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Various Various other open source programs are also free and allow you to save or print directly to a PDF. Examples of unearned income include interest from bank accounts, dividends, profit from investments, inheritance money and alimony payments made to you. Imagine that there are three tax brackets, each with its own rate (keep in mind these numbers don't represent actual federal rates and are vastly simplified): \$0-\$20,000 in income has a 5% tax rate, \$20,001-\$60,000 in income has a 10% tax rate, \$60,001 and above has a 15% tax rate. Based on this example, if you earned \$15,000 in a year, you'd only pay 5% in income taxes. Each year, the IRS publishes tax brackets that establish what percentage of income you owe in federal taxes. If you run into trouble as you work on your taxes, don't forget that the same websites where you found and downloaded your forms have a wealth of information to help you navigate through tax regulations and laws. The amounts of these deductions are based on a combination of the law, the W-4 form you submitted to your employer and any other state withholding forms that apply. What's the Role of Withholdings on Income Taxes? In the United States, federal and state governments need money to provide certain services and benefits that we wouldn't otherwise have access to, from Social Security payments to local environmental projects. If you earned \$80,000, you'd pay 5% in income taxes on your earnings up to \$20,000, 10% in income taxes on the \$39,999 you earned that falls into the \$20,001-\$60,000 bracket, and 15% on the \$19,999 you earned above \$60,000. For a variety of reasons, some people choose to withhold more income tax per paycheck than is necessary. It includes money like your wage or salary and tips. The income taxes you pay after the end of the calendar year are a reconciliation between you and the state or federal government. Tax season can be a stressful time for individuals, businesses, and all the paperwork can frustrate even the most organized person. The federal government levies an income tax on all people who earn income throughout the country, and it uses the same standardized tax bracket system, which can change annually, for all taxpayers. Tax brackets are a progressive system meaning the lower a person's income is, the lower their tax rate is and each bracket percentage has a range of values. A Photo Courtesy: damircudic/Getty Images Individuals and businesses pay income taxes. Other states don't have income taxes at all. Married people, single people and heads of households all have their own tax brackets. If you didn't have enough money withheld, perhaps because you wanted larger paychecks throughout the year, you could owe the IRS money upon filing. Many state tax forms also allow you to fill them out before downloading and printing. Obtain the Right Software Most of the tax forms on federal and state websites are in PDF format, which requires specific software to open and print. In the case of income taxes, that period is a calendar year. The difference lies in who has to pay and how much they pay. Once you print your forms, keep them in a file folder or portfolio for easy access later. Prepare to File Your Taxes Once you have your printed tax forms, you can get down to business. But federal and state income tax systems can seem complicated, and you may be curious about what they are, how they work and what they mean for your personal finances. The way these governments obtain that funding is largely by levying taxes on working adults and various business entities. If you're ready to work on your taxes but don't have the necessary forms, you can find them online. If you have extra money withheld over and above what you actually owe, the IRS will refund it to you. Getting your hands on the right tax forms online doesn't have to be one of the parts of tax season. Businesses pay income taxes annually. Adobe Acrobat Reader is the gold standard for PDF viewing, and it's always free. You pay taxes on both types of income if you receive them, but their tax rates differ. Put them together, and you get income taxes: a percentage of the money you earn that you pay to the government on an annual basis. Self-employed people pay taxes both quarterly and annually. It helps to organize the tax forms in a specific folder on your computer's hard drive for easy access later. Gather Plenty of Ink and Paper You certainly don't want to run out of ink or paper when you're trying to print something as important as tax forms. Income is any money you're paid, usually on a regular basis, in exchange for work that you've done or investments that you've made. Photo Courtesy: Kemal Yildirim/Stock With few exceptions, the process of filing and paying state and federal income taxes works the same way. If you earn money each year, whether that's from working at your job or another source, you'll need to pay income taxes on those funds. If you earned \$30,000, however, you'd pay 5% in taxes on your earnings up to \$20,000 and 10% in taxes on \$9,999, which is the difference between \$30,000 and \$20,001. Many people think of the annual state and federal taxes they file as income taxes, but that's not always the case. Here's an example to illustrate how this works. Road work and public parks are other examples of services that state governments finance through income taxes. Visit your state's revenue department website to look for state tax paperwork, including required forms. Income falls into two different categories: earned income and unearned income. To conserve ink and paper, you want to avoid printing the booklets that contain instructions and tax tables. MORE FROM QUESTIONS ANSWERED.NET Photo skyshesher/ISTOCK Taxes may not be the most exciting financial topic, but they're definitely important. State and federal governments use the money they collect in income taxes to finance all of the services necessary to keep their jurisdictions operating and citizens safe. Like the IRS, your state should have all the forms an individual, family or business needs to prepare and file state taxes. But taxpayers pay income taxes more than one time per year, and certain types of earners file taxes multiple times a year. Unearned income is money you receive without working for it or performing a service for it. The tax brackets are divided by filing status. Income taxes also provide funding for a variety of government programs, such as Social Security, WIC and Medicare. On the federal level, income taxes support the military and the operation of federal agencies and their divisions. The W-4 and similar state forms are called withholding forms because they determine how much income tax will be withheld from every paycheck. That's because different brackets have different tax rates, and you only pay a bracket's rate on the amount of your income that falls within that bracket. The amount that's taken out of your check before you get paid is called a withholding, and its purpose is to cover your income taxes incrementally throughout the year so you don't need to pay a lump sum when your tax filing is due. A Photo Courtesy: sinology/Getty Images To better understand income taxes, let's go back to basics. Fortunately, income taxes are relatively straightforward once you have a thorough understanding of the basics. On the state level, this might include municipal services like schools, fire departments, ambulances and police departments. The percentage is based on your household's financial situation and on the amount of money you earn over the course of a certain period. How Do Income Taxes Work? In contrast, states always levy income taxes, and they don't always use brackets. Taxes are mandatory monetary charges a government collects from individuals to fund that government's spending initiatives. Earned income is income you get in exchange for work that you do. They are available online, or you can save them to your computer. You can find instructions and tax tables on your state's website as well. Depending on the forms and your software, you may even be able to save time and effort by filling them out on your computer before printing them. Make sure you have plenty of both ready to go. This is when you pay taxes based on your actual earnings, filing status and number of dependents, even if you've chosen to declare different information on your withholding forms. Most people don't have a single income tax rate. Keep your computer handy so you can access instructions, tax tables, and any forms you may have forgotten. Some states have a flat income tax rate, so all payers pay the same percentage regardless of how much they make. A Photo Courtesy: Towfiqu barbhuiya/Unsplash In regards to earned income, as we mentioned, part of every paycheck you get throughout the year goes toward income taxes. Generally, companies process these income tax deductions for their employees, and independent contractors are responsible for paying their own income taxes because they're considered their own employers for tax purposes. MORE FROM ASKMONEY.COM Federal and state revenue departments have phone numbers where you can talk to an expert who can help you, and those numbers are listed on their websites. When you earn income, you're required to pay a certain percentage of it to the government via the Internal Revenue Service (IRS), the federal agency that collects taxes and enforces tax laws. Don't be afraid to reach out for help. Follow these simple steps to find and print tax forms online. Visit the IRS Website to Federal Tax Forms Visit Your State's Website for State Forms Many states require separate state income tax returns. What's the Difference Between State and Federal Income Taxes? The selections you make when you fill out the form determine your filing status (such as married filing jointly, married filing separately, single or head of household), and there are calculations to account for additional deductions based on the number of dependents you have. Earned income is taxed on every paycheck.

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