**FEDERAL TAX:**

1. Form 1040, Line 10: What does the $992 listed here represent? How was it computed?
2. Business Loss is -$212 (not -$162). In Schedule C, NJ Filing Fee should be $52.50 but it is listed as $3.

**STATE TAX:**

1. PA Schedule W-2S: Third Line Item on income of $9,906 is for SPOUSE. It is currently listed as Tax Payer.
2. PA-40 Schedule C: Business loss is -$212. NJ Annual Report is $52.50 but it is listed as $3.
3. PA Schedule O:

**Issue:** Invested a total of $51K in 529 plans for three beneficiaries. *All of them should be eligible for state tax deduction*. Currently only $23.5K is counted for deduction.

* 1. PA Schedule O Line 1 needs third beneficiary Senthil Murugan for $9,500. Please strike out the $9,500 from Ramya Balaram.
  2. PA Schedule O Line 6: Separate the Taxpayer and Spouse Income (like last year). This will compute all eligible deductions.

**LOCAL TAX:**

1. Resident PSD Code corresponding to my Home is 090506.
   * The current PSD code listed [461108] corresponds to my employer location and not home location. My home location has higher tax rate.
2. Line 1 for Taxpayer is $169,467. $9,906 from tax payer should be shifted to spouse’s income. Total spouse income will now be 62,060.
3. Line 10: For spouse another $101.54 local income tax payment from her second pay check is not included currently. Total for spouse should be $636.54.