

In your financial aid application and supporting documents, you indicated that an Internal Revenue Service (IRS) Income Tax Return (IRS 1040) for **2018** has not and will not be filed for you and/or your parents. The amount of income reported suggests that a tax return must be filed.

Enclosed are IRS instructions which explain who must file income taxes. Consult with a tax professional or the IRS for further clarification. Although the April 15, 2019 deadline may have been missed, it is not too late to comply with the law. (Note: if taxes were withheld, the filer may be eligible for an income tax refund.)

There are **two** issues of concern:

1. A tax return may need to be filed.
2. There is the possibility of a federal audit. Financial aid records are routinely audited, and it is possible that failure to file could result in future inquiry.

If you believe a tax return is not required to be filed, bring a letter from the IRS, or a copy of the applicable tax provision, or other documentation supporting the claim to non-filer status.

Please contact the Financial Aid Office if you have questions or need assistance in completing your financial aid application.

**All the following information is directly from the [2018 IRS Publication 17](#) published by the Internal Revenue Service and can be found on their [website](#).**

**[Chart A - 2018 Filing Requirements for Most Taxpayers](#)**

<b>IF your filing status is...</b>	<b>AND at the end of 2018 you were...*</b>	<b>THEN file a return if your gross income was at least...**</b>
Single	under 65	\$12,000
	65 or older	\$13,600
Married filing jointly***	under 65 (both spouses)	\$24,000
	65 or older (one spouse)	\$25,300
	65 or older (both spouses)	\$26,600
Married filing separately	any age	\$ 5
Head of Household	under 65	\$18,000
	65 or older	\$19,600
Qualifying widow(er)	under 65	\$24,000
	65 or older	\$25,300

\* If you were born on January 1, 1954, you are considered to be age 65 at the end of 2018. (If your spouse died in 2018 or if you are preparing a return for someone who died in 2018, see Pub. 501.)

\*\* Gross income means all income you received in the form of money, goods, property, and services that isn't exempt from tax, including any income from sources outside the United States or from the sale of your main home (even if you can exclude part or all of it). Don't include any social security benefits unless (a) you are married filing a separate return and you lived with your spouse at any time during 2018 or (b) one-half of your social security benefits plus your other gross income and any tax-exempt interest is more than \$25,000 (\$32,000 if married filing jointly). If (a) or (b) applies, see the instructions for Form 1040 or 1040A or Pub. 915 to figure the taxable part of social security benefits you must include in gross income. Gross income includes gains, but not losses, reported on Form 8949 or Schedule D. Gross income from a business means, for example, the amount on Schedule C, line 7, or Schedule F, line 9. But, in figuring gross income, don't reduce your income by any losses, including any loss on Schedule C, line 7, or Schedule F, line 9.

\*\*\* If you didn't live with your spouse at the end of 2018 (or on the date your spouse died) and your gross income was at least \$5, you must file a return regardless of your age.

**Chart B - 2018 Filing Requirements for Dependents**

*(See who qualifies as your dependent.)*

If your parents (or someone else) can claim you as a dependent, use this table to see if you must file a return.

In this table, unearned income includes taxable interest, ordinary dividends, and capital gain distributions. It also includes unemployment compensation, taxable social security benefits, pensions, annuities, and distributions of unearned income from a trust. Earned income includes salaries, wages, tips, professional fees, and taxable scholarship and fellowship grants. Gross income is the total of your earned and unearned income.

**Single dependents**—Were you **either** age 65 or older or blind?

**No.** You must file a return if **any** of the following apply.

- Your unearned income was more than \$1,050.
- Your earned income was more than \$12,000.
- Your gross income was more than the **larger** of:
  - \$1,050, or
  - Your earned income (up to \$11,650) plus \$350.

**Yes.** You must file a return if **any** of the following apply.

- Your unearned income was more than \$2,600 (\$4,250 if 65 or older **and** blind).
- Your earned income was more than \$13,600 (\$15,200 if 65 or older **and** blind).
- Your gross income was more than the **larger** of:
  - \$2,650 (\$4,250 if 65 or older **and** blind), or
  - Your earned income (up to \$11,650) plus \$1,900 (\$3,550 if 65 or older **and** blind).

**Married dependents**—Were you **either** age 65 or older or blind?

**No.** You must file a return if **any** of the following apply.

- Your unearned income was more than \$1,050.
- Your earned income was more than \$12,000.
- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than the **larger** of:
  - \$1,050, or
  - Your earned income (up to \$11,650) plus \$350.

**Yes.** You must file a return if **any** of the following apply.

- Your unearned income was more than \$2,300 (\$3,650 if 65 or older **and** blind).
- Your earned income was more than \$13,300 (\$14,600 if 65 or older **and** blind).
- Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
- Your gross income was more than the **larger** of:
  - \$2,350 (\$3,650 if 65 or older **and** blind), or
  - Your earned income (up to \$11,650) plus \$1,650 (\$2,950 if 65 or older **and** blind).

**Chart C. Other Situations When You Must File a 2018 Return**

You must file a return if any of the five conditions below apply for 2018.

1. You owe any special taxes, including any of the following.
  - a. Alternative minimum tax.
  - b. Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.
  - c. Household employment taxes. But if you are filing a return only because you owe this tax, you can file **Schedule H** by itself.
  - d. Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes.
  - e. Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts.
  - f. Recapture taxes.
2. You (or your spouse, if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
3. You had net earnings from self-employment of at least \$400.
4. You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
5. Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
6. Advance payments of the health coverage tax credit were made for you, your spouse, or a dependent. You or whoever enrolled you should have received Form(s) 1099-H showing the amount of the advance payments.
7. You are required to include amounts in income under section 965 or you have a net tax liability under section 965 that you are paying in installments under section 965(h) or deferred by making an election under section 965(i).