll file as a single taxpayer.
- **Married Filing Jointly.** You're married and both of you agree to file a joint return. In most cases, married couples usually save more by filing jointly.
- **Married Filing Separately.** If you're married and for some reason don't agree to file jointly—maybe you want to be responsible for your taxes only or filing separately results in a lower tax bill—you can use this filing status.
- **Head of Household.** This one's a little tricky. To qualify you must have paid for more than half of the household expenses for the year, be unmarried, and must have a qualifying child or dependent. So, if you're a single parent or taking care of an ailing family member, you might qualify to file as head of household.
- **Qualifying Widow(er).** If your spouse dies and you don't remarry in the same tax year, you can file jointly with your deceased spouse. For the two years following the year of death, you can use the qualifying widow(er) filing status if you're still unmarried and live with a qualifying dependent.