

PAYROLL & PERSONAL TAXES MODULE • PRACTICAL EXAMINATION

Question 1 — Form 1040, Married Filing Jointly

Wage income from three employers, a two-payer side business, interest and dividends

#AkofenaCohort 2026 | Module 2 of 3 | Tax year 2025 | Suggested time: 75 minutes

Your instruction

Prepare the 2025 federal individual income tax return for **Marcus D. Whitfield and Alina R. Whitfield** in the tax simulator, entering every applicable source document on its correct screen. Do not type income figures directly onto the Form 1040 screen.

1. Client profile

Taxpayer	Marcus D. Whitfield • SSN 412-88-7301 • DOB 11 July 1984 • Logistics Coordinator
Spouse	Alina R. Whitfield • SSN 529-40-1186 • DOB 22 April 1986 • Registered Nurse
Address	4820 Cedar Hollow Drive, Apt 3B, Columbus, OH 43214
Filing status	Married Filing Jointly
Phone	(614) 555-0182
Bank	Direct deposit — routing 041000124, account 8830127745 (checking)

2. Source documents supplied

About the documents that follow. These are training specimens. They reproduce the box layout and numbering of the official IRS forms so that you practise reading a real document, but every payer, recipient, identification number and amount is fictitious. They are not valid tax documents and must not be filed or used for any purpose outside this examination.

Six information returns and one set of business records. They are reproduced below in the order the client submitted them.

Document 1 — Form W-2 (taxpayer)

a Employee's social security number 412-88-7301		OMB No. 1545-0008		Safe, accurate, FAST! Use e-file · Visit www.irs.gov/efile		
b Employer identification number (EIN) 34-2871905		1 Wages, tips, other compensation \$ 52,400.00	2 Federal income tax withheld \$ 4,720.00			
c Employer's name, address, and ZIP code Northgate Logistics LLC 1200 Airport Ridge Blvd, Columbus, OH 43219		3 Social security wages \$ 55,900.00	4 Social security tax withheld \$ 3,465.80			
		5 Medicare wages and tips \$ 55,900.00	6 Medicare tax withheld \$ 810.55			
d Control number NGL-2025-0447		7 Social security tips \$ 0.00	8 Allocated tips \$ 0.00			
e Employee's first name and initial Last name Suff. Marcus D. Whitfield		11 Nonqualified plans \$ 0.00		10 Dependent care benefits \$ 0.00		
				12a See instructions for box 12 D 3,500.00		
f Employee's address and ZIP code 4820 Cedar Hollow Drive, Apt 3B, Columbus, OH 43214		13 ☐ Statutory employee ☒ Retirement plan ☐ Third-party sick pay		12b		
				12c		
		14 Other —		12d		
15 State OH	Employer's state ID number OH-4471280	16 State wages, tips, etc. \$ 52,400.00	17 State income tax \$ 1,153.00	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
Form W-2 Wage and Tax Statement		2025		Department of the Treasury — Internal Revenue Service Copy B — To Be Filed With Employee's FEDERAL Tax Return. This information is being furnished to the Internal Revenue Service.		

Document 2 — Form W-2 (spouse)

a Employee's social security number 529-40-1186		OMB No. 1545-0008		Safe, accurate, FAST! Use e-file · Visit www.irs.gov/efile		
b Employer identification number (EIN) 31-5540127		1 Wages, tips, other compensation \$ 88,200.00	2 Federal income tax withheld \$ 9,940.00			
c Employer's name, address, and ZIP code Riverbend Medical Center 88 Riverbend Parkway, Columbus, OH 43215		3 Social security wages \$ 88,200.00	4 Social security tax withheld \$ 5,468.40			
		5 Medicare wages and tips \$ 88,200.00	6 Medicare tax withheld \$ 1,278.90			
d Control number RMC-25-118804		7 Social security tips \$ 0.00	8 Allocated tips \$ 0.00			
e Employee's first name and initial Last name Suff. Alina R. Whitfield		11 Nonqualified plans \$ 0.00		10 Dependent care benefits \$ 0.00		
				12a See instructions for box 12		
f Employee's address and ZIP code 4820 Cedar Hollow Drive, Apt 3B, Columbus, OH 43214		13 ☐ Statutory employee ☐ Retirement plan ☐ Third-party sick pay		12b		
				12c		
		14 Other —		12d		
15 State OH	Employer's state ID number OH-3390455	16 State wages, tips, etc. \$ 88,200.00	17 State income tax \$ 2,117.00	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
Form W-2 Wage and Tax Statement		2025		Department of the Treasury — Internal Revenue Service Copy B — To Be Filed With Employee's FEDERAL Tax Return. This information is being furnished to the Internal Revenue Service.		

Document 3 — Form W-2 (spouse)

a Employee's social security number 529-40-1186		OMB No. 1545-0008		Safe, accurate, FAST! Use e-file · Visit www.irs.gov/efile		
b Employer identification number (EIN) 27-6613480		1 Wages, tips, other compensation \$ 94,600.00	2 Federal income tax withheld \$ 10,720.00			
c Employer's name, address, and ZIP code Vantage Nurse Staffing, Inc. 450 Kinnear Court, Suite 210, Columbus, OH 43212		3 Social security wages \$ 94,600.00	4 Social security tax withheld \$ 5,865.20			
		5 Medicare wages and tips \$ 94,600.00	6 Medicare tax withheld \$ 1,371.70			
d Control number VNS-2025-6620		7 Social security tips \$ 0.00	8 Allocated tips \$ 0.00			
e Employee's first name and initial Last name Suff. Alina R. Whitfield		11 Nonqualified plans \$ 0.00		10 Dependent care benefits \$ 0.00		
				12a See instructions for box 12		
f Employee's address and ZIP code 4820 Cedar Hollow Drive, Apt 3B, Columbus, OH 43214		13 ☐ Statutory employee ☐ Retirement plan ☐ Third-party sick pay		12b		
				12c		
		14 Other —		12d		
15 State OH	Employer's state ID number OH-6120933	16 State wages, tips, etc. \$ 94,600.00	17 State income tax \$ 2,270.00	18 Local wages, tips, etc.	19 Local income tax	20 Locality name
Form W-2 Wage and Tax Statement		2025		Department of the Treasury — Internal Revenue Service Copy B — To Be Filed With Employee's FEDERAL Tax Return. This information is being furnished to the Internal Revenue Service.		

Document 4 — Form 1099-NEC (taxpayer)

☐ CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Keystone Freight Consulting LLC 7 Corporate Exchange Dr, Columbus, OH 43231 (614) 555-0244		1 Nonemployee compensation \$ 4,850.00	OMB No. 1545-0116 Form 1099-NEC (Rev. January 2024) Nonemployee Compensation Copy B For Recipient Department of the Treasury Internal Revenue Service
PAYER'S TIN 45-3320918		2 ☐ Payer made direct sales totaling \$5,000 or more of consumer products to recipient for resale	
RECIPIENT'S TIN 412-88-7301		3	
RECIPIENT'S name Marcus D. Whitfield		4 Federal income tax withheld \$ 0.00	
Street address (including apt. no.) 4820 Cedar Hollow Drive, Apt 3B			
City or town, state or province, country, and ZIP or foreign postal code Columbus, OH 43214		5 State tax withheld	6 State/Payer's state no. 7 State income
Account number (see instructions) KFC-88214			
Form 1099-NEC (Rev. January 2024) www.irs.gov/Form1099NEC · Department of the Treasury — Internal Revenue Service			

Document 5 — Form 1099-NEC (taxpayer)

☐ CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no. Ridgeline Distribution Partners 2915 Silver Dr, Suite 4, Columbus, OH 43224 (614) 555-0771		1 Nonemployee compensation \$ 3,200.00	OMB No. 1545-0116 Form 1099-NEC (Rev. January 2024) Nonemployee Compensation Copy B For Recipient Department of the Treasury Internal Revenue Service
PAYER'S TIN 82-4471263		2 ☐ Payer made direct sales totaling \$5,000 or more of consumer products to recipient for resale	
RECIPIENT'S TIN 412-88-7301		3	
RECIPIENT'S name Marcus D. Whitfield		4 Federal income tax withheld \$ 768.00	
Street address (including apt. no.) 4820 Cedar Hollow Drive, Apt 3B			
City or town, state or province, country, and ZIP or foreign postal code Columbus, OH 43214		5 State tax withheld	6 State/Payer's state no. 7 State income
Account number (see instructions) RDP-20250119			
Form 1099-NEC (Rev. January 2024) www.irs.gov/Form1099NEC · Department of the Treasury — Internal Revenue Service			

Document 6 — Form 1099-INT (taxpayer)

☐ CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

Cedar Valley Savings Bank

140 East Broad Street, Columbus, OH 43215 (614) 555-0190

PAYER'S TIN

31-0998214

RECIPIENT'S TIN

412-88-7301

RECIPIENT'S name

Marcus D. Whitfield

Street address (including apt. no.)

4820 Cedar Hollow Drive, Apt 3B

City or town, state or province, country, and ZIP or foreign postal code

Columbus, OH 43214

☐ FATCA filing requirement

Account number (see instructions)

****7745

Payer's RTN (optional)

041000124

1 Interest income

\$ 1,284.60

2 Early withdrawal penalty

\$ 0.00

3 Interest on U.S. Savings Bonds and Treasury obligations

\$ 0.00

4 Federal income tax withheld

\$ 0.00

6 Foreign tax paid

8 Tax-exempt interest

\$ 0.00

10 Market discount

12 Bond premium on Treasury obligations

14 Tax-exempt and tax credit bond CUSIP no.

15 State

16 State identification no.

17 State tax withheld

OMB No. 1545-0112

Form 1099-INT

(Rev. January 2024)

Interest Income

Copy B For Recipient

Department of the Treasury
Internal Revenue Service

5 Investment expenses

7 Foreign country or U.S. possession

9 Specified private activity bond interest

11 Bond premium

13 Bond premium on tax-exempt bond

Form 1099-INT (Rev. January 2024) www.irs.gov/Form1099INT · Department of the Treasury — Internal Revenue Service

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Document 7 — Form 1099-DIV (taxpayer)

☐ CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.

Harbor Point Brokerage

55 Nationwide Blvd, Floor 9, Columbus, OH 43215 (614) 555-0388

PAYER'S TIN

13-5578402

RECIPIENT'S TIN

412-88-7301

RECIPIENT'S name

Marcus D. Whitfield

Street address (including apt. no.)

4820 Cedar Hollow Drive, Apt 3B

City or town, state or province, country, and ZIP or foreign postal code

Columbus, OH 43214

☐ FATCA filing requirement

Account number (see instructions)

HPB-3319007

1a Total ordinary dividends

\$ 2,640.00

1b Qualified dividends

\$ 2,180.00

2a Total capital gain distr.

\$ 0.00

2b Unrecap. Sec. 1250 gain

2d Collectibles (28%) gain

2f Section 897 capital gain

4 Federal income tax withheld

\$ 0.00

6 Investment expenses

8 Foreign country or U.S. possession

10 Noncash liquidation distributions

13 Specified private activity bond interest dividends

14 State

15 State identification no.

16 State tax withheld

OMB No. 1545-0110

Form 1099-DIV

(Rev. January 2024)

Dividends and Distributions

Copy B

For Recipient

Department of the Treasury

Internal Revenue Service

2c Section 1202 gain

2e Section 897 ordinary dividends

3 Nondividend distributions

5 Section 199A dividends

7 Foreign tax paid

9 Cash liquidation distributions

12 Exempt-interest dividends

Form 1099-DIV (Rev. January 2024) · www.irs.gov/Form1099DIV · Department of the Treasury — Internal Revenue Service

Document 8 — Business records, Whitfield Freight Consulting (sole proprietor)

Marcus operates a part-time freight consulting practice in his own name. Cash method. Principal business code 541614. No employees, no inventory, no home-office claim. The following is the full expense summary he supplied for 2025.

Item	Amount
Gross receipts (per the two Forms 1099-NEC above)	see documents 4 and 5
Supplies	340.00
Mobile phone and internet — business share only	480.00
Client meals (receipts retained; no entertainment included)	620.00
Business mileage, per app export — 1,240 miles	1,240 miles

The vehicle is a 2019 Toyota Camry placed in service for this business on 4 February 2023. The standard mileage rate was used in that first year and in every year since. Total 2025 mileage on the vehicle was 9,600 miles.

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3. Child Tax Credit questionnaire (completed by the client)

Prepared for	Marcus D. & Alina R. Whitfield
Filing status	Married Filing Jointly
Estimated AGI	Between \$240,000 and \$250,000
Date completed	18 February 2026

Question	Child 1	Child 2
Full legal name	Naomi J. Whitfield	Elias T. Whitfield
Date of birth	14 March 2013	22 December 2008
Social Security number	765-21-4408	765-21-4409
SSN valid for employment in the US?	Yes	Yes
Relationship to taxpayer	Daughter	Son
Months lived with the taxpayers in 2025	12	12
Did the child provide more than half of their own support?	No	No
Is the child claimed on any other return?	No	No
Full-time student?	No — Grade 7	Yes — Grade 12, graduating June 2026
Form 8332 in place?	Not applicable	Not applicable
Supporting documents held	School enrolment record	School enrolment record

Client comment recorded at intake: “Both children lived with us all year and neither works. We claimed \$2,200 each for both of them last year and we expect the same this year.”

What you must submit

1. **The completed Form 1040**, printed to PDF from the simulator, with all schedules the return generates.
2. **A source-document index** listing every document supplied and, for each one, the screen and box you entered it on.
3. **An exclusions note.** If you did *not* enter a document, say which one and state the reason. A correct exclusion, properly explained, counts in your favour.
4. **A client follow-up list.** Anything you could not complete because information is missing or questionable, with the question you would put to the client.

Read every box before you type. Not every document supplied belongs on this return, and not every figure is what it first appears to be. A figure that looks odd is not automatically an error — decide, then justify your decision in writing.

Statutory reference figures — tax year 2025

Item	2025 amount
Standard deduction — Married Filing Jointly	\$31,500
Standard deduction — Married Filing Separately	\$15,750
Social Security wage base	\$176,100
Maximum Social Security withheld, per employer	\$10,918.20
Social Security rate / Medicare rate (each side)	6.2% / 1.45%
Additional Medicare Tax (employee only, wages over \$200,000)	0.9%
Child Tax Credit, per qualifying child under 17	\$2,200
Refundable Additional Child Tax Credit (maximum)	\$1,700
Credit for Other Dependents	\$500
Standard business mileage rate	\$0.700 per mile
Backup withholding rate	24%
Self-employment tax rate / net earnings factor	15.3% / 92.35%
Business meals limitation	50%

These are the only figures you need to look up. Everything else must come from the source documents. Round all entries to whole dollars.

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