

NAME: _____

DATE: _____

VIDEO

Tax Forms

What + Why: First job paperwork can feel confusing—until you know how paychecks, tax forms, and refunds fit together.

First job paperwork can feel confusing—until you see how paychecks, tax forms, and refunds connect.

It's Felicity's first day at her new part-time job, and she's excited to start earning her own money. Like all new employees, she must complete required new-hire paperwork before she can begin working.

Before Felicity arrives, her supervisor asks her to bring some documents from home to complete Form I-9, which verifies identity and authorization to work in the United States.

This is the list of documents approved for Form I-9. Some documents prove who Felicity is and that she's allowed to work in the United States (list A). Others need to be used together as proof (lists B and C).



LIST A Documents that Establish Both Identity and Employment Authorization	OR	LIST B Documents that Establish Identity	AND	LIST C Documents that Establish Employment Authorization
1. U.S. Passport or U.S. Passport Card		1. Driver's license or ID card issued by a State or outlying possession of the United States provided it contains a photograph or information such as name, date of birth, sex, height, eye color, and address		1. A Social Security Account Number card, unless the card includes one of the following restrictions: (1) NOT VALID FOR EMPLOYMENT (2) VALID FOR WORK ONLY WITH INS AUTHORIZATION (3) VALID FOR WORK ONLY WITH DHS AUTHORIZATION
2. Permanent Resident Card or Alien Registration Receipt Card (Form I-551)		2. ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, sex, height, eye color, and address		2. Certification of report of birth issued by the Department of State (Forms DS-1350, FS-545, FS-240)
3. Foreign passport that contains a temporary I-551 stamp or temporary I-551 printed notation on a machine-readable immigrant visa		3. School ID card with a photograph		3. Original or certified copy of birth certificate issued by a State, county, municipal authority, or territory of the United States bearing an official seal
4. Employment Authorization Document that contains a photograph (Form I-766)		4. Voter's registration card		4. Native American tribal document
5. For an individual temporarily authorized to work for a specific employer because of his or her status or parole: a. Foreign passport; and b. Form I-94 or Form I-94A that has the following: (1) The same name as the passport; and (2) An endorsement of the individual's status or parole as long as that period of endorsement has not yet expired and the proposed employment is not in conflict with any restrictions or limitations identified on the form.		5. U.S. Military card or draft record		5. U.S. Citizen ID Card (Form I-197)
		6. Military dependent's ID card		6. Identification Card for Use of Resident Citizen in the United States (Form I-179)
		7. U.S. Coast Guard Merchant Mariner Card		7. Employment authorization document issued by the Department of Homeland Security For examples, see Section 7 and Section 13 of the M-274 on uscis.gov/i-9-central . The Form I-766, Employment Authorization Document, is a List A, Item Number 4 , document, not a List C document.
		8. Native American tribal document		
		9. Driver's license issued by a Canadian government authority		
		For persons under age 18 who are unable to present a document listed above:		
		10. School record or report card		
		11. Clinic, doctor, or hospital record		
6. Passport from the Federated States of Micronesia (FSM) or the Republic of the Marshall Islands (RMI) with Form I-94 or Form I-94A indicating nonimmigrant admission under the Compact of Free Association Between the United States and the FSM or RMI		12. Day-care or nursery school record		

Question 1

Felicity decides to bring one document from both List B and List C. Take a few moments and review the list of acceptable documents and decide which combination of documents Felicity could bring. Select two options.

- ☐ a. Medical Records and Birth Certificate
- ☐ b. Medical Records and Social Security Card
- ☐ c. Driver's License and Social Security Card
- ☐ d. Driver's License and Birth Certificate

Answer: c and d. Felicity could bring her driver's license to prove her identity, and either her birth certificate or Social Security card to show that she is allowed to work.

Felicity has completed the employee section of Form I-9 and has gathered the required documents to bring to work. The employer is now responsible for reviewing those documents, completing the employer section at the bottom of the form, and verifying with the U.S. government that Felicity is authorized to work in the United States.

		Employment Eligibility Verification Department of Homeland Security U.S. Citizenship and Immigration Services		USCIS Form I-9 OMB No. 1615-0047 Expires 3/31/202	
START HERE: Employers must ensure the form instructions are available to employees when completing this form. Employers are liable for failing to comply with the requirements for completing this form. See below and the Instructions .					
ANTI-DISCRIMINATION NOTICE: All employees can choose which acceptable documentation to present for Form I-9. Employers cannot ask employees for documentation to verify information in Section 1 , or specify which acceptable documentation employees must present for Section 2 or Supplement B, Reverification and Rehire. Treating employees differently based on their citizenship, immigration status, or national origin may be illegal.					
Section 1. Employee Information and Attestation: Employees must complete and sign Section 1 of Form I-9 no later than the first day of employment , but not before accepting a job offer.					
Last Name (Family Name) Curtis		First Name (Given Name) Felicity		Middle Initial (if any) J	Other Last Names Used (if any)
Address (Street Number and Name) 1456 Flower Lane		Apt. Number (if any)	City or Town Dayton		State OH ZIP Code 45402
Date of Birth (mm/dd/yyyy) 04/07/2007	U.S. Social Security Number 9 8 7 6 5 4 3 2 0		Employee's Email Address felicitycurtis@mail.com		Employee's Telephone Number (937) 555-2222
I am aware that federal law provides for imprisonment and/or fines for false statements, or the use of false documents, in connection with the completion of this form. I attest, under penalty of perjury, that this information, including my selection of the box attesting to my citizenship or immigration status, is true and correct.		Check one of the following boxes to attest to your citizenship or immigration status (See page 2 and 3 of the instructions.):			
		☒ 1. A citizen of the United States			
		☐ 2. A noncitizen national of the United States (See Instructions.)			
		☐ 3. A lawful permanent resident (Enter USCIS or A-Number.)			
		☐ 4. An alien authorized to work until (exp. date, if any)			
		If you check Item Number 4., enter one of these:			
		USCIS A-Number		OR	Form I-94 Admission Number
				OR	Foreign Passport Number and Country of Issuance
Signature of Employee <i>Laile</i>		Today's Date (mm/dd/yyyy)			

Felicity arrives at work prepared to begin her day. Before her shift starts, she needs to complete a form called the Employee's Withholding Certificate, or Form W-4. Workers fill out a W-4 when starting a new job. If they live in a state that collects income taxes, they will fill out two W-4 forms, one for federal taxes and one for state taxes. A W-4 form tells Felicity's employer how much federal (or state) income tax to withhold from each paycheck so the right percentage of her income is taken out as she earns money throughout the year. This amount is just an estimate. Felicity can update her W-4s anytime her life changes—such as if she finds a new job, gets married, has children, or earns money from a side gig.

Form <b style="font-size: 1.5em;">W-4 Department of the Treasury Internal Revenue Service	Employee's Withholding Certificate Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Give Form W-4 to your employer. Your withholding is subject to review by the IRS.			OMB No. 1545-0074	
Step 1: Enter Personal Information	(a) First name and middle initial _____ Last name _____		(b) Social security number _____		
	Address _____			Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to www.ssa.gov .	
	City or town, state, and ZIP code _____				
	(c) ☐ Single or Married filing separately ☐ Married filing jointly or Qualifying surviving spouse ☐ Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)				
	Caution: To claim certain credits or deductions on your tax return, you (and/or your spouse if married filing jointly) are required to have a social security number valid for employment. See page 2 for more information.				
TIP: Consider using the estimator at www.irs.gov/W4App to determine the most accurate withholding for the rest of the year if you: are completing this form after the beginning of the year; expect to work only part of the year; or have changes during the year in your marital status, number of jobs for you (and/or your spouse if married filing jointly), dependents, other income (not from jobs), deductions, or credits. Have your most recent pay stub(s) from this year available when using the estimator. At the beginning of next year, use the estimator again to recheck your withholding.					
Complete Steps 2–4 ONLY if they apply to you; otherwise, skip to Step 5. See page 2 for more information on each step, who can claim exemption from withholding, and when to use the estimator at www.irs.gov/W4App .					
Step 2: Multiple Jobs or Spouse Works	Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs. Do only one of the following. (a) Use the estimator at www.irs.gov/W4App for the most accurate withholding for this step (and Steps 3–4). If you or your spouse have self-employment income, use this option; or (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in Step 4(c) below; or (c) If there are only two jobs total, you may check this box. Do the same on Form W-4 for the other job. This option is generally more accurate than Step 2(b) if pay at the lower paying job is more than half of the pay at the higher paying job. Otherwise, Step 2(b) is more accurate ☐				
Complete Steps 3–4(b) on Form W-4 for only ONE of these jobs. Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3–4(b) on the Form W-4 for the highest paying job.)					
Step 3: Claim Dependent and Other Credits	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly): (a) Multiply the number of qualifying children under age 17 by \$2,200 3(a) \$ _____ (b) Multiply the number of other dependents by \$500 3(b) \$ _____ Add the amounts from Steps 3(a) and 3(b), plus the amount for other credits. Enter the total here 3 \$ _____				
Step 4: Other Adjustments	(a) Other income (not from jobs). If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income 4(a) \$ _____ (b) Deductions. Use the Deductions Worksheet on page 4 to determine the amount of deductions you may claim, which will reduce your withholding. (If you skip this line, your withholding will be based on the standard deduction.) Enter the result here 4(b) \$ _____ (c) Extra withholding. Enter any additional tax you want withheld each pay period 4(c) \$ _____				
Exempt from withholding	I claim exemption from withholding for 2026, and I certify that I meet both of the conditions for exemption for 2026. See <i>Exemption from withholding</i> on page 2. I understand I will need to submit a new Form W-4 for 2027 . . . ☐				
Step 5: Sign Here	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.				
Employers Only	Employee's signature (This form is not valid unless you sign it.) _____		Date _____		
	Employer's name and address _____		First date of employment _____	Employer identification number (EIN) _____	

For Privacy Act and Paperwork Reduction Act Notice, see page 4.

Cat. No. 10220Q

Form **W-4**

Created 12/8/25

When Felicity receives her pay stub, she can see which taxes were taken out of her paycheck and how much was withheld for each one under the deductions section. The Federal Income Tax withheld from Felicity's pay is based on the information she put on her W-4. The state of Pennsylvania is one of many states that withhold state taxes. Felicity lives in a county that also withholds a local earned income tax. FICA Tax is a combination of Medicare and Social Security taxes.

Fresh Roots Grocery		PAY STUB	
Recipient: Felicity Curtis		TOTAL NET PAY \$681.19	
Pay Rate: \$17 per hour		Pay Date: May 20	
Pay Period: May 1–15		Payment Method: Check	
Hours Worked: 50			
PAYMENTS		DEDUCTIONS	
Regular Pay	\$850.00	Federal Tax	\$60.00
Overtime Pay	\$0.00	State Tax	\$26.78
Bonus	\$0.00	FICA	\$65.03
Reported Tips	\$0.00	Local	\$17.00
TOTAL GROSS PAY		TOTAL DEDUCTIONS	
\$850		\$168.81	

Every year, to determine whether the correct amount of taxes was withheld from her pay, Felicity completes a tax return with the Internal Revenue Service (IRS) using Form 1040. This form must be submitted between January 1st and April 15th and is based on the income she earned during the previous year. If too little was withheld in federal or state taxes, Felicity will owe money. If too much was withheld, she will receive a refund.

Form 1040 Department of the Treasury—Internal Revenue Service
U.S. Individual Income Tax Return OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

For the year Jan. 1–Dec. 31, 2025, or other tax year beginning , 2025, ending , 20 See separate instructions.

☐ Filed pursuant to section 301.9100-2 ☐ Combat zone ☐ Deceased MM / DD / YYYY Spouse MM / DD / YYYY

☐ Other

Your first name and middle initial Last name Your social security number

If joint return, spouse's first name and middle initial Last name Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. Check here if your main home, and your spouse's if filing a joint return, was in the U.S. for more than half of 2025. ☐

City, town, or post office. If you have a foreign address, also complete spaces below. State ZIP code

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

Filing Status ☐ Single ☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)
 Check only one box. ☐ Married filing jointly (even if only one had income) If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent:
☐ Married filing separately (MFS). Enter spouse's SSN above and full name here:
☐ If treating a nonresident alien or dual-status alien spouse as a U.S. resident for the entire tax year, check the box and enter their name (see instructions and attach statement if required):

Digital Assets At any time during 2025, did you: (a) receive (as a reward, award, or payment for property or services); or (b) sell, exchange, or otherwise dispose of a digital asset (or a financial interest in a digital asset)? (See instructions.) ☐ Yes ☐ No

Dependents (see instructions)

	Dependent 1	Dependent 2	Dependent 3	Dependent 4
(1) First name				
(2) Last name				
(3) SSN				
(4) Relationship				
(5) Check if lived with you more than half of 2025	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.	(a) ☐ Yes (b) ☐ And in the U.S.
(6) Check if	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled	☐ Full-time student ☐ Permanently and totally disabled
(7) Credits	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents	☐ Child tax credit ☐ Credit for other dependents

☐ Check if your filing status is MFS or HOH and you lived apart from your spouse for the last 6 months of 2025, or you are legally separated according to your state law under a written separation agreement or a decree of separate maintenance and you did not live in the same household as your spouse at the end of 2025.

Income Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld. If you did not get a Form W-2, see instructions.

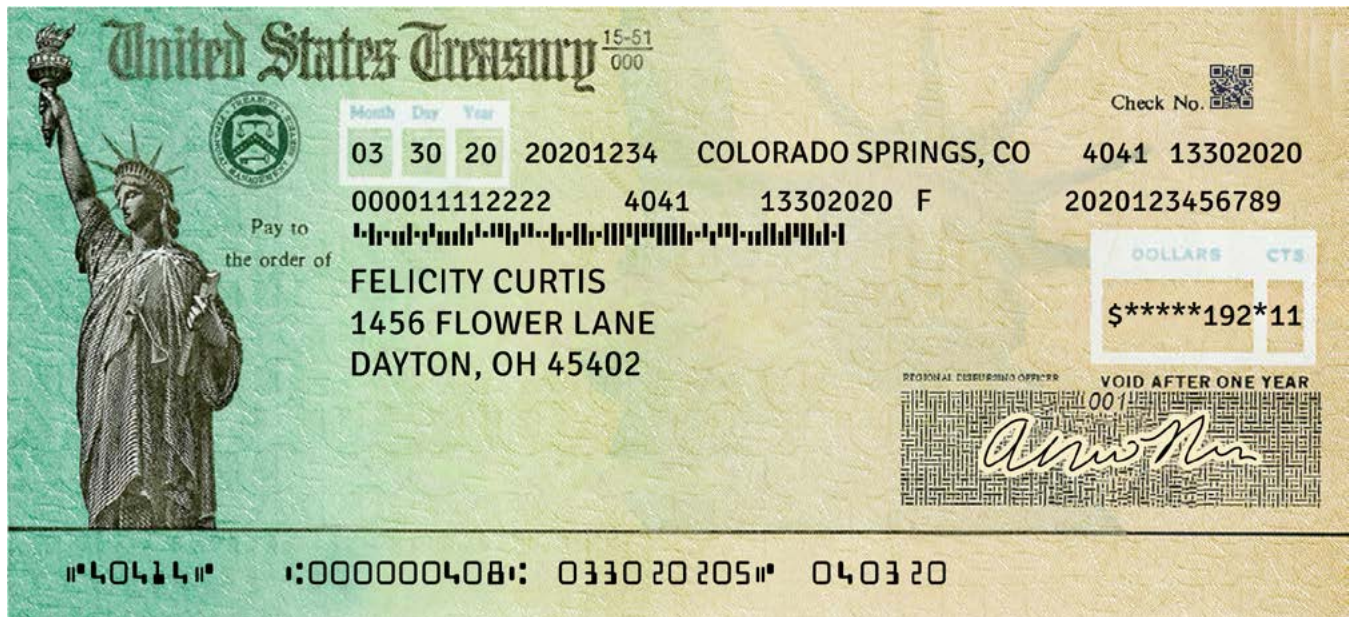
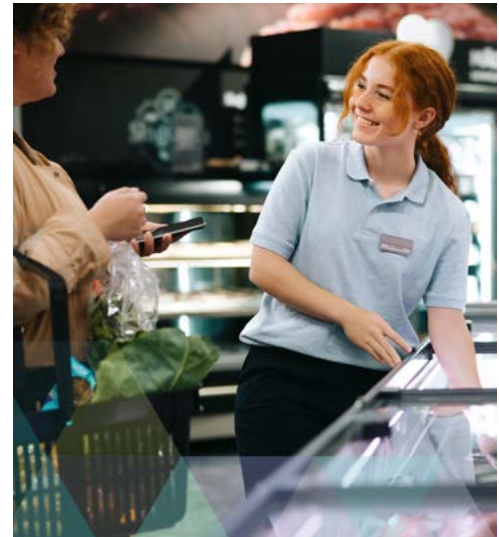
1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	
b	Household employee wages not reported on Form(s) W-2	1b	
c	Tip income not reported on line 1a (see instructions)	1c	
d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)	1d	
e	Taxable dependent care benefits from Form 2441, line 26	1e	
f	Employer-provided adoption benefits from Form 8839, line 31	1f	
g	Wages from Form 8919, line 6	1g	
h	Other earned income (see instructions). Enter type and amount:	1h	
i	Nontaxable combat pay election (see instructions)	1i	
z	Add lines 1a through 1h	1z	
2a	Tax-exempt interest	2a	
3a	Qualified dividends	3a	
c	Check if your child's dividends are included in ☐ Line 3a ☐ Line 3b	2	
4a	IRA distributions	4a	
c	Check if (see instructions) ☐ Rollover ☐ QCD	3	
5a	Pensions and annuities	5a	
c	Check if (see instructions) ☐ Rollover ☐ PSO	3	
6a	Social security benefits	6a	
b	Taxable amount	6b	
c	If you elect to use the lump-sum election method, check here (see instructions)		
d	If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here		
7a	Capital gain or (loss). Attach Schedule D if required	7a	
b	Check if: ☐ Schedule D not required ☐ Includes child's capital gain or (loss)		
8	Additional income from Schedule 1, line 10	8	
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your total income	9	
10	Adjustments to income from Schedule 1, line 26	10	
11a	Subtract line 10 from line 9. This is your adjusted gross income	11a	

Attach Sch. B if required.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 11320B Form 1040 Created 9/5/25

To help Felicity keep more of her money, the government offers deductions and credits that can be reported on the 1040. These deductions and credits may reduce the amount of tax she owes. These benefits exist to support things like education, saving, and caring for family.

After filing her taxes, Felicity receives a refund of \$192.11, which feels like a nice bonus. A refund simply means she paid more tax during the year than she needed to. In other words, she gave the government an interest-free loan.



Question 2

Why does a worker complete a W-4 when starting a new job?

- ☐ a. It reports annual income and determines taxes owed or refunded.
- ☐ b. It verifies their identity and provides authorization to work in the U.S.
- ☐ c. It determines how much Social Security tax to withhold.
- ☐ d. It determines how much federal income tax to withhold.

Answer: d. An employer uses the W-4 to determine how much federal income tax should be withheld from each paycheck.

Question 3

What is the purpose of Form 1040?

- ☐ a. It reports how much Medicare tax was withheld during the year.
- ☐ b. It reports how much state income tax was withheld during the year.
- ☐ c. It reports annual income and determines taxes owed or refunded.
- ☐ d. It reports total earnings recorded for payroll purposes.

Answer: c. Form 1040 is used to report annual income and determine whether a worker owes taxes or receives a refund.

Question 4

When is the deadline to submit Form 1040?

- ☐ a. January 1st
- ☐ b. April 15th
- ☐ c. December 31st
- ☐ d. January 31st

Answer: b. April 15th is the tax filing deadline.

Question 5

Which taxes may appear on a pay stub?

- ☐ a. Federal
- ☐ b. FICA
- ☐ c. State
- ☐ d. Local
- ☐ e. All of the above

Answer: e. Pay stubs typically show federal income tax, FICA taxes, and any state or local taxes.

Key Terms:

- **tax credit:** a dollar-for-dollar amount taxpayers claim on their tax return to reduce the income tax they owe
- **withholding:** the amount an employer withholds or removes from an employee's gross earnings during each pay period; withholding amounts include taxes and voluntary deductions