

GUIDE TO UNDERSTANDING YOUR TAX RETURN

U.S. Citizens and Resident Aliens

NOTE: all lines are “as applicable” to your 2021 data. Only those lines that fall within the scope of our VITA program are described.

Your federal tax return begins on the page with this header:



Line	Description
1	Reports your Form W-2 wages. If you also have taxable scholarship income, it is included here and you will see a note on the descriptive line, such as “SCH=5000.” In this case, the line would be equal to box 1 on your W-2 form(s), plus \$5,000
2b, 3b	Reports taxable interest and dividends, as reported on your 1099-INT and/or 1099-DIV
4b, 5b, 6b	These lines report taxable amounts of retirement income, such as IRA distributions, pensions/annuities and social security benefits. The total amount received is shown in line 4a, 5a, and 6a. The taxable amount is dependent on your filing status, the sources of your retirement income, and the total amount of income you receive each year.
8	An amount here is supported by the detail in Schedule 1, Part I. This amount may represent: <ul style="list-style-type: none"> • A taxable state refund from your prior-year tax return, which is taxable this year because it was used in 2020 as a deduction to reduce your tax liability. This is only relevant to individuals in the U.S. on visa who are filing as Resident Aliens for the first time. • Alimony received related to a divorce or separation agreement dated December 31, 2018 or earlier. • Unemployment compensation
10	Adjustments to income entered here are supported by the detail on Schedule 1, Part II. This amount may represent: <ul style="list-style-type: none"> • Educator expenses (up to \$250 per eligible educator), • Penalty on early withdrawal of savings, • Alimony paid related to a divorce or separation agreement dated December 31, 2018 or earlier, • IRA deduction, • Student loan interest deduction, and/or • Jury duty pay.
12a	Your standard deduction is based on your filing status.
12b	Charitable contributions up to \$300 (\$600 if married filing jointly) made to U.S. charities are deductible on this line.
15	Your taxable income.
16	Your federal tax liability, based on your taxable income.
19	Nonrefundable child tax credit or credit for other dependents, see calculation on Schedule 8812.

20	An amount here is supported by the detail on Schedule 3, Part I. This amount may represent: <ul style="list-style-type: none"> • Credit for child and dependent care expenses, • Education credits, • Retirement savings contributions credit, and/or • Credit for the elderly or disabled.
24	Your federal tax liability, based on your taxable income.
27a	You may claim the EITC if your income is low- to moderate. The amount of your credit may change if you have children, dependents, are disabled or meet other criteria.
29	The American opportunity tax credit (AOTC) is a credit for qualified education expenses paid for an eligible student for the first four years of higher education.
35a	If your total payments (line 33) exceeded your tax liability (line 24), then the amount of your refund is reported here.
37	If your total payments (line 33) were less than your tax liability (line 24), then additional tax due is reported here.

Informational Schedules

Schedule 1	Provides the detail for additional income reported on line 8 of Form 1040 (Part I) or adjustments to income reported on line 10 of Form 1040 (Part II)
Schedule 3	Provides the detail for nonrefundable credits reported on line 20 of Form 1040 (Part I) or other payments and refundable credits reported on line 31 of Form 1040 (Part II)
Schedule B	Provides the detail for interest and/or dividend income reported on lines 8a and/or 9a
Schedule EIC	Provides the IRS information about qualifying child(ren) included in the calculations of the Earned Income Credit
Schedule R	Calculated the Credit for the Elderly or the Disabled, reported on line 54 of Form 1040
Schedule 8812	Form used to calculate your child tax credits, to report advance child tax credit payments you received, and to figure any additional tax owed if you received excess advance child tax credit payments.
Form 8863	Calculates your education credits, reported on line 29 of Form 1040. These are based on qualified education expenses paid to an eligible educational institution (postsecondary), adjusted for scholarship income. There are two education credits, 1) the American opportunity credit, part of which may be refundable, and 2) the lifetime learning credit, which is nonrefundable.

Your state of Connecticut tax return begins on the page with this header:

■ 10401221V011038



Form CT-1040 - 2021
Connecticut Resident Income Tax Return
(Rev. 12/21)



Line	Description
1	Your state return starts with your Federal Adjusted Gross Income (the amount before deductions), Line 11 on form 1040-NR.
4	An amount here could represent: <ul style="list-style-type: none">• If you had a state refund last year, which was included in your federal taxable income on line 8 of Form 1040, that amount is subtracted here because it is not taxable by the state.• Social Security benefit adjustment• Contributions to a CT Higher Education Trust
5	Your CT adjusted gross income (AGI); the amount on which your tax liability is based.
6, 16	Is your state income tax liability, based on your CT AGI.
11	Only U.S. citizens over 65 and/or with a dependent qualify for the property tax credit.
18a-e	Reports information from Form(s) W-2
18	Your state withholding (tax paid in advance) as reported in box 17 on your W-2 form(s)
25	If your withholding (line 18) exceeded your tax liability (line 16), then the amount of your refund is reported here.
37	If your withholding (line 18) was less than your tax liability (line 16), then additional tax due is reported here.

Pages 3 and 4 are supporting schedules.