



13,290	13,304
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17,733	14,176
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17,757	14,198
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18,165	14,572
18,177	14,583
18,189	14,594
18,201	14,605
18,213	14,616
18,225	14,627
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18,249	14,649
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18,309	14,704
18,321	14,715
18,333	14,726
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18,357	14,748
18,369	14,759
18,381	14,770
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18,417	14,803
18,429	14,814
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18,537	14,913
18,549	14,924
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18,705	15,067
18,717	15,078
18,729	15,089
18,741	15,100
18,753	15,111
18,765	15,122

Changes that occur in your life affect whether you need to pay taxes and the amount you pay. While this publication doesn't contain all the answers for you, it may make you aware of some issues and direct you to other sources of information.

Suppose I hire someone to help me? What if I get paid for doing odd jobs?

If you had a household worker (for example, a housekeeper, caregiver, or gardener), you may need to pay employment taxes. You may also need to withhold social security and Medicare taxes.

See IRS Publication 926, Household Employer's Tax Guide.

Any income you receive from doing odd jobs is considered self-employment income. If your net earnings from self-employment are \$400 or more, you may be subject to self-employment tax even if you are already getting social security or Medicare benefits.

See IRS Publication 533, Self-Employment Tax.

What other tax issues do I need to think about?

If you have questions regarding powers of attorney, bad debts or other tax issues, there are more resources to help you. Please call the numbers listed in this brochure, or check irs.gov for more information.

FREQUENTLY ASKED QUESTIONS

What is my filing status now? Do I even have to file?

Your tax filing status is a category that identifies you, based on your marital situation on the last day of the year. Whether you have to file a tax return depends on

your filing status, age, and gross income. When your filing status changes, the level of income that requires you to file an income tax return also changes.

See IRS Publication 501, Exemptions, Standard Deduction, and Filing Information.

What counts as income?

Generally income is taxable unless specifically exempted by law. While life insurance proceeds are rarely taxable, part of your Social Security benefits and IRA distributions may count as income.

See IRS Publication 554, Older Americans' Tax Guide, for more information on income issues of interest to seniors.

Should I pay estimated taxes?

Changes in your filing status and income may mean that you owe taxes. You may need to pay amounts throughout the year if you will owe \$1,000 or more when you file your tax return. By using IRS Form 1040-ES, Estimated Tax for Individuals, you can pay your tax in four payments during the year.

See IRS Publication 505, Tax Withholding and Estimated Tax, for more information.

How do I deduct medical expenses?

If you are able to itemize your deductions, you may be able to deduct amounts you paid for certain medical and dental expenses that were not covered by insurance. These expenses include amounts you paid for doctors, hospitals, and prescription drugs.

See IRS Publication 502, Medical and Dental Expenses.

What if I sell my house?

If you had a gain from the sale of your main home, you may be able to exclude up to \$250,000 (or \$500,000 on a joint return) in most cases.

See IRS Publication 554, Older Americans' Tax Guide, for more information on selling your home.

Do I qualify for any special tax credits?

Generally tax credits reduce the amount of tax you owe. Some credits may create a refund, even if you paid little or no tax.

The Earned Income Tax Credit (EITC) may be available if you are working and your earnings are low. The credit may be larger if you have a qualifying child (including a grandchild). If you do not have a qualifying child, you must be under age 65 to qualify for the EITC.

See Publication 596, Earned Income Credit.

The Credit for the Elderly or the Disabled may reduce your tax under certain conditions if your income is very low.

See Publication 524, Credit for the Elderly or the Disabled, for more information.

What income tax issues do I need to know about the year my spouse dies?

If your spouse died during the past year and you have not remarried, you may still file a joint return. A joint return will generally result in less tax. IRS Publication 559, Survivors,

Executors and Administrators, is designed to show you how to complete and file federal income tax returns and point out your responsibility to pay any taxes due.

See IRS Publication 559, survivors, Executors and Administrators.

Should I worry about estate taxes? Suppose I give gifts?

Generally an estate tax return only needs to be filed if the value of the estate exceeds the amount applicable for that year.

There is usually no tax if you make a gift to your spouse. If you make a gift to someone else, the gift tax does not apply if your gift to that person is less than the annual exclusion amount (see Publication 950 for the current annual exclusion).

For an overview of estate and gift taxes, see IRS Publication 950, Introduction to Estate and Gift Taxes.

What tax or financial records should I keep and for how long?

You should keep receipts, canceled checks, and any other records to help you prepare a complete and accurate income tax return. You should keep these records for as long as they may be needed to support the items claimed on your return (generally, at least three years). Records relating to assets (home, car, etc.) bought and sold should be kept as long as you own the asset.

For more information on recordkeeping, see IRS Publication 552, Recordkeeping for Individuals.