Accuracy

by Ann Bogle

Tax hollow this morning. I realized yesterday how fundamentally not accurate the H&R Block Free File program was for me to use. My forms did not file to IRS or Minnesota. The H&R Block Free File site instructed me to print and mail them. It may or may not be settled as filed.

On the 1040 form there is a place to record Social Security income. The amount to list is based on box 5 of the SSA-1099. The H&R Block Free File form would only accept the net amount, after premiums are deducted, not the gross as listed in box 5. In essence, the form as filled in online at H&R Block Free File differs in rule. The difference does not affect my tax liability (still zero), so I guess I am not to care, yet care I do, today more than yesterday.

As an accurist, I feel I know that accuracy is too much bother for me and many, many people less accurist, not including, I hope, any company or one employed to write tax form programs.

I knew earlier this year that the best approach would have been to make an appointment in person with Michelle in the Bloomington Social Security office so she could more fully explain allowable Social Security deductions and how to report income—related to their standard called SGA and not to IRS freelance or small business rules for taking business deductions. Yet yesterday, I went headlong through the H&R Block Free File form, deducting along IRS lines, misdeducting, as I realized today, rather than by prefiguring reportable income based along Social Security lines. I had tried to save myself three days' accounting to report a subamount of last year's $2,000 income, knowing it would fall below the minimum reporting requirement, to claim an Earned Income Tax credit, as I learned of last year, when the IRS refigured my 2010 Amended 1040 and gave me that credit.

The form I completed yesterday filled out several attachments, including one for passive business loss. I did not believe I had incurred business loss, just that I was freelancing part-time.

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Today I called H&R Block's local office, to little or no help except a suggestion to call their Free File customer service line. In the morning I'll call IRS and Minnesota Revenue. I could have filed the renters' rebate at the Minnesota Revenue site, yet I went through Free File instead. The rebate form likely did get filed, but the tax forms remain to be mailed.

How many days and hours to do this tracking back? Since accuracy is of value to me. Self-blame is sufficient in solving the original problem, which was to file correctly without spending a week on it, not impossible, I see now. The Earned Income Tax Credit, if granted, would amount to $140. The forms I have not mailed would not deliver that credit.

I did mail my DNA spit test, a cool product and website I read about in *The New York Times* in a recent science editorial that contained facts about DNA testing. That testing product has so far gone well to use. And is not very expensive.

Layers of zero-gain pose intellectual hardship, a loss to time, and cause me to feel like a free-range not-for-profit peafowl in the disability-freelance market not factored in principles of accounting. If I am a peafowl, not-for-profit, I hope to live until old age in a little peafowl house in a good neighborhood or yard.