

DESK REFERENCE

TAX YEAR 2015

How you prepare for tax season can have a lot to do with how smoothly your season goes. A well-organized office that has prepared for the upcoming months can make the sailing much smoother during a fast-paced time. Here are some important steps you can take to ensure your office is prepared.

Preseason Checklist

Complete Your Continuing Professional Education. Ensure you have all the CPE needed to renew your professional license and understand tax law changes prior to tax season.

Register for or Renew Your PTIN. A PTIN is required for all return preparers who are compensated for preparing or assisting in preparation of a tax return. Visit IRS.gov/Tax-Professionals/PTIN-Requirements-for-Tax-Return-Preparers to register, renew, and learn more.

Order Tax Preparation Software. Look for a software package that includes everything you need and that you can trust. Consider Drake Software.

Verify Your Office Equipment Meets System Requirements. Does your hard drive have enough available space? Is your network operational? Are your printers compatible?

Install and Test Your Tax Software Package. We hope you've chosen software that's delivered early. Drake Software customers have already installed their federal shipment and are using test returns to become familiar with new enhancements.

Purchase Office Supplies. Don't forget toner, paper, pens, and folders.

Test Printers. Test any new setup features included in your software. Make sure bar codes are printed correctly and that you understand how to choose which forms are printed and how to print sets.

Send Organizers or Letters. These tools help make sure your clients bring the correct information to their appointments. Sending organizers is easier than ever, thanks to Drake Software's SecureFilePro option.

Educate Yourself on Tax Law Changes. This Desk Reference is a great way to start learning this information. Online research, the IRS website, and state tax departments are great tools as well.

Begin Preseason Scheduling. This will help you get a jump-start on tax season. It will also help those clients who are eager to file see you as soon as possible.

Train Your Staff. Make sure everyone understands their duties and is familiar with the software. Once tax season hits, you may not have time to review.

Update Your Filing System. If you're considering going paperless, make sure you're familiar with the steps you will need to take in order to be successful. If you prefer the paper route, make sure you shred any unnecessary paperwork to free up additional space.

Establish Billing Amounts. Configuring pricing in your software now will save you a lot of time later.

Determine Incentives. If you plan to offer rebates or other incentives, make sure the process is well thought out. This will eliminate kinks in the midst of your busy season.

Sign Up with a Bank If You Plan to Offer Bank Products. Signing up now will help you avoid delays when it's time to process that first bank product. You may need to complete an application with your software vendor, too.

Execute Your Marketing Plan. Consider running radio spots, hanging posters or banners, and encouraging word-of-mouth marketing. Drake Software offers marketing ideas online at DrakeSoftware.com/marketing.

Offices with a well-prepared staff develop confidence in themselves, but, more importantly, the client develops this confidence. Following these steps will help your office run smoothly and more efficiently. In turn, your clients will be happy to come back year after year.



Tax Preparers' Due Diligence Requirements for EITC

Paid preparers who file EITC returns or claims for refunds for clients must meet four due diligence requirements. Those who fail to do so can be assessed a \$500 penalty for each failure.

- 1) Complete and file with taxpayer's return Form 8867, Paid Preparer's Earned Income Credit Checklist.
- 2) Fill out the appropriate EIC worksheet found in the Form 1040, 1040A, or 1040EZ instructions or in Publication 596, use your own equivalent form.
- 3) You must have no knowledge that any of the information used to determine the taxpayer's eligibility for the credit and the credit amount is incorrect.
- 4) You must keep these records for three years from the latest of the following dates that apply:
 - The due date of the tax return (not including extensions)
 - The date the return was filed (if you are a signing tax return preparer electronically filing the return)
 - The date the return was presented to the taxpayer for signature (if you are a signing tax return preparer not electronically filing the return)
 - The date you submitted to the signing tax return preparer the part of the return for which you were responsible (if you are a nonsigning tax return preparer)

2015 Medical Savings Accounts (MSA)

2015 Annual Deductible Range

Self-Only Coverage	\$ 2,200 - \$ 3,300
Family Coverage	\$ 4,450 - \$ 6,650

Maximum Out of Pocket

Self-Only Coverage	\$ 4,450
Family Coverage	\$ 8,150

Health Savings Account (HSA)

2015 Maximum Annual Contribution Limits

Self-Only Coverage	\$ 3,350
Family Coverage	\$ 6,650

2015 Minimum Deductible

Self-Only Coverage	\$ 1,300
Family Coverage	\$ 2,600

2015 Maximum Out of Pocket

Self-Only Coverage	\$ 6,450
Family Coverage	\$ 12,900

Additional Over Age 55 - 65

2015 and after	\$ 1,000
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STANDARD DEDUCTIONS

IF Your Filing Status Is...	Base Amount	Additional Amount for Blindness or Over Age 65
Single	\$ 6,300	\$1,550
Married Filing Jointly	\$ 12,600	\$1,250
Married Filing Separately	\$ 6,300	\$1,250
Head of Household	\$ 9,250	\$1,550
Qualifying Widow(er) with Dependent Child	\$ 12,600	\$1,250
Dependent of Another	\$1,050 or Earned Income + \$350	\$1,250 or \$1,550 if single or HOH

MACRS RECOVERY PERIODS

Type of Property	MACRS Recovery Period	
	General Depreciation System	Alternative Depreciation System
Computers and their peripheral equipment	5 years	5 years
Office machinery, such as: Typewriters Calculators Copiers	5 years	6 years
Automobiles	5 years	5 years
Light trucks	5 years	5 years
Appliances, such as: Stoves Refrigerators	5 years	9 years
Carpets	5 years	9 years
Furniture used in rental property	5 years	9 years
Office furniture and equipment, such as: Desks Files	7 years	10 years
Any property that does not have a class life and that has not been designated by law as being in any other class	7 years	12 years
Roads	15 years	20 years
Shrubby	15 years	20 years
Fences	15 years	20 years
Residential rental property (buildings or structures) and structural components such as furnaces, water pipes, venting, etc.	27.5 years	40 years
Nonresidential real property	39 years	40 years

Additions and improvements, such as a new roof

The same recovery period as that of the property to which the addition or improvement is made, determined as if the property were placed in service at the same time as the addition or improvement.

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2015 FILING REQUIREMENTS FOR MOST TAXPAYERS

IF Your Filing Status Is...	AND at the end of 2015 you were...	THEN file a return if your gross income was at least...
Single	Under 65 65 or older	\$10,300 \$11,850
Married Filing Jointly	Under 65 (both spouses) 65 or older (one spouse) 65 or older (both spouses)	\$20,600 \$21,850 \$23,100
Married Filing Separately	Any age	\$ 4,000
Head of Household	Under 65 65 or older	\$13,250 \$14,800
Qualifying Widow(er) with Dependent Child	Under 65 65 or older	\$16,600 \$17,850

2015 FILING REQUIREMENTS FOR DEPENDENTS

If the taxpayer's parents (or someone else) can claim him or her as a dependent, use this chart to see if you must file a return. In this chart, unearned income includes taxable interest, ordinary dividends, and capital gain distributions. Earned income includes wages, tips, and taxable scholarship and fellowship grants. Gross income is the total of your unearned and earned 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 over \$1,050
 - Your earned income was over \$6,300
 - Your gross income was more than the larger of:
 - \$1,050
 - Your earned income (up to \$5,950) plus \$350
- ☐ Yes. You must file a return if any of the following apply:
 - Your unearned income was over \$2,600 (\$4,150 if 65 or older and blind)
 - Your earned income was over \$7,850 (\$9,400 if 65 or older and blind)
 - Your gross income was more than:
 - The larger of:
 - \$2,600 (\$4,150 if 65 or older and blind)
 - Your earned income (up to \$5,950) plus \$1,900 (\$3,450 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 over \$1,050
 - Your earned income was over \$6,300
 - 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
 - Your earned income (up to \$5,950) plus \$350
- ☐ Yes. You must file a return if any of the following apply:
 - Your unearned income was over \$2,300 (\$3,550 if 65 or older and blind)
 - Your earned income was over \$7,550 (\$8,800 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:
 - \$2,300, or \$3,550 if 65 or older and blind
 - Your earned income (up to \$5,950) plus \$1,600 (\$2,850 if 65 or older and blind)

OTHER SITUATIONS WHEN YOU MUST FILE A 2015 RETURN

You must file a return if any of the five conditions below apply for 2015.

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 did not report to your employer or on wages you received from an employer who did not withhold these taxes.
 - e. Recapture of first-time homebuyer credit. See the instructions for line 60b.
 - f. 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. See the instructions for line 62.
 - g. Recapture taxes. See the instructions for line 44 and line 62.
2. You (or your spouse, if filing jointly) received HSA, 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 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 Health Insurance Marketplace. You should have received Forms 1095-A showing the amount of the advance payments, if any.

Adoption Credit

Maximum credit for a child with special needs	\$ 13,400
Other adoptions, qualified expenses	Up to \$ 13,400
Phaseout range, modified adjusted gross income	\$ 201,010 - \$ 241,010

Section 179 Expense

Expense limit	\$ 500,000
Phaseout threshold	\$ 2,000,000

FICA (SS & Medicare) Wage Base

Social Security wage base	\$ 118,500
Maximum Social Security tax	\$ 7,347
Medicare Wage Base	No ceiling
Maximum Medicare Wage tax	No ceiling

Student Loan Interest Deduction

Maximum interest deduction	\$ 2,500
Modified Adjusted Gross Income Phaseout:	
Married Filing Jointly	\$130,000 to \$160,000
Single/HOH	\$ 65,000 to \$ 80,000

Qualifying Child

A qualifying child for purposes of the child tax credit must be all of the following:

- Claimed as your dependent on line 6c of Form 1040 or Form 1040A
- Under age 17 at the end of 2015
- Your:
 - Son, daughter, adopted child, stepchild, or a descendant of any of them (for example, your grandchild)
 - Brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your niece or nephew) whom you cared for as you would your own child
 - Foster child (any child placed with you by an authorized placement agency whom you cared for as you would your own child)
- A U.S. citizen or resident alien

Adopted child An adopted child is always treated as your own child. An adopted child includes a child placed with you by an authorized placement agency for legal adoption even if the adoption is not final.

Kidnapped child A kidnapped child is treated as a qualifying child for the child tax credit if both of the following statements are true:

- The child is presumed by law enforcement authorities to have been kidnapped by someone who is not a member of your family or the child's family
- The child qualified as your dependent for the part of the year before the kidnapping

This treatment applies for all years until the child is returned; however, the last year this treatment can apply is the earlier of:

- The year there is a determination that the child is dead
- The year the child would have reached age 16

DEPENDENT CARE CREDIT LIMITATIONS

To determine the amount of your credit, multiply your work-related expenses (after applying the earned income and dollar limits) by a percentage. This percentage depends on your adjusted gross income shown on Form 1040, line 38, or Form 1040A, line 22. The following table shows the percentage to use based on adjusted gross income. The maximum eligible to be multiplied by these percentages is \$3,000 per child, maximum of \$6,000 per return.

IF your adjusted gross income is:

Over	But Not Over	The the Percentage Is:
\$ 0	\$15,000	35%
15,000	17,000	34%
17,000	19,000	33%
19,000	21,000	32%
21,000	23,000	31%
23,000	25,000	30%
25,000	27,000	29%
27,000	29,000	28%
29,000	31,000	27%
31,000	33,000	26%
33,000	35,000	25%
35,000	37,000	24%
37,000	39,000	23%
39,000	41,000	22%
41,000	43,000	21%
43,000	No Limit	20%

COMPARISON OF EDUCATION CREDITS

Lifetime Learning Credit	American Opportunity
Up to \$2,000	Up to \$2,500/Up to 40% is refundable
Maximum lifetime learning rate is 20%	100% of first \$2,000 plus 25% of next \$2,000
Available for all years of post-secondary education and for courses to acquire or improve job skills	Available for four years of college
Available for an unlimited number of years	Available only for 2009 through 2015
Student does not need to be pursuing a degree or other recognized educational credential	AGI Phaseout between \$80,000 - \$90,000 (160K - 180K)
Available for one or more courses	Student must be enrolled at least half-time for at least one academic period beginning during the year.
Felony drug conviction rule does not apply	As of the end of 2015, the student had not been convicted of a felony for possession or distributing a controlled substance.

EDUCATION CREDITS PHASEOUT

Lifetime Learning adjusted gross income phaseout:	Refundable American Opportunity
Married Filing Jointly	\$110,000 to \$130,000
All other filing statuses	\$ 55,000 to \$ 65,000
	\$160,000 to \$180,000
	\$ 80,000 to \$ 90,000

SOCIAL SECURITY PAYBACK

At full retirement age or older	No limit on earnings
Under full retirement age	\$1 in benefits will be deducted for each \$2 you earn above \$15,720
In the year you reach full retirement age	Your benefits will be reduced \$1 for every \$3 you earn above \$41,880

* For 2015, full retirement age is 66 years.

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EARNED INCOME CREDIT

Single, Head of Household, and Qualifying Widow(er)	Earned Income Ranges to Receive the Maximum EIC		Maximum EIC Amount	EIC Eliminated When Maximum Earnings Reach These Amounts
	AT LEAST	BUT LESS THAN		
With No Children	\$ 6,550	\$ 8,200	\$ 503	\$14,820
With One Child	\$ 9,850	\$18,150	\$3,359	\$39,131
With Two Children	\$13,850	\$18,150	\$5,548	\$44,454
With Three Children	\$13,850	\$18,150	\$6,242	\$47,747

Married Filing Jointly	Earned Income Ranges to Receive the Maximum EIC		Maximum EIC Amount	EIC Eliminated When Maximum Earnings Reach These Amounts
	AT LEAST	BUT LESS THAN		
With No Children	\$ 6,550	\$13,750	\$ 503	\$20,330
With One Child	\$ 9,850	\$23,650	\$3,359	\$44,651
With Two Children	\$13,850	\$23,650	\$5,548	\$49,974
With Three Children	\$13,850	\$23,650	\$6,242	\$53,267

The maximum amount of investment income you can have and still receive EIC has increased to \$3,400.

EARNED INCOME CREDIT IN A NUTSHELL

- First, you must meet all the rules in this column.
- Second, you must meet the rule in one of these columns, whichever applies.
- Third, you must meet the rule in this column.

PART A Rules for Everyone	PART B Rules if You Have a Qualifying Child	PART C Rules if You Do Not Have a Qualifying Child	PART D Figuring and Claiming the EIC
<div>1. Your adjusted gross income (AGI) must be less than \$47,747 (\$53,267 for Married Filing Jointly) if you have three qualifying children. \$44,454 (\$49,974 for Married Filing Jointly) if you have two qualifying children. \$39,131 (\$44,651 for Married Filing Jointly) if you have one qualifying child. \$14,820 (\$20,330 for Married Filing Jointly) if you do not have a qualifying child.</div> <div>2. You must have a valid Social Security Number.</div> <div>3. Your filing status cannot be "Married Filing Separately."</div> <div>4. You must be a U.S. citizen or resident alien all year.</div> <div>5. You cannot file Form 2555 or Form 2555-EZ (relating to foreign earned income).</div> <div>6. Your investment income must be \$3,400 or less.</div> <div>7. You must have earned income.</div>	<div>8. Your child must meet the relationship, age, and residency tests.</div> <div>9. Your qualifying child cannot be used by more than one person to claim the EIC.</div> <div>10. You cannot be a qualifying child of another person.</div>	<div>11. You must be at least 25 but under age 65.</div> <div>12. You cannot be the dependent of another person.</div> <div>13. You cannot be a qualifying child of another person.</div> <div>14. You must have lived in the United States more than half of the year.</div>	<div>15. Your earned income must be less than \$47,747 (\$53,267 for Married Filing Jointly) if you have three qualifying children. \$44,454 (\$49,974 for Married Filing Jointly) if you have two qualifying children. \$39,131 (\$44,651 for Married Filing Jointly) if you have one qualifying child. \$14,820 (\$20,330 for Married Filing Jointly) if you do not have a qualifying child.</div>

EXEMPTION AMOUNTS

Personal and Dependent	\$4,000
Estate Amount*	\$600
Simple Trust *	\$300
Complex Trust *	\$100

* Exemption not allowed in final year.



DOMESTIC PRODUCTION ACTIVITIES DEDUCTION

The deduction rate for 2015 is 9%

Deduction reduced by 3% if the taxpayer has any oil related qualified production activities income

KIDDIE TAX

2015 Age limit up to 18; certain dependents under 24
2015 Unearned income limitation \$2,100

FOREIGN EARNED INCOME

2015 Maximum exclusion \$100,800

GIFT TAX

2015 Exclusion \$ 14,000
2015 Exclusion for gift to spouse who is not a U.S. citizen \$147,000

401(K) CONTRIBUTION LIMITS

2015 Maximum deferral \$18,000
2015 Catch Up Contributions for taxpayers 50 and over \$ 24,000

LONG-TERM CAPITAL GAINS AND QUALIFYING DIVIDENDS

Single up to	\$ 37,450	0%
Single	\$ 37,450 - \$ 413,200	15%
Single over	\$ 413,200	20%
Married up to	\$ 74,900	0%
Married	\$ 74,900 - \$464,850	15%
Married over	\$ 464,850	20%
HOH up to	\$ 50,200	0%
HOH	\$ 50,200 - \$439,000	15%
HOH over	\$439,000+	20%

SAVINGS BOND/HIGHER EDUCATION EXPENSE EXCLUSION

Modified adjusted gross income phaseout range:
Married Filing Jointly \$115,750 - \$145,750
All other filing status \$ 77,200 - \$ 92,200

QUALIFIED TRANSPORTATION FRINGE BENEFIT EXCLUSION

Commuter highway vehicle and transit pass \$130
Qualified parking \$250

LONG-TERM CARE PREMIUMS

Maximum premium (per person)	
Age 40 or under	\$380
Age 41 to 50	\$710
Age 51 to 60	\$1430
Age 61 to 70	\$3,800
Age 71 or over	\$4,750

ALTERNATIVE MINIMUM TAX

First \$185,400 (\$92,700 Married Filing Separately) of Alternative Minimum Taxable Income 26%
Over \$185,400 of Alternative Minimum Taxable Income 28%

Exemptions:

Married Filing Jointly or Qualifying Widow(er) \$83,400
Married Filing Separately \$41,700
Single or Head of Household \$53,600
Trusts and Estates \$23,800

Exemption Phaseout:

25% of amount AMTI exceeds:

Filing Status	AMTI Begin Phaseout	AMTI Fully Phaseout
MFI/Qualifying Widow(er)	\$158,900	\$492,500
Married Filing Separately	\$ 79,450	\$246,250
Single/HOH	\$119,200	\$333,600
Estates and Trusts	\$ 79,450	\$174,650



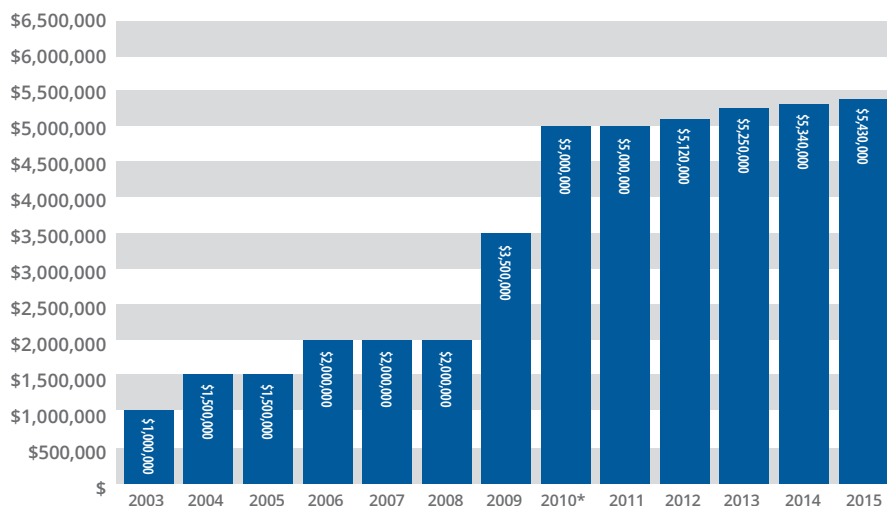
WHERE TO DEDUCT YOUR INTEREST EXPENSE

If you have...	THEN deduct it on...	AND for more info go to...
Deductible student loan interest	Form 1040, line 33 or Form 1040A, line 18	Publication 970
Deductible home mortgage interest and points reported on Form 1098	Schedule A (Form 1040), line 10	Publication 936
Deductible home mortgage interest not reported on Form 1098	Schedule A (Form 1040), line 11	Publication 936
Deductible points not reported on Form 1098	Schedule A (Form 1040), line 12	Publication 936
Deductible investment interest (other than interest incurred to produce rents or royalties)	Schedule A (Form 1040), line 14	Publication 550
Deductible business interest (non-farm)	Schedule C or C-EZ (Form 1040)	Publication 535
Deductible farm business interest	Schedule F (Form 1040)	Publications 225 and 535
Deductible interest incurred	Schedule E (Form 1040)	Publications 527 and 535
Personal interest	Not deductible	

2015 STANDARD MILEAGE RATES

Business mileage 57.5¢ / mile
Charitable mileage 14 ¢ / mile
Medical/Moving mileage 23 ¢ / mile

ESTATE EXEMPTION



*2010 5,000,000 (or N/A if elected to file 8939)

TAX RATE SCHEDULES Single

TAXABLE INCOME:

Over	But not over
\$ 0	\$ 9,225
9,225	37,450
37,450	90,750
90,750	189,300
189,300	411,500
411,500	413,200
413,200	-

TAX:

Tax	+	On amt over
\$.00	10%	\$ 0
922.50	15%	9,225
5,156.25	25%	37,450
18,481.25	28%	90,750
46,075.25	33%	189,300
119,401.25	35%	411,500
119,996.25	39.6%	413,200

TAX RATE SCHEDULES Head of Household

TAXABLE INCOME:

Over	But not over
\$ 0	\$ 13,150
13,150	50,200
50,200	129,600
129,600	209,850
209,850	411,500
411,500	439,000
439,000	-

TAX:

Tax	+	On amt over
\$.00	10%	\$ 0
1,315.00	15%	13,150
6,872.50	25%	50,200
26,722.50	28%	129,600
49,192.50	33%	209,850
115,737.00	35%	411,500
125,362.00	39.6%	439,000

TAX RATE SCHEDULES Married Filing Separately

TAXABLE INCOME:

Over	But not over
\$ 0	\$ 9,225
9,225	37,450
37,450	75,600
75,600	115,225
115,225	205,750
205,750	232,425
232,425	-

TAX:

Tax	+	On amt over
\$.00	10%	\$ 0
922.50	15%	9,225
5,156.25	25%	37,450
14,693.75	28%	75,600
25,788.75	33%	115,225
55,662.00	35%	205,750
64,998.25	39.6%	232,425

TAX RATE SCHEDULES Married Filing Jointly or Qualifying Widow(er)

TAXABLE INCOME:

Over	But not over
\$ 0	\$ 18,450
18,450	74,900
74,900	151,200
151,200	230,450
230,450	411,500
411,500	464,850
464,850	-

TAX:

Tax	+	On amt over
\$.00	10%	\$ 0
1,845.00	15%	18,450
10,312.50	25%	74,900
29,387.50	28%	151,200
51,577.50	33%	230,450
111,324.00	35%	411,500
129,996.50	39.6%	464,850

2015 CORPORATE TAX RATES

TAXABLE INCOME:

Over	But not over
\$ 0	\$ 50,000
50,000	75,000
75,000	100,000
100,000	335,000
335,000	10,000,000
10,000,000	15,000,000
15,000,000	18,333,333
18,333,333	-

TAX:

Tax	+	On amt over
\$ 0	15%	\$ 0
7,500	25%	50,000
13,750	34%	75,000
22,250	39%	100,000
113,900	34%	335,000
3,400,000	35%	10,000,000
5,150,000	38%	15,000,000
-	35%	0

A qualified personal service corporation is taxed at a flat rate of 35% on taxable income.

2015 ESTATE AND TRUST TAX RATES

TAXABLE INCOME:

Over	But not over
\$ 0	\$ 2,500
2,500	5,900
5,900	9,050
9,050	12,300
12,300	-

TAX:

Tax	+	On amt over
\$.00	15%	\$ 0
375.00	25%	2,500
1,225.00	28%	5,900
2,107.00	33%	9,050
3,179.50	39.6%	12,300

TRADITIONAL IRA LIMITS

IRA Contribution Limits

Regular Contributions

2015 Maximum Contribution\$5,500

"Catch Up" Contributions for Taxpayers 50 and over:

2015 Catch up\$6,500

PHASEOUT OF IRA DEDUCTIONS

Filing Status	AGI Begin Phaseout	AGI Fully Phased Out
Single (or Married Filing Separately and lived apart from spouse for all of 2015)	\$61,000	\$ 71,000
Married Filing Jointly	\$98,000 (\$181,000 if spouse is not covered by a pension plan)	\$118,000 (\$191,000 if spouse is not covered by a pension plan)
Married Filing Separately	\$ 0	\$ 10,000
Head of Household	\$61,000	\$ 71,000
Qualifying Widow(er)	\$98,000	\$118,000



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My Account - Change your Drake password, look up your Drake account and serial numbers, submit bank applications, access your online EF Database, purchase and set up a *1040.com* email account, learn about GruntWorx, renew your Drake Software, and track your shipments from Drake.

Training Tools - Download Drake User's Manuals, watch tax software video tutorials, access practice returns (and their solutions), register for summer Classroom Training and fall Update Schools, and jump to Drake's e-Training Center (DrakeETC.com). Use the **Passport to Success** to help get you ready for a great tax season with Drake Software.



Client Write-Up - Learn about the Client Write-Up (CWU) payroll and accounting software, get started with CWU portals, and watch CWU video tutorials.

Partner Programs - Learn about Drake's bank partners and Business Planning Group affiliate, pay taxes with a credit (or debit) card.

Drake e-Training Center Website

Drake's e-Training Center website (DrakeETC.com) is a convenient resource for training your office staff on Drake software and tax topics while earning continuing professional education (CPE) credits. This is accomplished through the use of:

- Interactive tax courses
- Live and recorded webinars
- Video tutorials
- Practice returns
- Self-study courses



Drake ETC also provides tracking tools and interactive testing so individuals and group administrators can monitor their personal and collective progress. Print CPE certificates for the credits you earn while Drake reports your credits to the IRS.

If you haven't already done so, start taking advantage of Drake ETC today by going to DrakeETC.com and creating an Admin account. First, enter your EFIN and Drake password and click **Submit**. Complete the required information, including a user name and password for logging in to Drake ETC as an administrator, and click **Save Information**. After saving your new Admin account information, click the **Administration** tab to begin creating student accounts. It's so easy and it costs nothing to create accounts!

