

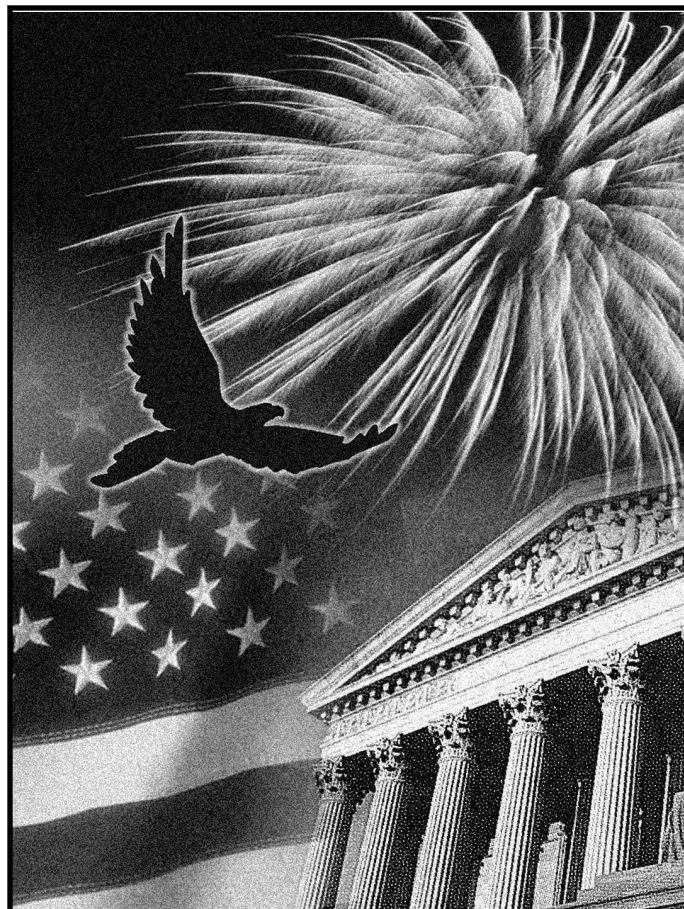


## Publication 524

Cat. No. 15046S

# Credit for the Elderly or the Disabled

For use in preparing  
**2012** Returns



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## Reminders

**Future developments.** For the latest information about developments related to Publication 524, such as legislation enacted after it was published, go to [www.irs.gov/pub524](http://www.irs.gov/pub524).

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## Introduction

If you qualify, you may be able to reduce the tax you owe by taking the credit for the elderly or the disabled.

This publication explains:

- Who qualifies for the credit for the elderly or the disabled, and
- How to figure the credit.

You may be able to take the credit for the elderly or the disabled if:

- You are age 65 or older at the end of 2012, or
- You retired on permanent and total disability and have taxable disability income.

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## Useful Items

You may want to see:

### Publication

- 554** Tax Guide for Seniors

### Form (and instruction)

- Schedule R (Form 1040A or 1040)** Credit for the Elderly or the Disabled

See [How To Get Tax Help](#), near the end of this publication, for information about getting this publication and form.

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## Are You Eligible for the Credit?

You can take the credit for the elderly or the disabled if you meet both of the following requirements.

- You are a qualified individual.
- Your income is not more than certain limits.

You can use [Figure A](#) and [Table 1](#) as guides to see if you are eligible for the credit. Use [Figure A](#) first to see if you are a qualified individual. If you are, go to [Table 1](#) to make sure your income is not too high to take the credit.



*You can take the credit only if you file Form 1040 or Form 1040A. You cannot take the credit if you file Form 1040EZ or Form 1040NR.*

## Qualified Individual

You are a qualified individual for this credit if you are a U.S. citizen or resident alien, and either of the following applies.

1. You were age 65 or older at the end of 2012.
2. You were under age 65 at the end of 2012 and all three of the following statements are true.
  - a. You retired on permanent and total disability (explained later).
  - b. You received taxable disability income for 2012.
  - c. On January 1, 2012, you had not reached mandatory retirement age (defined later under [Disability income](#)).

**Age 65.** You are considered to be age 65 on the day before your 65th birthday. As a result, if you were born on January 1, 1948, you are considered to be age 65 at the end of 2012.

## U.S. Citizen or Resident Alien

You must be a U.S. citizen or resident alien (or be treated as a resident alien) to take the credit. Generally, you cannot take the credit if you were a nonresident alien at any time during the tax year.

**Exceptions.** You may be able to take the credit if you are a nonresident alien who is married to a U.S. citizen or resident alien at the end of the tax year and you and your spouse choose to treat you as a U.S. resident alien. If you make that choice, both you and your spouse are taxed on your worldwide incomes.

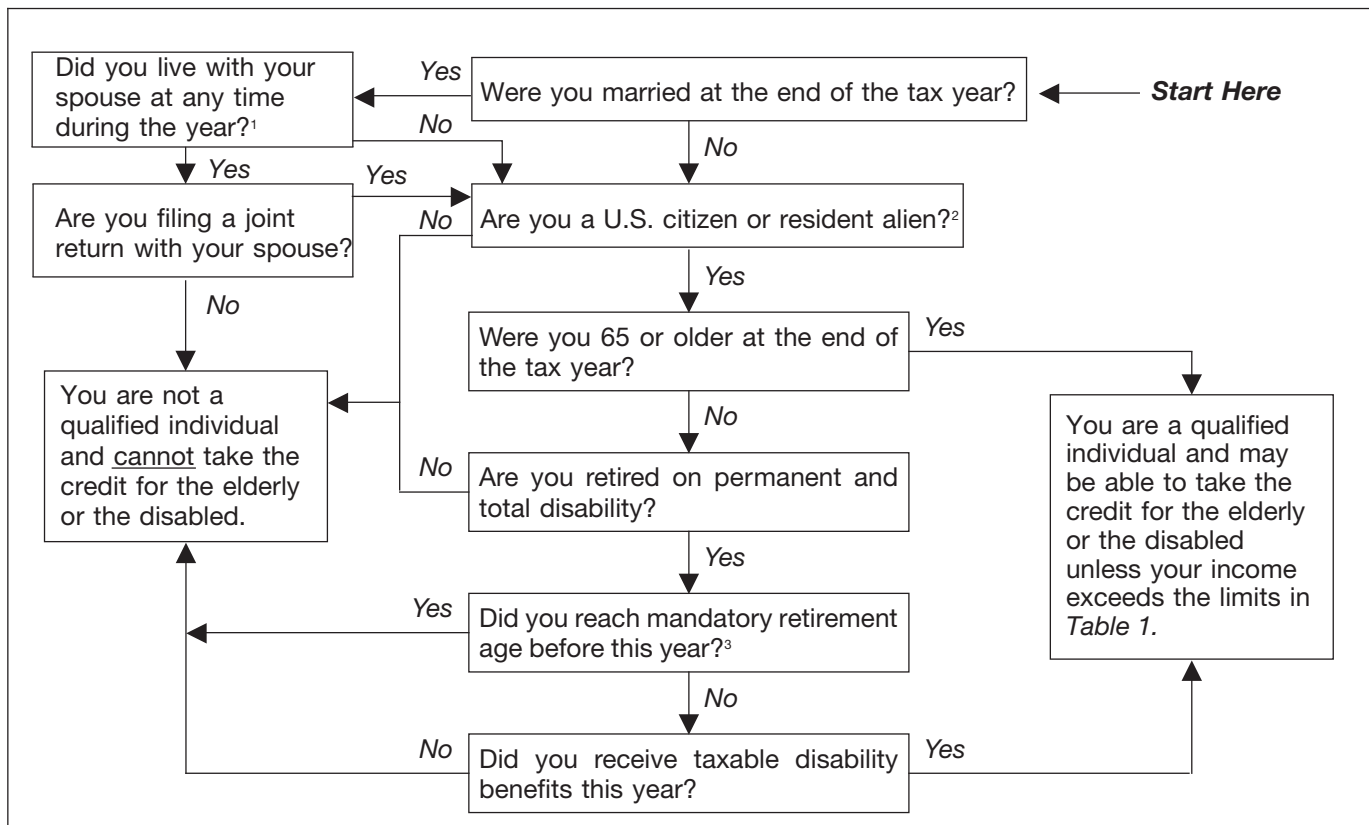
If you were a nonresident alien at the beginning of the year and a resident alien at the end of the year, and you were married to a U.S. citizen or resident alien at the end of the year, you may be able to choose to be treated as a U.S. resident alien for the entire year. In that case, you may be allowed to take the credit.

For information on these choices, see chapter 1 of Publication 519, U.S. Tax Guide for Aliens.

## Married Persons

Generally, if you are married at the end of the tax year, you and your spouse must file a joint return to take the credit. However, if you and your spouse did not live in the same household at any time during the tax year, you can file either joint or separate returns and still take the credit.

**Figure A. Are You a Qualified Individual?**



<sup>1</sup> However, you may be able to claim this credit if you lived with your spouse during the first 6 months of the year and you qualify to file as head of household. You qualify to file as head of household if you are considered unmarried and meet certain other conditions. See Publication 501 for more information.

<sup>2</sup> If you were a nonresident alien at any time during the tax year and were married to a U.S. citizen or resident alien at the end of the tax year, see *U.S. Citizen or Resident Alien under Qualified Individual*. If you and your spouse choose to treat you as a U.S. resident alien, answer “Yes” to this question.

<sup>3</sup> Mandatory retirement age is the age set by your employer at which you would have been required to retire, had you not become disabled.

**Head of household.** You can file as head of household and qualify to take the credit, even if your spouse lived with you during the first 6 months of the year, if you meet all the following tests.

1. You file a separate return.
2. You paid more than half the cost of keeping up your home during the tax year.
3. Your spouse did not live in your home at any time during the last 6 months of the tax year and the absence was not temporary. (See *Temporary absences* in Publication 501.)
4. Your home was the main home of your child, stepchild, or an eligible foster child for more than half the year. An eligible foster child is a child placed with you by an authorized placement agency or by judgment, decree, or other order of any court of competent jurisdiction.
5. You can claim an exemption for that child, or you cannot claim the exemption only because the noncustodial parent can claim the child using the rules for children of divorced or separated parents.

For more information, see Publication 501, Exemptions, Standard Deduction, and Filing Information.

### Under Age 65

If you are under age 65 at the end of 2012, you can qualify for the credit only if you are retired on permanent and total disability (discussed next) and have taxable disability income (discussed later under [Disability income](#)). You are retired on permanent and total disability if:

- You were permanently and totally disabled when you retired, and
- You retired on disability before the close of the tax year.

Even if you do not retire formally, you may be considered retired on disability when you have stopped working because of your disability.

If you retired on disability before 1977, and were not permanently and totally disabled at the time, you can qualify for the credit if you were permanently and totally disabled on January 1, 1976, or January 1, 1977.



*You are considered to be under age 65 at the end of 2012 if you were born after January 1, 1948.*



**Permanent and total disability.** You are permanently and totally disabled if you cannot engage in any substantial gainful activity because of your physical or mental condition. A qualified physician must certify that the condition has lasted or can be expected to last continuously for 12 months or more, or that the condition can be expected to result in death. See [Physician's statement](#), later.

**Substantial gainful activity.** Substantial gainful activity is the performance of significant duties over a reasonable period of time while working for pay or profit, or in work generally done for pay or profit. Full-time work (or part-time work done at your employer's convenience) in a competitive work situation for at least the minimum wage conclusively shows that you are able to engage in substantial gainful activity.

Substantial gainful activity is not work you do to take care of yourself or your home. It is not unpaid work on hobbies, institutional therapy or training, school attendance, clubs, social programs, and similar activities. However, doing this kind of work may show that you are able to engage in substantial gainful activity.

The fact that you have not worked for some time is not, of itself, conclusive evidence that you cannot engage in substantial gainful activity.

The following examples illustrate the tests of substantial gainful activity.

**Example 1.** Trisha, a sales clerk, retired on disability. She is 53 years old and now works as a full-time babysitter for the minimum wage. Even though Trisha is doing different work, she is able to do the duties of her new job in a full-time competitive work situation for the minimum wage. She cannot take the credit because she is able to engage in substantial gainful activity.

**Example 2.** Tom, a bookkeeper, retired on disability. He is 59 years old and now drives a truck for a charitable organization. He sets his own hours and is not paid. Duties of this nature generally are performed for pay or profit. Some weeks he works 10 hours, and some weeks he works 40 hours. Over the year he averages 20 hours a week. The kind of work and his average hours a week conclusively show that Tom is able to engage in substantial gainful activity. This is true even though Tom is not paid and he sets his own hours. He cannot take the credit.

**Example 3.** John, who retired on disability, took a job with a former employer on a trial basis. The purpose of the job was to see if John could do the work. The trial period lasted for 6 months during which John was paid the minimum wage. Because of John's disability, he was assigned only light duties of a nonproductive "make-work" nature. The activity was gainful because John was paid at least the minimum wage. But the activity was not substantial because his duties were nonproductive. These facts do not, by themselves, show that John is able to engage in substantial gainful activity.

**Example 4.** Joan, who retired on disability from a job as a bookkeeper, lives with her sister who manages several motel units. Joan helps her sister for 1 or 2 hours a

day by performing duties such as washing dishes, answering phones, registering guests, and bookkeeping. Joan can select the time of day when she feels most fit to work. Work of this nature, performed off and on during the day at Joan's convenience, is not activity of a "substantial and gainful" nature even if she is paid for the work. The performance of these duties does not, of itself, show that Joan is able to engage in substantial gainful activity.

**Sheltered employment.** Certain work offered at qualified locations to physically or mentally impaired persons is considered sheltered employment. These qualified locations are in sheltered workshops, hospitals and similar institutions, homebound programs, and Department of Veterans Affairs (VA) sponsored homes.

Compared to commercial employment, pay is lower for sheltered employment. Therefore, one usually does not look for sheltered employment if he or she can get other employment. The fact that one has accepted sheltered employment is not proof of the person's ability to engage in substantial gainful activity.

**Physician's statement.** If you are under age 65, you must have your physician complete a statement certifying that you were permanently and totally disabled on the date you retired. You can use the statement in the Instructions for Schedule R.

You do not have to file this statement with your Form 1040 or Form 1040A, but you must keep it for your records.

**Veterans.** If the Department of Veterans Affairs (VA) certifies that you are permanently and totally disabled, you can substitute VA Form 21-0172, Certification of Permanent and Total Disability, for the physician's statement you are required to keep. VA Form 21-0172 must be signed by a person authorized by the VA to do so. You can get this form from your local VA regional office.

**Physician's statement obtained in earlier year.** If you got a physician's statement in an earlier year and, due to your continued disabled condition, you were unable to engage in any substantial gainful activity during 2012, you may not need to get another physician's statement for 2012. For a detailed explanation of the conditions you must meet, see the instructions for Schedule R, Part II. If you meet the required conditions, check the box on your Schedule R, Part II, line 2.

If you checked box 4, 5, or 6 in Part I of Schedule R, enter in the space above the box on line 2 in Part II the first name(s) of the spouse(s) for whom the box is checked.

**Disability income.** If you are under age 65, you must also have taxable disability income to qualify for the credit. Disability income must meet both of the following requirements.

1. It must be paid under your employer's accident or health plan or pension plan.
2. It must be included in your income as wages (or payments instead of wages) for the time you are absent from work because of permanent and total disability.

**Table 1. Income Limits**

IF your filing status is	THEN, even if you qualify (see Figure A), you CANNOT take the credit if	
	Your adjusted gross income (AGI)* is equal to or more than...	OR the total of your nontaxable social security and other nontaxable pension(s), annuities, or disability income is equal to or more than...
single, head of household, or qualifying widow(er) with dependent child	\$17,500	\$5,000
married filing jointly <b>and</b> only one spouse qualifies in Figure A	\$20,000	\$5,000
married filing jointly <b>and</b> both spouses qualify in Figure A	\$25,000	\$7,500
married filing separately and you lived apart from your spouse for all of 2012	\$12,500	\$3,750

\* AGI is the amount on Form 1040A, line 22, or Form 1040, line 38.



*Social security disability benefits may be taxable income.*

**Payments that are not disability income.** Any payment you receive from a plan that does not provide for disability retirement is not disability income. Any lump-sum payment for accrued annual leave that you receive when you retire on disability is a salary payment and is not disability income.

For purposes of the credit for the elderly or the disabled, disability income does not include amounts you receive after you reach mandatory retirement age. Mandatory retirement age is the age set by your employer at which you would have had to retire, had you not become disabled.

## Income Limits

To determine if you can claim the credit, you must consider two income limits. The first limit is the amount of your adjusted gross income (AGI). The second limit is the amount of nontaxable social security and other nontaxable pensions, annuities, or disability income you received. The limits are shown in [Table 1](#).

If your AGI and your nontaxable pensions, annuities, or disability income are less than the income limits, you may be able to claim the credit. See [Figuring the Credit Yourself](#), later.



*If your AGI or your nontaxable pensions, annuities, or disability income are equal to or more than the income limits, you cannot take the credit.*

## Credit Figured for You

You can figure the credit yourself, or the Internal Revenue Service (IRS) will figure it for you. See [Figuring the Credit Yourself](#), next.

If you can take the credit and you want the IRS to figure the credit for you, attach Schedule R to your return. Check

the appropriate box in Part I of Schedule R and fill in Part II and lines 11, 13a, and 13b of Part III, if they apply to you.

If you file Form 1040A, enter “CFE” in the space to the left of Form 1040A, line 30. If you file Form 1040, check box **c** on Form 1040, line 53, and enter “CFE” on the line next to that box. Attach Schedule R to your return.

## Figuring the Credit Yourself

If you figure the credit yourself, fill out the front of Schedule R. Next, fill out Schedule R, Part III. If you file Form 1040A, enter the amount from Schedule R, line 22 on line 30. If you file Form 1040, include the amount from Schedule R, line 22 on line 53, check box **c**, and enter “Sch R” on the line next to that box.



There are five steps in Part III to determine the amount of your credit:

1. Determine your initial amount (lines 10–12).
2. Determine the total of any nontaxable social security and certain other nontaxable pensions, annuities, and disability benefits you received (lines 13a, 13b, and 13c).
3. Determine your excess adjusted gross income (lines 14–17).
4. Determine the total of steps 2 and 3 (line 18).
5. Determine your credit (lines 19–22).

These steps are discussed in more detail next.

### Step 1. Determine Initial Amount

To figure the credit, you must first determine your initial amount using lines 10 through 12. See [Table 2](#). Your initial amount is on line 12.

**Table 2. Initial Amounts**

IF your filing status is...	THEN enter on line 10 of Schedule R...
<b>single, head of household, or qualifying widow(er)</b> with dependent child and, by the end of 2012, you were	
• 65 or older	\$5,000
• under 65 and retired on permanent and total disability <sup>1</sup>	\$5,000
<b>married filing a joint return</b> and by the end of 2012	
• both of you were 65 or older	\$7,500
• both of you were under 65 and one of you retired on permanent and total disability <sup>1</sup>	\$5,000
• both of you were under 65 and both of you retired on permanent and total disability <sup>2</sup>	\$7,500
• one of you was 65 or older, and the other was under 65 and retired on permanent and total disability <sup>3</sup>	\$7,500
• one of you was 65 or older, and the other was under 65 and <b>not</b> retired on permanent and total disability	\$5,000
<b>married filing a separate return</b> and you did not live with your spouse at any time during the year and, by the end of 2012, you were	
• 65 or older	\$3,750
• under 65 and retired on permanent and total disability <sup>1</sup>	\$3,750

<sup>1</sup> Amount cannot be more than the taxable disability income.

<sup>2</sup> Amount cannot be more than your combined taxable disability income.

<sup>3</sup> Amount is \$5,000 plus the taxable disability income of the spouse under age 65, but not more than \$7,500.

**Initial amounts for persons under age 65.** If you are a qualified individual under age 65, your initial amount cannot be more than your taxable disability income.


**Special rules for joint returns.** If you are a qualified individual under age 65, and your spouse is also a qualified individual, your initial amount is your taxable disability income plus \$5,000.

If you are a qualified individual, and both you and your spouse are under age 65, your initial amount cannot be more than your combined taxable disability income.

## Step 2. Total Certain Nontaxable Pensions and Benefits

Step 2 is to figure the total amount of nontaxable social security and certain other nontaxable payments you received during the year. You must reduce your initial amount by these payments.

Enter these nontaxable payments on lines 13a or 13b and total them on line 13c. If you are married filing jointly, you must enter the combined amount of nontaxable payments both you and your spouse received.

 **Worksheets are provided in the instructions for Forms 1040 and 1040A to help you determine if any of your social security benefits (or equivalent railroad retirement benefits) are taxable.**

Include the following nontaxable payments in the amounts you enter on lines 13a and 13b.

- Nontaxable social security payments. This is the nontaxable part of the benefits shown in box 5 of Form SSA-1099, Social Security Benefit Statement, before deducting any amounts withheld to pay premiums on supplementary Medicare insurance, and before any reduction because of benefits received under workers'

compensation. (Do not include a lump-sum death benefit payment you may receive as a surviving spouse, or a surviving child's insurance benefit payments you may receive as a guardian.)

- Nontaxable railroad retirement pension payments treated as social security. This is the nontaxable part of the benefits shown in box 5 of Form RRB-1099, Payments by the Railroad Retirement Board.
- Nontaxable pension or annuity payments or disability benefits that are paid under a law administered by the Department of Veterans Affairs (VA). (Do not include amounts received as a pension, annuity, or similar allowance for personal injuries or sickness resulting from active service in the armed forces of any country or in the National Oceanic and Atmospheric Administration or the Public Health Service, or as a disability annuity under section 808 of the Foreign Service Act of 1980.)
- Pension or annuity payments or disability benefits that are excluded from income under any provision of federal law other than the Internal Revenue Code. (Do not include amounts that are a return of your cost of a pension or annuity. These amounts do not reduce your initial amount.)



**You should be sure to take into account all of the nontaxable amounts you receive. These amounts are verified by the IRS through information supplied by other government agencies.**

### Step 3. Determine Excess Adjusted Gross Income

You also must reduce your initial amount by your excess adjusted gross income. Figure your excess adjusted gross income on lines 14–17.

You figure your excess adjusted gross income as follows:

1. Subtract from your adjusted gross income (Form 1040A, line 22 or Form 1040, line 38) the amount shown for your filing status.
  - a. \$7,500 if you are single, a head of household, or a qualifying widow(er) with dependent child,
  - b. \$10,000 if you are married filing jointly, or
  - c. \$5,000 if you are married filing separately and you and your spouse did not live in the same household at any time during the tax year.
2. Divide the result of (1) by 2.

### Step 4. Determine the Total of Steps 2 and 3

To determine if you can take the credit, you must add (on line 18) the amounts you figured in Step 2 (line 13c) and Step 3 (line 17).

### Step 5. Determine Your Credit

Subtract the amount determined in Step 4 (line 18) from the amount determined in Step 1 (line 12), and multiply the result by 15% (.15).

In certain cases, the amount of your credit may be limited. See [Limit on credit](#), later.

**Example.** You are 66 years old and your spouse is 64. Your spouse is not disabled. You file a joint return on Form 1040. Your adjusted gross income is \$14,630. Together you received \$3,200 from social security, which was nontaxable. You figure the credit as follows:

<b>Example applying the 5 step process (Line references (shown in parentheses) are to the Schedule R)</b>	<b>Amount</b>
1. Initial amount (line 12) . . . . .	\$5,000
2. Total nontaxable social security and other nontaxable pensions (line 13c) . . . . .	\$3,200
3. Excess adjusted gross income (\$14,630-\$10,000) ÷ 2 (line 17) . . . . .	2,315
4. Add (2) and (3) (line 18) . . . . .	5,515
5. Subtract (4) from (1) (line 12 – line 18 = line 19) (Do not enter less than -0-) . . . . .	\$-0-

You cannot take the credit because your nontaxable social security plus your excess adjusted gross income is more than your initial amount.

**Limit on credit.** The amount of credit you can claim is generally limited to the amount of your tax. Use the Credit Limit Worksheet in the Instructions for Schedule R to determine if your credit is limited.

## Examples

The following examples illustrate the credit for the elderly or the disabled. The initial amounts are taken from [Table 2](#), earlier.

**Example 1.** James Davis is 58 years old, single, and files Form 1040A. In 2010 he retired on permanent and total disability, and he is still permanently and totally disabled. He got the required physician's statement in 2010 and kept it with his tax records. His physician signed on line B of the statement. This year James checks the box in Schedule R, Part II. He does not need to get another statement for 2012.

He received the following income for the year:

Nontaxable social security	\$1,500
Interest (taxable)	100
Taxable disability pension	11,400

James' adjusted gross income is \$11,500 (\$11,400 + \$100). He figures the credit on Schedule R as follows:

1. Initial amount	\$5,000
2. Taxable disability pension	11,400
3. Smaller of line 1 or line 2	<u>5,000</u>
4. Nontaxable social security benefits	\$1,500
5. Excess adjusted gross income (\$11,500 - \$7,500) ÷ 2	<u>2,000</u>
6. Add lines 4 and 5	<u>3,500</u>
7. Subtract line 6 from line 3 (Do not enter less than (-0-))	<u>1,500</u>
8. Multiply line 7 by 15% (.15)	<u>225</u>
9. Enter the amount from the Credit Limit Worksheet in the Instructions for Schedule R, line 21	<u>201</u>
10. Credit (Enter the smaller of line 8 or line 9)	<u><u>\$ 201</u></u>

He enters \$201 on line 30 of Form 1040A. The Schedule R for James Davis is not shown.

**Example 2.** William White is 53. His wife Helen is 49. William had a stroke 3 years ago and retired on permanent and total disability. He is still permanently and totally disabled because of the stroke. In November, Helen was injured in an accident at work and retired on permanent and total disability.

William received nontaxable social security disability benefits of \$2,800 during the year and a taxable disability pension of \$6,200. Helen earned \$11,250 from her job and received a taxable disability pension of \$1,700. Their joint return on Form 1040 shows adjusted gross income of \$19,150 (\$6,200 + \$11,250 + \$1,700). They do not itemize deductions. They do not have any amounts that would increase their standard deduction.

Helen's doctor completed the physician's statement in the Instructions for Schedule R. Helen is not required to include the statement with their return, but she must keep it for her records.

William got a physician's statement for the year he had the stroke. His doctor had signed on line B of that physician's statement to certify that William was permanently and totally disabled. William has kept the physician's statement with his records. He checks the box on Schedule R, Part II and writes his first name in the space above the box on line 2.

William and Helen use Schedule R to figure their \$16 credit for the elderly or the disabled. They attach Schedule R to their Form 1040 and enter \$16 on line 53. They check box **c** on line 53 and enter "Sch R" on the line next to that box. See their filled-in Schedule R and Helen's filled-in physician's statement, later.



**Taxpayer**

If you retired after 1976, enter the date you retired in the space provided on the statement below.

**Physician**

A person is permanently and totally disabled if both of the following apply:

1. He or she cannot engage in any substantial gainful activity because of a physical or mental condition.
2. A physician determines that the disability has lasted or can be expected to last continuously for at least a year or can lead to death.

**Physician's Statement**

I certify that \_\_\_\_\_ Helen A. White \_\_\_\_\_  
Name of disabled person

was permanently and totally disabled on January 1, 1976, or January 1, 1977, or was permanently and totally disabled on the date he or she retired.

If retired after 1976, enter the date retired  \_\_\_\_\_ November 1, 2012 \_\_\_\_\_

**Physician:** Sign your name on either A or B below.

**A** The disability has lasted or can be expected to last continuously for at least a year .....

\_\_\_\_\_  
Physician's signature Date

**B** There is no reasonable probability that the disabled condition will ever improve .....

Ayden D. Doctor 2/8/13

\_\_\_\_\_  
Physician's signature Date

Physician's name  
Ayden D. Doctor

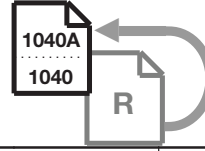
Physician's address  
1900 Green St., Hometown, MD 20000

**Schedule R  
(Form 1040A  
or 1040)**

Department of the Treasury  
Internal Revenue Service (99)

**Credit for the Elderly or the Disabled**

▶ Complete and attach to Form 1040A or 1040.  
▶ **Information about Schedule R and its separate instructions is at  
[www.irs.gov/form1040](http://www.irs.gov/form1040).**



OMB No. 1545-0074

**2012**

Attachment  
Sequence No. **16**

Name(s) shown on Form 1040A or 1040

William M. White and Helen A. White

Your social security number

220-00-3333

You may be able to take this credit and reduce your tax if by the end of 2012:

- You were age 65 or older **or**
- You were under age 65, you retired on **permanent and total** disability, and you received taxable disability income.

But you must also meet other tests. See instructions.

**TIP** In most cases, the IRS can figure the credit for you. See instructions.

**Part I Check the Box for Your Filing Status and Age**

If your filing status is:	And by the end of 2012:	Check only one box:
Single, Head of household, or Qualifying widow(er)	<b>1</b> You were 65 or older . . . . .	<b>1</b> <input type="checkbox"/>
	<b>2</b> You were under 65 and you retired on permanent and total disability . . . . .	<b>2</b> <input type="checkbox"/>
Married filing jointly	<b>3</b> Both spouses were 65 or older . . . . .	<b>3</b> <input type="checkbox"/>
	<b>4</b> Both spouses were under 65, but only one spouse retired on permanent and total disability . . . . .	<b>4</b> <input type="checkbox"/>
	<b>5</b> Both spouses were under 65, and both retired on permanent and total disability . . . . .	<b>5</b> <input checked="" type="checkbox"/>
	<b>6</b> One spouse was 65 or older, and the other spouse was under 65 and retired on permanent and total disability . . . . .	<b>6</b> <input type="checkbox"/>
	<b>7</b> One spouse was 65 or older, and the other spouse was under 65 and <b>not</b> retired on permanent and total disability . . . . .	<b>7</b> <input type="checkbox"/>
Married filing separately	<b>8</b> You were 65 or older and you lived apart from your spouse for all of 2012 . . . . .	<b>8</b> <input type="checkbox"/>
	<b>9</b> You were under 65, you retired on permanent and total disability, and you lived apart from your spouse for all of 2012 . . . . .	<b>9</b> <input type="checkbox"/>

**Did you check box 1, 3, 7, or 8?**

**Yes** → Skip Part II and complete Part III on the back.

**No** → Complete Parts II and III.

**Part II Statement of Permanent and Total Disability** (Complete **only** if you checked box 2, 4, 5, 6, or 9 above.)

- If: **1** You filed a physician's statement for this disability for 1983 or an earlier year, or you filed or got a statement for tax years after 1983 and your physician signed line B on the statement, **and** William
- 2** Due to your continued disabled condition, you were unable to engage in any substantial gainful activity in 2012, check this box . . . . .
- If you checked this box, you do not have to get another statement for 2012.
  - If you **did not** check this box, have your physician complete the statement in the instructions. You **must** keep the statement for your records.



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## How To Get Tax Help

You can get help with unresolved tax issues, order free publications and forms, ask tax questions, and get information from the IRS in several ways. By selecting the method that is best for you, you will have quick and easy access to tax help.

**Free help with your tax return.** Free help in preparing your return is available nationwide from IRS-certified volunteers. The Volunteer Income Tax Assistance (VITA) program is designed to help low-moderate income, elderly, disabled, and limited English proficient taxpayers. The Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 and older with their tax returns. Most VITA and TCE sites offer free electronic filing and all volunteers will let you know about credits and deductions you may be entitled to claim. Some VITA and TCE sites provide taxpayers the opportunity to prepare their return with the assistance of an IRS-certified volunteer. To find the nearest VITA or TCE site, visit IRS.gov or call 1-800-906-9887 or 1-800-829-1040.

As part of the TCE program, AARP offers the Tax-Aide counseling program. To find the nearest AARP Tax-Aide site, visit AARP's website at [www.aarp.org/money/taxaide](http://www.aarp.org/money/taxaide) or call 1-888-227-7669.

For more information on these programs, go to IRS.gov and enter "VITA" in the search box.



**Internet.** You can access the IRS website at IRS.gov 24 hours a day, 7 days a week to:

- *E-file* your return. Find out about commercial tax preparation and *e-file* services available free to eligible taxpayers.
- Check the status of your 2012 refund. Go to IRS.gov and click on *Where's My Refund?* Refund information will generally be available within 24 hours after the IRS receives your e-filed return, or 4 weeks after you mail your paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2012 tax return available so you can provide your social security number, your filing status, and the exact whole dollar amount of your refund. *Where's My Refund* does not include information about refunds for a prior-year or an amended return.
- You can obtain a free transcript online at IRS.gov by clicking on *Order a Return or Account Transcript* under "Tools." For a transcript by phone, call 1-800-908-9946 and follow the prompts in the recorded message. You will be prompted to provide your SSN or Individual Taxpayer Identification Number (ITIN), date of birth, street address and Zip Code.
- Download forms, including talking tax forms, instructions, and publications.
- Order IRS products.
- Research your tax questions.

- Search publications by topic or keyword.
- Use the Internal Revenue Code, regulations, or other official guidance.
- View Internal Revenue Bulletins (IRBs) published in the last few years.
- Figure your withholding allowances using the IRS Withholding Calculator at [www.irs.gov/individuals](http://www.irs.gov/individuals).
- Determine if Form 6251 (Alternative Minimum Tax—Individuals), must be filed by using our Alternative Minimum Tax (AMT) Assistant available at IRS.gov by typing *Alternative Minimum Tax Assistant* in the search box.
- Sign up to receive local and national tax news by email.
- Get information on starting and operating a small business.



**Phone.** Many services are available by phone.

- *Ordering forms, instructions, and publications.* Call 1-800-TAX-FORM (1-800-829-3676) to order current-year forms, instructions, and publications, and prior-year forms and instructions (limited to 5 years). You should receive your order within 10 days.
- *Asking tax questions.* Call the IRS with your tax questions at 1-800-829-1040.
- *Solving problems.* You can get face-to-face help solving tax problems most business days in IRS Taxpayer Assistance Centers (TAC). An employee can explain IRS letters, request adjustments to your account, or help you set up a payment plan. Call your local Taxpayer Assistance Center for an appointment. To find the number, go to [www.irs.gov/localcontacts](http://www.irs.gov/localcontacts) or look in the phone book under *United States Government, Internal Revenue Service*.
- *TTY/TDD equipment.* If you have access to TTY/TDD equipment, call 1-800-829-4059 to ask tax questions or to order forms and publications. The TTY/TDD telephone number is for individuals who are deaf, hard of hearing, or have a speech disability. These individuals can also access the IRS through relay services such as the Federal Relay Service at [www.gsa.gov/fedrelay](http://www.gsa.gov/fedrelay).
- *TeleTax topics.* Call 1-800-829-4477 to listen to pre-recorded messages covering various tax topics.
- *Refund information.* To check the status of your 2012 refund, call 1-800-829-1954 or 1-800-829-4477 (automated refund information 24 hours a day, 7 days a week). Refund information will generally be available within 24 hours after the IRS receives your e-filed return, or 4 weeks after you mail your paper return. If you filed Form 8379 with your return, wait 14 weeks (11 weeks if you filed electronically). Have your 2012 tax return available so you can provide your social security number, your filing status, and the exact whole

dollar amount of your refund. If you check the status of your refund and are not given the date it will be issued, please wait until the next week before checking back.

- *Other refund information.* Where's My Refund does not include information about refunds for a prior-year or an amended return. To check the status of a prior-year refund or amended return refund, call 1-800-829-1040.

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**Evaluating the quality of our telephone services.** To ensure IRS representatives give accurate, courteous, and professional answers, we use several methods to evaluate the quality of our telephone services. One method is for a second IRS representative to listen in on or record random telephone calls. Another is to ask some callers to complete a short survey at the end of the call.



**Walk-in.** Some products and services are available on a walk-in basis.

- *Products.* You can walk in to some post offices, libraries, and IRS offices to pick up certain forms, instructions, and publications. Some IRS offices, libraries, and city and county government offices have a collection of products available to photocopy from reproducible proofs. Also, some IRS offices and libraries have the Internal Revenue Code, regulations, Internal Revenue Bulletins, and Cumulative Bulletins available for research purposes.
- *Services.* You can walk in to your local TAC most business days for personal, face-to-face tax help. An employee can explain IRS letters, request adjustments to your tax account, or help you set up a payment plan. If you need to resolve a tax problem, have questions about how the tax law applies to your individual tax return, or you are more comfortable talking with someone in person, visit your local TAC where you can talk with an IRS representative face-to-face. No appointment is necessary—just walk in. Before visiting, check [www.irs.gov/localcontacts](http://www.irs.gov/localcontacts) for hours of operation and services provided. If you have an ongoing, complex tax account problem or a special need, such as a disability, an appointment can be requested by calling your local TAC. You can leave a message and a representative will call you back within 2 business days. All other issues will be handled without an appointment. To call your local TAC, go to [www.irs.gov/localcontacts](http://www.irs.gov/localcontacts) or look in the phone book under *United States Government, Internal Revenue Service*.



**Mail.** You can send your order for forms, instructions, and publications to the address below. You should receive a response within 10 days after your request is received.

Internal Revenue Service  
1201 N. Mitsubishi Motorway  
Bloomington, IL 61705-6613

**Taxpayer Advocate Service.** The Taxpayer Advocate Service (TAS) is your voice at the IRS. Its job is to ensure that every taxpayer is treated fairly, and that you know and understand your rights. TAS offers free help to guide you through the often-confusing process of resolving tax problems that you haven't been able to solve on your own. Remember, the worst thing you can do is nothing at all.

TAS can help if you can't resolve your problem with the IRS and:

- Your problem is causing financial difficulties for you, your family, or your business.
- You face (or your business is facing) an immediate threat of adverse action.
- You have tried repeatedly to contact the IRS but no one has responded, or the IRS has not responded to you by the date promised.

If you qualify for help, they will do everything they can to get your problem resolved. You will be assigned to one advocate who will be with you at every turn. TAS has offices in every state, the District of Columbia, and Puerto Rico. Although TAS is independent within the IRS, their advocates know how to work with the IRS to get your problems resolved. And its services are always free.

As a taxpayer, you have rights that the IRS must abide by in its dealings with you. The TAS tax toolkit at [www.TaxpayerAdvocate.irs.gov](http://www.TaxpayerAdvocate.irs.gov) can help you understand these rights.

If you think TAS might be able to help you, call your local advocate, whose number is in your phone book and on our website at [www.irs.gov/advocate](http://www.irs.gov/advocate). You can also call the toll-free number at 1-877-777-4778. Deaf and hard of hearing individuals who have access to TTY/TDD equipment can call 1-800-829-4059. These individuals can also access the IRS through relay services such as the Federal Relay Service at [www.gsa.gov/fedrelay](http://www.gsa.gov/fedrelay).

TAS also handles large-scale or systemic problems that affect many taxpayers. If you know of one of these broad issues, please report it to us through the Systemic Advocacy Management System at [www.irs.gov/advocate](http://www.irs.gov/advocate).

**Low Income Taxpayer Clinics (LITCs).** Low Income Taxpayer Clinics (LITCs) are independent from the IRS. Some clinics serve individuals whose income is below a certain level and who need to resolve a tax problem. These clinics provide professional representation before the IRS or in court on audits, appeals, tax collection disputes, and other issues for free or for a small fee. Some clinics can provide information about taxpayer rights and responsibilities in many different languages for individuals who speak English as a second language. For more



information and to find a clinic near you, see the LITC page on [www.irs.gov/advocate](http://www.irs.gov/advocate) or IRS Publication 4134, *Low Income Taxpayer Clinic List*. This publication is also available by calling 1-800-TAX-FORM (1-800-829-3676) or at your local IRS office.

**Free tax services.** Publication 910, *IRS Guide to Free Tax Services*, is your guide to IRS services and resources. Learn about free tax information from the IRS, including publications, services, and education and assistance programs. The publication also has an index of over 100 TeleTax topics (recorded tax information) you can listen to on the telephone. The majority of the information and services listed in this publication are available to you free of charge. If there is a fee associated with a resource or service, it is listed in the publication.

Accessible versions of IRS published products are available on request in a variety of alternative formats for people with disabilities.



**DVD for tax products.** You can order Publication 1796, *IRS Tax Products DVD*, and obtain:

- Current-year forms, instructions, and publications.
- Prior-year forms, instructions, and publications.

- Tax Map: an electronic research tool and finding aid.
- Tax law frequently asked questions.
- Tax Topics from the IRS telephone response system.
- Internal Revenue Code—Title 26 of the U.S. Code.
- Links to other Internet-based tax research materials.
- Fill-in, print, and save features for most tax forms.
- Internal Revenue Bulletins.
- Toll-free and email technical support.
- Two releases during the year.
  - The first release will ship the beginning of January 2013.
  - The final release will ship the beginning of March 2013.

Purchase the DVD from National Technical Information Service (NTIS) at [www.irs.gov/cdorders](http://www.irs.gov/cdorders) for \$30 (no handling fee) or call 1-877-233-6767 toll free to buy the DVD for \$30 (plus a \$6 handling fee).



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