Electronic Filing Instructions for your 2012 Federal Tax Return

Important: Your taxes are not finished until all required steps are completed.

TurboTax

Bryan A & Odelba Lowe
2002 N. Ponderosa St., Apt. 130
Santa Ana, CA 92705

Balance Due/ Refund	Your federal tax return (Form 1040A) shows a balance due of $9.00. Your return shows you have elected to pay your balance due of $9.00 by Direct Debit using the following information: - Amount Withdrawn: $9.00 - Account Number: 886285477 - Routing Transit Number: 322271627 - Date of Withdrawal: 04/15/2013
What You Need to Keep	Your Electronic Filing Instructions (this form) Printed copy of your federal return
2012 Federal Tax Return Summary	Adjusted Gross Income $ 75,476.00 Taxable Income $ 48,376.00 Total Tax $ 6,346.00 Total Payments/Credits $ 6,337.00 Payment Due $ 9.00 Effective Tax Rate 8.41%

Hi Bryan and Odelba,

We just want to thank you for using TurboTax this year! It's our goal to make your taxes easy and accurate, year after year.

With TurboTax Basic:
Breathe easy. The calculations on your return are backed with our 100% Accuracy Guarantee.

Here's the final wrap up for your 2012 taxes:

Your federal balance due is: $ 9.00

You qualified for these important credits:
- Education Credits

- We double checked your return for errors along the way.
- We helped with step-by-step guidance to get your answers on the right IRS forms.
- We made sure you didn't miss a deduction even if something in your life changed, like a new job, new house - or more kids!

Your Head Start On Next Year:
When you come back next year, taxes will be so easy! We'll have all your information saved and ready to transfer in to your new return. We'll ask you questions about what changed since we last talked, and we'll be ready to get you the credits and deductions you deserve, no matter what life throws at you.

Also included:
- We e-filed your federal returns for free, so you could get your refund the fastest way possible.
- We provide the Audit Support Center free of charge in the unlikely event you get audited.

With TurboTax State:
- You saved time by automatically transferring your federal tax information to your state return

Many happy returns from TurboTax.

Form **1040A** Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return (99) 2012

IRS Use Only—Do not write or staple in this space.

OMB No. 1545-0074

Your first name and initial	Last name	Your social security number
Bryan A	Lowe	617-16-7707
If a joint return, spouse's first name and initial	**Last name**	**Spouse's social security number**
Odelba	Lowe	573-63-8807

Home address (number and street). If you have a P.O. box, see instructions.: 2002 N. Ponderosa St.
Apt. no.: 130

▲ Make sure the SSN(s) above and on line 6c are correct.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).: Santa Ana CA 92705

Foreign country name | Foreign province/state/county | Foreign postal code

Presidential Election Campaign
Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing status
Check only one box.

1 ☐ Single
2 ☒ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child (see instructions)

Exemptions

6a ☒ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a.
b ☒ **Spouse**

Boxes checked on 6a and 6b: 2

c **Dependents:**

If more than six dependents, see instructions.

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if child under age 17 qualifying for child tax credit (see instructions)
Julia V	Lopez	555-08-5902	Parent	☐
Arturo	Lopez	567-59-3539	Brother	☐
				☐
				☐
				☐
				☐

No. of children on 6c who:
• lived with you: 1
• did not live with you due to divorce or separation (see instructions):
Dependents on 6c not entered above: 1

d Total number of exemptions claimed.
Add numbers on lines above ▶ 4

Income

Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use **Form 1040-V.**

7	Wages, salaries, tips, etc. Attach Form(s) W-2.			7	76,262.
8a	**Taxable** interest. Attach Schedule B if required.			8a	
b	**Tax-exempt** interest. **Do not** include on line 8a.	8b			
9a	Ordinary dividends. Attach Schedule B if required.			9a	
b	Qualified dividends (see instructions).	9b			
10	Capital gain distributions (see instructions).			10	
11a	IRA distributions.	11a	11b Taxable amount (see instructions).	11b	
12a	Pensions and annuities.	12a	12b Taxable amount (see instructions).	12b	
13	Unemployment compensation and Alaska Permanent Fund dividends.			13	
14a	Social security benefits.	14a	14b Taxable amount (see instructions).	14b	
15	Add lines 7 through 14b (far right column). This is your **total income.** ▶			15	76,262.

Adjusted gross income

16	Educator expenses (see instructions).	16			
17	IRA deduction (see instructions).	17			
18	Student loan interest deduction (see instructions).	18	786.		
19	Tuition and fees. Attach Form 8917.	19			
20	Add lines 16 through 19. These are your **total adjustments.**			20	786.
21	Subtract line 20 from line 15. This is your **adjusted gross income.** ▶			21	75,476.

Tax, credits, and payments

22	Enter the amount from line 21 (adjusted gross income).			22	75,476.
23a	Check if: ☐ **You** were born before January 2, 1948, ☐ Blind; ☐ **Spouse** was born before January 2, 1948, ☐ Blind. **Total boxes checked** ▶ 23a ☐				
b	If you are married filing separately and your spouse itemizes deductions, check here ▶ 23b ☐				
24	Enter your **standard deduction**.			24	11,900.
25	Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-.			25	63,576.
26	**Exemptions.** Multiply $3,800 by the number on line 6d.			26	15,200.
27	Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your **taxable income.** ▶			27	48,376.
28	**Tax,** including any alternative minimum tax (see instructions).			28	6,386.
29	Credit for child and dependent care expenses. Attach Form 2441.	29			
30	Credit for the elderly or the disabled. Attach Schedule R.	30			
31	Education credits from Form 8863, line 19.	31	40.		
32	Retirement savings contributions credit. Attach Form 8880.	32			
33	Child tax credit. Attach Schedule 8812, if required.	33			
34	Add lines 29 through 33. These are your **total credits.**			34	40.
35	Subtract line 34 from line 28. If line 34 is more than line 28, enter -0-. This is your **total tax.**			35	6,346.
36	Federal income tax withheld from Forms W-2 and 1099.	36	6,337.		
37	2012 estimated tax payments and amount applied from 2011 return.	37			
38a	**Earned income credit (EIC).**	38a			
b	Nontaxable combat pay election. 38b				
39	Additional child tax credit. Attach Schedule 8812.	39			
40	American opportunity credit from Form 8863, line 8.	40			
41	Add lines 36, 37, 38a, 39, and 40. These are your **total payments.** ▶			41	6,337.

Standard Deduction for—
- People who check any box on line 23a or 23b **or** who can be claimed as a dependent, see instructions.
- All others:

Single or Married filing separately, $5,950

Married filing jointly or Qualifying widow(er), $11,900

Head of household, $8,700

If you have a qualifying child, attach Schedule EIC.

Refund

42	If line 41 is more than line 35, subtract line 35 from line 41. This is the amount you **overpaid.**			42	
43a	Amount of line 42 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐			43a	
▶ b	Routing number X X X X X X X X X ▶ c Type: ☐ Checking ☐ Savings				
▶ d	Account number X X X X X X X X X X X X X X X X X				
44	Amount of line 42 you want **applied to your 2013 estimated tax.**	44			

Direct deposit? See instructions and fill in 43b, 43c, and 43d or Form 8888.

Amount you owe

45	**Amount you owe.** Subtract line 41 from line 35. For details on how to pay, see instructions. ▶			45	9.
46	Estimated tax penalty (see instructions).	46			

Third party designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ **Yes.** Complete the following. ☒ **No**

Designee's name ▶ Phone no. ▶ Personal identification number (PIN) ▶

Sign here

Joint return? See instructions. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature	Date	Your occupation	Daytime phone number
		Web Developer	(949)246-3140
Spouse's signature. If a joint return, both must sign.	**Date**	**Spouse's occupation**	**If the IRS sent you an Identity Protection PIN, enter it here (see inst.)**
		Care Provider	

Paid preparer use only

Print/type preparer's name	Preparer's signature	Date	Check ▶ ☐ if self-employed	PTIN
Firm's name ▶ SELF PREPARED			Firm's EIN ▶	
Firm's address ▶			Phone no.	

Form **8863**

Department of the Treasury
Internal Revenue Service (99)

Education Credits (American Opportunity and Lifetime Learning Credits)

▶ See separate instructions to find out if you are eligible to take the credits.
▶ Instructions and more are at *www.irs.gov/form8863.* Attach to Form 1040 or Form 1040A.

OMB No. 1545-0074
2012
Attachment Sequence No. **50**

Name(s) shown on return	Your social security number
Bryan A & Odelba Lowe	617-16-7707

CAUTION

Complete a separate Part III on page 2 for each student for whom you are claiming either credit before you complete Parts I and II.

Part I Refundable American Opportunity Credit

1	After completing Part III for each student, enter the total of all amounts from all Parts III, line 30 .			1	
2	Enter: $180,000 if married filing jointly; $90,000 if single, head of household, or qualifying widow(er)	2			
3	Enter the amount from Form 1040, line 38, or Form 1040A, line 22. If you are filing Form 2555, 2555-EZ, or 4563, or you are excluding income from Puerto Rico, see Pub. 970 for the amount to enter	3			
4	Subtract line 3 from line 2. If zero or less, **stop**; you cannot take any education credit	4			
5	Enter: $20,000 if married filing jointly; $10,000 if single, head of household, or qualifying widow(er)	5			
6	If line 4 is: • Equal to or more than line 5, enter 1.000 on line 6 • Less than line 5, divide line 4 by line 5. Enter the result as a decimal (rounded to at least three places)			6	
7	Multiply line 1 by line 6. **Caution:** If you were under age 24 at the end of the year **and** meet the conditions described in the instructions, you **cannot** take the refundable American opportunity credit; skip line 8, enter the amount from line 7 on line 9, and check this box ▶ ☐			7	
8	**Refundable American opportunity credit.** Multiply line 7 by 40% (.40). Enter the amount here and on Form 1040, line 66, or Form 1040A, line 40. Then go to line 9 below.			8	

Part II Nonrefundable Education Credits

9	Subtract line 8 from line 7. Enter here and on line 8 of the Credit Limit Worksheet (see instructions)			9	
10	After completing Part III for each student, enter the total of all amounts from all Parts III, line 31. If zero skip lines 11 through 17, enter -0- on line 18, and go to line 19			10	200.
11	Enter the smaller of line 10 or $10,000			11	200.
12	Multiply line 11 by 20% (.20)			12	40.
13	Enter: $124,000 if married filing jointly; $62,000 if single, head of household, or qualifying widow(er)	13	124,000.		
14	Enter the amount from Form 1040, line 38, or Form 1040A, line 22. If you are filing Form 2555, 2555-EZ, or 4563, or you are excluding income from Puerto Rico, see Pub. 970 for the amount to enter	14	75,476.		
15	Subtract line 14 from line 13. If zero or less, skip lines 16 and 17, enter -0- on line 18, and go to line 19	15	48,524.		
16	Enter: $20,000 if married filing jointly; $10,000 if single, head of household, or qualifying widow(er)	16	20,000.		
17	If line 15 is: • Equal to or more than line 16, enter 1.000 on line 17 and go to line 18 • Less than line 16, divide line 15 by line 16. Enter the result as a decimal (rounded to at least three places)			17	1.000
18	Multiply line 12 by line 17. Enter here and on line 1 of the Credit Limit Worksheet (see instructions) ▶			18	40.
19	**Nonrefundable education credits.** Enter the amount from line 13 of the Credit Limit Worksheet (see instructions) here and on Form 1040, line 49, or Form 1040A, line 31			19	40.

Name(s) shown on return: Bryan A & Odelba Lowe | **Your social security number** 617-16-7707

Complete Part III for each student for whom you are claiming either the American opportunity credit or lifetime learning credit. Use additional copies of Page 2 as needed for each student.

CAUTION

Part III Student and Educational Institution Information

See instructions.

20 Student name (as shown on page 1 of your tax return)
Odelba
Lowe

21 Student social security number (as shown on page 1 of your tax return)
573-63-8807

22 Educational institution information (see instructions)

a. Name of first educational institution	**b.** Name of second educational institution (if any)
Santa Ana College	
(1) Address. Number and street (or P.O. box). City, town or post office, state, and ZIP code. If a foreign address, see instructions. 1530 W 17th St Santa Ana CA 92706	**(1)** Address. Number and street (or P.O. box). City, town or post office, state, and ZIP code. If a foreign address, see instructions.
(2) Did the student receive Form 1098-T from this institution for 2012? ☐ Yes ☒ No	**(2)** Did the student receive Form 1098-T from this institution for 2012? ☐ Yes ☐ No
(3) Did the student receive Form 1098-T from this institution for 2011 with Box 2 filled in and Box 7 checked? ☐ Yes ☒ No	**(3)** Did the student receive Form 1098-T from this institution for 2011 with Box 2 filled in and Box 7 checked? ☐ Yes ☐ No
If you checked "No" in **both (2) and (3)**, skip **(4)**.	If you checked "No" in **both (2) and (3)**, skip **(4)**.
(4) If you checked "Yes" in **(2) or (3)**, enter the institution's federal identification number (from Form 1098-T).	**(4)** If you checked "Yes" in **(2) or (3)**, enter the institution's federal identification number (from Form 1098-T).

23 Has the Hope Scholarship Credit or American opportunity credit been claimed for this student for any 4 prior tax years? ☐ Yes — **Stop!** Go to line 31 for this student. ☒ No — Go to line 24.

24 Was the student enrolled at least half-time for at least one academic period that began in 2012 at an eligible educational institution in a program leading towards a postsecondary degree, certificate, or other recognized postsecondary educational credential? (see instructions) ☐ Yes — Go to line 25. ☒ No — **Stop!** Go to line 31 for this student.

25 Did the student complete the first 4 years of post-secondary education before 2012? ☐ Yes — **Stop!** Go to line 31 for this student. ☐ No — Go to line 26.

26 Was the student convicted, before the end of 2012, of a felony for possession or distribution of a controlled substance? ☐ Yes — **Stop!** Go to line 31 for this student. ☐ No — See *Tip* below and complete **either** lines 27-30 **or** line 31 for this student.

TIP *When you figure your taxes, you may want to compare the American opportunity credit and lifetime learning credits, and choose the credit for each student that gives you the lower tax liability. You **cannot** take the American opportunity credit and the lifetime learning credit for the **same student** in the same year. If you complete lines 27 through 30 for this student, do not complete line 31.*

American Opportunity Credit

27	Adjusted qualified education expenses (see instructions). **Do not enter more than $4,000**	**27**	
28	Subtract $2,000 from line 27. If zero or less enter -0-	**28**	
29	Multiply line 28 by 25% (.25)	**29**	
30	If line 28 is zero, enter the amount from line 27. Otherwise, add $2,000 to the amount on line 29 and enter the result. Skip line 31. Include the total of all amounts from all Parts III, line 30 on Part I, line 1	**30**	

Lifetime Learning Credit

31	Adjusted qualified education expenses (see instructions). Include the total of all amounts from all Parts III, line 31, on Part II, line 10	**31**	200.

ELECTRONIC POSTMARK - CERTIFICATION OF ELECTRONIC FILING

Taxpayer: Bryan A & Odelba Lowe
Primary SSN: 617-16-7707

Federal Return Submitted: February 16, 2013 10:52 AM PST
Federal Return Acceptance Date: ___________

Your return was electronically transmitted on 02/16/2013

The Intuit Electronic Postmark shows the date and time Intuit received your federal tax return. The Intuit Electronic Postmark documents the filing date of your income tax return, and the electronic postmark information should be kept on file with your tax return and other tax-related documentation.

There are two important aspects of the Intuit Electronic Postmark:

1. THE INTUIT ELECTRONIC POSTMARK.
The electronic postmark shows the date and time Intuit received the federal return, and is deemed the filing date if the date of the electronic postmark is on or before the date prescribed for filing of the federal individual income tax return.

TIMELY FILING:
For your federal return to be considered filed on time, your return must be postmarked on or before midnight April 15, 2013. Intuit's electronic postmark is issued in the Pacific Time (PT) zone. If you are not filing in the PT zone, you will need to add or subtract hours from the Intuit Electronic Postmark time to determine your local postmark time. For example, if you are filing in the Eastern Time (ET) zone and you electronically file your return at 9 AM on April 15, 2013, your Intuit electronic postmark will indicate April 15, 2013, 6 AM. If your federal tax return is rejected, the IRS still considers it filed on time if the electronic postmark is on or before April 15, 2013, and a corrected return is submitted and accepted before April 20, 2013. If your return is submitted after April 20, 2013, a new time stamp is issued to reflect that your return was submitted after the IRS deadline and, consequently, is no longer considered to have been filed on time.

If you request an automatic six-month extension, your return must be electronically postmarked by midnight October 15, 2013 If your federal tax return is rejected, the IRS will still consider it filed on time if the electronic postmark is on or before October 15, 2013, and the corrected return is submitted and accepted by October 20, 2013.

2. THE ACCEPTANCE DATE.
Once the IRS accepts the electronically filed return, the acceptance date will be provided by the Intuit Electronic Filing Center. This date is proof that the IRS accepted the electronically filed return.

Electronic Filing Instructions for your 2012 California Tax Return

Important: Your taxes are not finished until all required steps are completed.

TurboTax

Bryan A & Odelba Lowe
2002 N. Ponderosa St. 130
Santa Ana, CA 92705

Balance Due/ Refund	Your California state tax return (Form 540) shows a refund due to you in the amount of $432.00. Your tax refund will be direct deposited into your account. The account information you entered - Account Number: 886285477 Routing Transit Number: 322271627.
Where's My Refund?	Before you call the Franchise Tax Board with questions about your refund, give them 21 days processing time from the date your return is accepted. If then you have not received your refund, or the amount is not what you expected, contact the Franchise Tax Board directly at 1-800-338-0505. From outside of California use 1-916-845-6500. You can also visit the Franchise Tax Board web site at http://www.ftb.ca.gov/online/refund/.
What You Need to Sign	Sign and date Form 8453-OL within 1 day of acceptance. Since you are married filing jointly, your spouse must also sign and date the form.
Do Not Mail	Do not mail a paper copy of your tax return. Since you filed electronically, the Franchise Tax Board already has your return.
What You Need to Keep	Your Electronic Filing Instructions (this form) - Form 8453-OL and attachment(s) Printed copy of your state and federal returns
2012 California Tax Return Summary	Taxable Income $ 67,794.00 Total Tax $ 1,246.00 Total Payments/Credits $ 1,678.00 Amount to be Refunded $ 432.00 Effective Tax Rate 1.65%

Date Accepted___________________________

DO NOT MAIL THIS FORM TO THE FTB

TAXABLE YEAR **2012**

California Online e-file Return Authorization for Individuals

FORM **8453-OL**

Your first name and initial	Last name	Your SSN or ITIN
BRYAN A	LOWE	617-16-7707
If joint return, spouse's/RDP's first name and initial	Last name	Spouse's/RDP's SSN or ITIN
ODELBA	LOWE	573-63-8807

Address (including number and street, PO Box, or PMB no.)	Apt. no./Ste.no.	Daytime telephone number
2002 N. PONDEROSA ST.	APT 130	(949)246-3140
City	State	ZIP code
SANTA ANA	CA	92705

Part I Tax Return Information (whole dollars only)

1 California adjusted gross income. (Form 540, line 17; Form 540 2EZ, line 16; Long Form 540NR, line 32; or Short Form 540NR, line 32) . . . . 1 75,476.

2 Refund or no amount due. (Form 540, line 115; Form 540 2EZ, line 28; Long Form 540NR, line 125; or Short Form 540NR, line 125) . . . . 2 432.

3 Amount you owe. (Form 540, line 111; Form 540 2EZ, line 27; Long Form 540NR, line 121; or Short Form 540NR, line 121) . . . . 3 ______

Part II Settle Your Account Electronically for Taxable Year 2012 (Due 04/15/2013)

4 ☒ Direct deposit of refund

5 ☐ Electronic funds withdrawal **5a** Amount __________ **5b** Withdrawal date (MM/DD/YYYY) __________

Part III Make Estimated Tax Payments for Taxable Year 2013 These are not installment payments for the current amount you owe.

	First Payment Due 4/15/13	Second Payment Due 6/17/13	Third Payment Due 9/16/13	Fourth Payment Due 1/15/14
6 Amount				
7 Withdrawal date				

Part IV Banking Information (Have you verified your banking information?)

8 Amount of refund to be directly deposited to account below 432.

9 Routing number 322271627

10 Account number 886285477

11 Type of account: ☒ Checking ☐ Savings

12 The remaining amount of my refund for direct deposit ______

13 Routing number ______

14 Account number ______

15 Type of account: ☐ Checking ☐ Savings

Part V Declaration of Taxpayer(s)

I authorize my account to be settled as designated in Part II. If I check Part II, box 4, I declare that the direct deposit refund information in Part IV agrees with the authorization stated on my return. I authorize an electronic funds withdrawal for the amount listed on line 5a and any estimated payment amounts listed on line 6 from the account listed on lines 9, 10, and 11. If I have filed a joint return, this is an irrevocable appointment of the other spouse/RDP as an agent to receive the refund or authorize an electronic funds withdrawal.

Under penalties of perjury, I declare that the information I provided to the Franchise Tax Board (FTB), either directly or through e-file software, including my name, address, and social security number (SSN) or individual taxpayer identification number (ITIN), and the amounts shown in Part I above, agrees with the information and amounts shown on the corresponding lines of my 2012 California income tax return. To the best of my knowledge and belief, my return is true, correct, and complete. If I am filing a balance due return, I understand that if the FTB does not receive full and timely payment of my tax liability, I remain liable for the tax liability and all applicable interest and penalties. I authorize my return and accompanying schedules and statements to be transmitted to the FTB directly or through the e-file software. **If the processing of my return or refund is delayed, I authorize the FTB to disclose to me, either directly or through the e-file software, the reason(s) for the delay or the date when the refund was sent.**

Sign Here

Your signature ______________________ Date ________

Spouse's/RDP's signature. If filing jointly, both must sign. ______________________ Date ________

It is unlawful to forge a spouse's/RDP's signature.

FORM 540 C1 Side 1

California Resident Income Tax Return 2012

APE

ATTACH FEDERAL RETURN

P
AC
A
R
RP

617-16-7707 LOWE 573-63-8807 12
BRYAN A LOWE
ODELBA LOWE

2002 N PONDEROSA ST APT 130
SANTA ANA CA 92705 09-22-1984 09-25-1980

Filing Status

1 ☐ Single
2 ☒ Married/RDP filing jointly (see page 3)
3 ☐ Married/RDP filing separately. Enter spouse's/RDP's SSN or ITIN above and full name here
4 ☐ Head of household (with qualifying person) (see page 3)
5 ☐ Qualifying widow(er) with dependent child. Enter year spouse/RDP died

If your California filing status is different from your federal filing status, check the box here ● ☐

6 If someone can claim you (or your spouse/RDP) as a dependent, check the box here (see page 7) ● 6 ☐

Exemptions

▶ For line 7, line 8, line 9, and line 10: Multiply the amount you enter in the box by the pre-printed dollar amount for that line. **Whole dollars only**

7 **Personal:** If you checked box 1, 3, or 4 above, enter 1 in the box. If you checked box 2 or 5, enter 2, in the box. If you checked the box on line 6, see page 7 . . . 7 [2] X $104 = $ 208.

8 **Blind:** If you (or your spouse/RDP) are visually impaired, enter 1; if both are visually impaired, enter 2 . . . 8 [ ] X $104 = $

9 **Senior:** If you (or your spouse/RDP) are 65 or older, enter 1; if both are 65 or older, enter 2 . ● 9 [ ] X $104 = $

10 **Dependents: Do not include yourself or your spouse/RDP.**

First name	Last name	Dependent's relationship to you
JULIA V	LOPEZ	PARENT
ARTURO	LOPEZ	BROTHER

Total dependent exemptions . . . ● 10 [2] X $321 = $ 642.

11 **Exemption amount:** Add line 7 through line 10. Transfer this amount to line 32 . . . 11 $ 850.

Taxable Income

12 State wages from your Form(s) W-2, box 16 . . . ● 12 76,262.

13 Enter federal adjusted gross income from Form 1040, line 37; 1040A, line 21; or 1040EZ, line 4 . . . 13 75,476.

14 California adjustments – subtractions. Enter the amount from Schedule CA (540), line 37, column B . . . ● 14

15 Subtract line 14 from line 13. If less than zero, enter the result in parentheses (see page 9) . . . 15 75,476.

16 California adjustments – additions. Enter the amount from Schedule CA (540), line 37, column C . . . ● 16

17 California adjusted gross income. Combine line 15 and line 16 . . . ● 17 75,476.

18 Enter the **larger** of:
- Your California **itemized deductions** from Schedule CA (540), line 44; **OR**
- Your California **standard deduction** shown below for your filing status:
  - • Single or Married/RDP filing separately . . . $3,841
  - • Married/RDP filing jointly, Head of household, or Qualifying widow(er) . . . $7,682
- If the box on line 6 is checked, STOP (see page 9) . . . ● 18 7,682.

19 Subtract line 18 from line 17. This is your **taxable income**. If less than zero, enter -0- . . . 19 67,794.

Your name: BRYAN A & ODELBA LOWE Your SSN or ITIN: 617-16-7707

Tax

31	Tax. Check the box if from: ☒ Tax Table ☐ Tax Rate Schedule ☐ FTB 3800 ☐ FTB 3803	31	2,096.
32	Exemption credits. Enter the amount from line 11. If your federal AGI is more than $169,730 (see page 10)	32	850.
33	Subtract line 32 from line 31. If less than zero, enter -0-	33	1,246.
34	Tax (see page 11). Check the box if from: ☐ Schedule G-1 ☐ FTB 5870A	34	
35	Add line 33 and line 34	35	1,246.

Special Credits

40	Nonrefundable Child and Dependent Care Expenses Credit (see page 11). Attach form FTB 3506	40	
41	New jobs credit, amount generated (see page 11) ● 41 ______		
42	New jobs credit, amount claimed (see page 11)	42	
43	Enter credit name ______ code number ______ and amount	43	
44	Enter credit name ______ code number ______ and amount	44	
45	To claim more than two credits (see page 12). Attach Schedule P (540)	45	
46	Nonrefundable renter's credit (see page 12)	46	
47	Add line 40 and line 42 through line 46. These are your total credits	47	
48	Subtract line 47 from line 35. If less than zero, enter -0-	48	1,246.

Other Taxes

61	Alternative minimum tax. Attach Schedule P (540)	61	
62	Mental Health Services Tax (see page 13)	62	
63	Other taxes and credit recapture (see page 13)	63	
64	Add line 48, line 61, line 62, and line 63. This is your total tax	64	1,246.

Payments

71	California income tax withheld (see page 13)	71	1,678.
72	2012 CA estimated tax and other payments (see page 13)	72	
73	Real estate and other withholding (see page 13)	73	
74	Excess SDI (or VPDI) withheld (see page 13)	74	
75	Add line 71, line 72, line 73, and line 74. These are your total payments (see page 14)	75	1,678.

Overpaid Tax/Tax Due

91	Overpaid tax. If line 75 is more than line 64, subtract line 64 from line 75	91	432.
92	Amount of line 91 you want applied to your **2013** estimated tax	92	0.
93	Overpaid tax available this year. Subtract line 92 from line 91	93	432.
94	Tax due. If line 75 is less than line 64, subtract line 75 from line 64	94	

Use Tax

95 Use Tax. **This is not a total line** (see page 14) ● 95 ______

Your name: BRYAN A & ODELBA LOWE Your SSN or ITIN: 617-16-7707

Contributions

	Code	Amount
California Seniors Special Fund (see page 23)	400	
Alzheimer's Disease/Related Disorders Fund	401	
California Fund for Senior Citizens	402	
Rare and Endangered Species Preservation Program	403	
State Children's Trust Fund for the Prevention of Child Abuse	404	
California Breast Cancer Research Fund	405	
California Firefighters' Memorial Fund	406	
Emergency Food for Families Fund	407	
California Peace Officer Memorial Foundation Fund	408	
California Sea Otter Fund	410	
Municipal Shelter Spay-Neuter Fund	412	
California Cancer Research Fund	413	
ALS/Lou Gehrig's Disease Research Fund	414	
Child Victims of Human Trafficking Fund	419	
California YMCA Youth and Government Fund	420	
California Youth Leadership Fund	421	
School Supplies for Homeless Children Fund	422	
State Parks Protection Fund/Parks Pass Purchase	423	

110 Add code 400 through code 423. This is your total contribution . . . . ● 110

Amount You Owe

111 AMOUNT YOU OWE. Add line 94, line 95, and line 110 (see page 15). **Do not send cash.**
Mail to: **FRANCHISE TAX BOARD, PO BOX 942867, SACRAMENTO CA 94267-0009** . . . . ● 111
Pay online – Go to **ftb.ca.gov** for more information.

Interest and Penalties

112 Interest, late return penalties, and late payment penalties 112
113 Underpayment of estimated tax. Check the box: ☐ **FTB 5805 attached** ☐ **FTB 5805F attached** . . . . ● 113
114 Total amount due (see page 17). Enclose, but **do not** staple, any payment 114

Refund and Direct Deposit

115 REFUND OR NO AMOUNT DUE. Subtract line 95 and line 110 from line 93 (see page 17).
Mail to: **FRANCHISE TAX BOARD, PO BOX 942840, SACRAMENTO CA 94240-0009** . . . . ● 115 432.

Fill in the information to authorize direct deposit of your refund into one or two accounts. **Do not** attach a voided check or a deposit slip (see page 17).
Have you verified the routing and account numbers? Use whole dollars only.

All or the following amount of my refund (line 115) is authorized for direct deposit into the account shown below:

● Routing number	● Type	● Account number	● 116 Direct deposit amount
322271627	☒ Checking ☐ Savings	886285477	432.

The remaining amount of my refund (line 115) is authorized for direct deposit into the account shown below:

● Routing number	● Type	● Account number	● 117 Direct deposit amount
	☐ Checking ☐ Savings		

IMPORTANT: See the instructions to find out if you should attach a copy of your complete federal tax return.

Under penalties of perjury, I declare that I have examined this tax return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete.

Sign Here

It is unlawful to forge a spouse's/RDP's signature.

Joint tax return? (see page 17)

Your signature X

Spouse's/RDP's signature (if a joint tax return, both must sign) X

Daytime phone number (optional) (949)246-3140

Date

Your email address (optional). Enter only one email address.

Paid preparer's signature **(declaration of preparer is based on all information of which preparer has any knowledge)**

● PTIN

SELF-PREPARED

Firm's name (or yours, if self-employed) Firm's address

● FEIN

Do you want to allow another person to discuss this tax return with us? (see page 17) . . . . ● ☐ Yes ☒ No

Print Third Party Designee's Name Telephone Number

Form **1040A** Department of the Treasury—Internal Revenue Service

U.S. Individual Income Tax Return (99) 2012

IRS Use Only—Do not write or staple in this space.

OMB No. 1545-0074

Your first name and initial: Bryan A	Last name: Lowe	Your social security number: 617-16-7707
If a joint return, spouse's first name and initial: Odelba	Last name: Lowe	Spouse's social security number: 573-63-8807
Home address (number and street). If you have a P.O. box, see instructions.: 2002 N. Ponderosa St.	Apt. no.: 130	▲ Make sure the SSN(s) above and on line 6c are correct.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).: Santa Ana CA 92705		**Presidential Election Campaign** Check here if you, or your spouse if filing jointly, want $3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse
Foreign country name	Foreign province/state/county	Foreign postal code

Filing status
Check only one box.

1 ☐ Single
2 ☒ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child (see instructions)

Exemptions

6a ☒ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a.
b ☒ **Spouse**

Boxes checked on 6a and 6b: 2

c **Dependents:**

If more than six dependents, see instructions.

(1) First name	Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) ✓ if child under age 17 qualifying for child tax credit (see instructions)
Julia V	Lopez	555-08-5902	Parent	☐
Arturo	Lopez	567-59-3539	Brother	☐
				☐
				☐
				☐
				☐

No. of children on 6c who:
• lived with you: 1
• did not live with you due to divorce or separation (see instructions):
Dependents on 6c not entered above: 1

d Total number of exemptions claimed. Add numbers on lines above ▶ 4

Income

Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use **Form 1040-V.**

7	Wages, salaries, tips, etc. Attach Form(s) W-2.	7	76,262.
8a	**Taxable** interest. Attach Schedule B if required.	8a	
b	**Tax-exempt** interest. **Do not** include on line 8a. 8b		
9a	Ordinary dividends. Attach Schedule B if required.	9a	
b	Qualified dividends (see instructions). 9b		
10	Capital gain distributions (see instructions).	10	
11a	IRA distributions. 11a — **11b** Taxable amount (see instructions).	11b	
12a	Pensions and annuities. 12a — **12b** Taxable amount (see instructions).	12b	
13	Unemployment compensation and Alaska Permanent Fund dividends.	13	
14a	Social security benefits. 14a — **14b** Taxable amount (see instructions).	14b	
15	Add lines 7 through 14b (far right column). This is your **total income.** ▶	15	76,262.

Adjusted gross income

16	Educator expenses (see instructions).	16			
17	IRA deduction (see instructions).	17			
18	Student loan interest deduction (see instructions).	18	786.		
19	Tuition and fees. Attach Form 8917.	19			
20	Add lines 16 through 19. These are your **total adjustments.**			20	786.
21	Subtract line 20 from line 15. This is your **adjusted gross income.** ▶			21	75,476.

Tax, credits, and payments

22	Enter the amount from line 21 (adjusted gross income).		22	75,476.
23a	Check if: ☐ You were born before January 2, 1948, ☐ Blind; ☐ Spouse was born before January 2, 1948, ☐ Blind. Total boxes checked ▶ 23a			
b	If you are married filing separately and your spouse itemizes deductions, check here ▶ 23b ☐			
24	Enter your **standard deduction**.		24	11,900.
25	Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-.		25	63,576.
26	**Exemptions.** Multiply $3,800 by the number on line 6d.		26	15,200.
27	Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your **taxable income.** ▶		27	48,376.
28	**Tax,** including any alternative minimum tax (see instructions).		28	6,386.
29	Credit for child and dependent care expenses. Attach Form 2441. 29			
30	Credit for the elderly or the disabled. Attach Schedule R. 30			
31	Education credits from Form 8863, line 19. 31	40.		
32	Retirement savings contributions credit. Attach Form 8880. 32			
33	Child tax credit. Attach Schedule 8812, if required. 33			
34	Add lines 29 through 33. These are your **total credits.**		34	40.
35	Subtract line 34 from line 28. If line 34 is more than line 28, enter -0-. This is your **total tax.**		35	6,346.
36	Federal income tax withheld from Forms W-2 and 1099. 36	6,337.		
37	2012 estimated tax payments and amount applied from 2011 return. 37			
38a	**Earned income credit (EIC).** 38a			
b	Nontaxable combat pay election. 38b			
39	Additional child tax credit. Attach Schedule 8812. 39			
40	American opportunity credit from Form 8863, line 8. 40			
41	Add lines 36, 37, 38a, 39, and 40. These are your **total payments.** ▶		41	6,337.

Standard Deduction for—
- People who check any box on line 23a or 23b **or** who can be claimed as a dependent, see instructions.
- All others:

Single or Married filing separately, $5,950

Married filing jointly or Qualifying widow(er), $11,900

Head of household, $8,700

If you have a qualifying child, attach Schedule EIC.

Refund

42	If line 41 is more than line 35, subtract line 35 from line 41. This is the amount you **overpaid.**	42	
43a	Amount of line 42 you want **refunded to you.** If Form 8888 is attached, check here ▶ ☐	43a	
▶ b	Routing number X X X X X X X X X ▶ c Type: ☐ Checking ☐ Savings		
▶ d	Account number X X X X X X X X X X X X X X X X X		
44	Amount of line 42 you want **applied to your 2013 estimated tax.** 44		

Direct deposit? See instructions and fill in 43b, 43c, and 43d or Form 8888.

Amount you owe

45	**Amount you owe.** Subtract line 41 from line 35. For details on how to pay, see instructions. ▶	45	9.
46	Estimated tax penalty (see instructions). 46		

Third party designee

Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ **Yes.** Complete the following. ☒ **No**

Designee's name ▶ Phone no. ▶ Personal identification number (PIN) ▶

Sign here

Joint return? See instructions. Keep a copy for your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately list all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.

Your signature	Date	Your occupation	Daytime phone number
		Web Developer	(949)246-3140
Spouse's signature. If a joint return, **both** must sign.	Date	Spouse's occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Care Provider	

Paid preparer use only

Print/type preparer's name	Preparer's signature	Date	Check ▶ ☐ if self-employed	PTIN
Firm's name ▶ SELF PREPARED			Firm's EIN ▶	
Firm's address ▶			Phone no.	

Form **8863**

Department of the Treasury
Internal Revenue Service (99)

Education Credits (American Opportunity and Lifetime Learning Credits)

▶ See separate instructions to find out if you are eligible to take the credits.
▶ Instructions and more are at *www.irs.gov/form8863*. Attach to Form 1040 or Form 1040A.

OMB No. 1545-0074
2012
Attachment Sequence No. **50**

Name(s) shown on return	Your social security number
Bryan A & Odelba Lowe	617-16-7707

CAUTION *Complete a separate Part III on page 2 for each student for whom you are claiming either credit before you complete Parts I and II.*

Part I Refundable American Opportunity Credit

1	After completing Part III for each student, enter the total of all amounts from all Parts III, line 30			1	
2	Enter: $180,000 if married filing jointly; $90,000 if single, head of household, or qualifying widow(er)	2			
3	Enter the amount from Form 1040, line 38, or Form 1040A, line 22. If you are filing Form 2555, 2555-EZ, or 4563, or you are excluding income from Puerto Rico, see Pub. 970 for the amount to enter	3			
4	Subtract line 3 from line 2. If zero or less, **stop**; you cannot take any education credit	4			
5	Enter: $20,000 if married filing jointly; $10,000 if single, head of household, or qualifying widow(er)	5			
6	If line 4 is: • Equal to or more than line 5, enter 1.000 on line 6 • Less than line 5, divide line 4 by line 5. Enter the result as a decimal (rounded to at least three places)			6	
7	Multiply line 1 by line 6. **Caution:** If you were under age 24 at the end of the year **and** meet the conditions described in the instructions, you **cannot** take the refundable American opportunity credit; skip line 8, enter the amount from line 7 on line 9, and check this box ▶ ☐			7	
8	**Refundable American opportunity credit.** Multiply line 7 by 40% (.40). Enter the amount here and on Form 1040, line 66, or Form 1040A, line 40. Then go to line 9 below			8	

Part II Nonrefundable Education Credits

9	Subtract line 8 from line 7. Enter here and on line 8 of the Credit Limit Worksheet (see instructions)			9	
10	After completing Part III for each student, enter the total of all amounts from all Parts III, line 31. If zero skip lines 11 through 17, enter -0- on line 18, and go to line 19			10	200.
11	Enter the smaller of line 10 or $10,000			11	200.
12	Multiply line 11 by 20% (.20)			12	40.
13	Enter: $124,000 if married filing jointly; $62,000 if single, head of household, or qualifying widow(er)	13	124,000.		
14	Enter the amount from Form 1040, line 38, or Form 1040A, line 22. If you are filing Form 2555, 2555-EZ, or 4563, or you are excluding income from Puerto Rico, see Pub. 970 for the amount to enter	14	75,476.		
15	Subtract line 14 from line 13. If zero or less, skip lines 16 and 17, enter -0- on line 18, and go to line 19	15	48,524.		
16	Enter: $20,000 if married filing jointly; $10,000 if single, head of household, or qualifying widow(er)	16	20,000.		
17	If line 15 is: • Equal to or more than line 16, enter 1.000 on line 17 and go to line 18 • Less than line 16, divide line 15 by line 16. Enter the result as a decimal (rounded to at least three places)			17	1.000
18	Multiply line 12 by line 17. Enter here and on line 1 of the Credit Limit Worksheet (see instructions) ▶			18	40.
19	**Nonrefundable education credits.** Enter the amount from line 13 of the Credit Limit Worksheet (see instructions) here and on Form 1040, line 49, or Form 1040A, line 31			19	40.

Name(s) shown on return: Bryan A & Odelba Lowe

Your social security number: 617-16-7707

CAUTION ***Complete Part III for each student for whom you are claiming either the American opportunity credit or lifetime learning credit. Use additional copies of Page 2 as needed for each student.***

Part III Student and Educational Institution Information

See instructions.

20 Student name (as shown on page 1 of your tax return): Odelba Lowe

21 Student social security number (as shown on page 1 of your tax return): 573-63-8807

22 Educational institution information (see instructions)

a. Name of first educational institution	b. Name of second educational institution (if any)
Santa Ana College	
(1) Address. Number and street (or P.O. box). City, town or post office, state, and ZIP code. If a foreign address, see instructions. 1530 W 17th St Santa Ana CA 92706	**(1)** Address. Number and street (or P.O. box). City, town or post office, state, and ZIP code. If a foreign address, see instructions.
(2) Did the student receive Form 1098-T from this institution for 2012? ☐ Yes ☒ No	**(2)** Did the student receive Form 1098-T from this institution for 2012? ☐ Yes ☐ No
(3) Did the student receive Form 1098-T from this institution for 2011 with Box 2 filled in and Box 7 checked? ☐ Yes ☒ No	**(3)** Did the student receive Form 1098-T from this institution for 2011 with Box 2 filled in and Box 7 checked? ☐ Yes ☐ No
If you checked "No" in **both (2) and (3)**, skip **(4)**.	If you checked "No" in **both (2) and (3)**, skip **(4)**.
(4) If you checked "Yes" in **(2) or (3)**, enter the institution's federal identification number (from Form 1098-T).	**(4)** If you checked "Yes" in **(2) or (3)**, enter the institution's federal identification number (from Form 1098-T).

23 Has the Hope Scholarship Credit or American opportunity credit been claimed for this student for any 4 prior tax years? ☐ Yes — **Stop!** Go to line 31 for this student. ☒ No — Go to line 24.

24 Was the student enrolled at least half-time for at least one academic period that began in 2012 at an eligible educational institution in a program leading towards a postsecondary degree, certificate, or other recognized postsecondary educational credential? (see instructions) ☐ Yes — Go to line 25. ☒ No — **Stop!** Go to line 31 for this student.

25 Did the student complete the first 4 years of post-secondary education before 2012? ☐ Yes — **Stop!** Go to line 31 for this student. ☐ No — Go to line 26.

26 Was the student convicted, before the end of 2012, of a felony for possession or distribution of a controlled substance? ☐ Yes — **Stop!** Go to line 31 for this student. ☐ No — See *Tip* below and complete **either** lines 27-30 **or** line 31 for this student.

TIP *When you figure your taxes, you may want to compare the American opportunity credit and lifetime learning credits, and choose the credit for each student that gives you the lower tax liability. You **cannot** take the American opportunity credit and the lifetime learning credit for the **same student** in the same year. If you complete lines 27 through 30 for this student, do not complete line 31.*

American Opportunity Credit

27	Adjusted qualified education expenses (see instructions). **Do not enter more than $4,000**	27	
28	Subtract $2,000 from line 27. If zero or less enter -0-	28	
29	Multiply line 28 by 25% (.25)	29	
30	If line 28 is zero, enter the amount from line 27. Otherwise, add $2,000 to the amount on line 29 and enter the result. Skip line 31. Include the total of all amounts from all Parts III, line 30 on Part I, line 1	30	

Lifetime Learning Credit

31	Adjusted qualified education expenses (see instructions). Include the total of all amounts from all Parts III, line 31, on Part II, line 10	31	200.