

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/27/2024

General Information

Name: Hon Raul Antonio Cuervo

CONFIDENTIAL

PID 274942

AGENCY INFORMATION

Organization	Suborganization	Title
Judicial Circuit (11Th)	Elected Constitutional Officer	

Net Worth

My Net Worth as of May 31, 2024 was \$ 2,382,500.98.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds \$1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use, whether owned or leased.

The aggregate value of my household goods and personal effect is \$ 50,000.00.

ASSETS INDIVIDUALLY VALUED AT OVER \$1,000:

Description of Asset	Value of Asset
{REDACTED}	\$ 600,000.00
{REDACTED}	\$ 450,000.00
{REDACTED}	\$ 280,000.00
2023 Subaru Crosstrek	\$ 16,000.00
2024 Honda CRV	\$ 40,000.00
Toyota Tundra	\$ 1,500.00
Truist Money Market Acct.	\$ 50,080.09
Truist Checking Acct	\$ 16,576.72
Florida Retirement Investment	\$ 151,207.80
Schwab IRA Rollover ({REDACTED})	\$ 409,023.37
Schwab IRA Rollover ({REDACTED})	\$ 1,063,175.96

2023 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 06/27/2024

Liabilities

LIABILITIES IN EXCESS OF \$1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Honda Financial Services	2080 Cabot Blvd. W Langhorne PA 19047	\$ 46,132.43
Driveway Finance Corporation	PO Box 650997 Dallas TX 75265	\$ 18,765.34
Carrington Mortgage	11701-32 San Jose Blvd. Ste 201, Jacksonville FL 32223	\$ 429,772.75
Lakeview Mortgage	4425 Ponce de Leon Blvd. Coral Gables FL 33146	\$ 200,392.44

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

Income

Identify each separate source and amount of income which exceeded \$1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2023 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☒ I elect to file a copy of my 2023 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding \$1,000	Address of Source of Income	Amount
See Attached		

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
See Attached			

Interests in Specified Businesses**Business Entity # 1**

N/A

Training

Based on the office or position you hold, the certification of training required under Section 112.3142, F.S., is not applicable to you for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Raul Antonio Cuervo

Digitally signed: 06/27/2024

Filed with COE: 06/27/2024

For the year Jan. 1-Dec. 31, 2023, or other tax year beginning _____, 2023, ending _____, 20 ____ See separate instructions.

Your first name and middle initial RAUL A		Last name CUERVO		Your social security number [REDACTED]	
If joint return, spouse's first name and middle initial [REDACTED]		Last name CUERVO		Spouse's social security number [REDACTED]	
Home address (number and street). If you have a P.O. box, see instructions. [REDACTED]				Apt. no. [REDACTED]	
City, town, or post office. If you have a foreign address, also complete spaces below. [REDACTED]				State [REDACTED]	
				ZIP code [REDACTED]	
Foreign country name [REDACTED]		Foreign province/state/county [REDACTED]		Foreign postal code [REDACTED]	
Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse					

Filing Status ☐ Single ☒ Married filing jointly (even if only one had income) ☐ Married filing separately (MFS)
☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)
Check only one box. If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: _____

Digital Assets At any time during 2023, 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

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien
Age/Blindness ☐ You: ☒ Were born before January 2, 1959 ☐ Are blind
☐ Spouse: ☒ Was born before January 2, 1959 ☐ Is blind

Dependents (see instructions):	(1) First name	Last name	(2) Social security no.	(3) Relationship to you	(4) Check the box if qualifies for (see instructions):	
					Child tax credit	Credit for other dependents
If more than four dependents, see instructions and check here ☐						

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	167,046	
	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 29	1f		
	g	Wages from Form 8919, line 6	1g		
	h	Other earned income (see instructions)	1h		
	i	Nontaxable combat pay election (see instructions) 1i			
	z	Add lines 1a through 1h	1z	167,046	
Attach Schedule B if required.	2a	Tax-exempt interest	2a		
	3a	Qualified dividends	3a		
	4a	IRA distributions	4a		
	5a	Pensions and annuities	5a	26,354	
	6a	Social security benefits	6a	58,239	
	b	Taxable interest	2b	748	
		b	Ordinary dividends	3b	
		b	Taxable amount	4b	
		b	Taxable amount	5b	11,350
		b	Taxable amount	6b	49,503
c If you elect to use the lump-sum election method, check here (see instructions) ☐					

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Form 1040-SR (2023)

	7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
	8	Additional income from Schedule 1, line 10	8	
	9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income	9	228,647
	10	Adjustments to income from Schedule 1, line 26	10	
Standard Deduction See Standard Deduction Chart on the last page of this form.	11	Subtract line 10 from line 9. This is your adjusted gross income	11	228,647
	12	Standard deduction or itemized deductions (from Schedule A)	12	43,105
	13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
	14	Add lines 12 and 13	14	43,105
	15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income	15	185,542
Tax and Credits	16	Tax (see instructions). Check if any from: 1 ☐ Form(s) 8814 2 ☐ Form 4972 3 ☐	16	31,434
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	31,434
	19	Child tax credit or credit for other dependents from Schedule 8812	19	
	20	Amount from Schedule 3, line 8	20	
	21	Add lines 19 and 20	21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-	22	31,434
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
	24	Add lines 22 and 23. This is your total tax	24	31,434
Payments	25	Federal income tax withheld from:		
	a	Form(s) W-2	25a	24,109
	b	Form(s) 1099	25b	11,505
	c	Other forms (see instructions)	25c	
	d	Add lines 25a through 25c	25d	35,614
	26	2023 estimated tax payments and amount applied from 2022 return	26	
	27	Earned income credit (EIC)	27	
	28	Additional child tax credit from Schedule 8812	28	
	29	American opportunity credit from Form 8863, line 8	29	
	30	Reserved for future use	30	
	31	Amount from Schedule 3, line 15	31	
	32	Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits	32	
	33	Add lines 25d, 26, and 32. These are your total payments	33	35,614

Go to www.irs.gov/Form1040SR for instructions and the latest information.

Form 1040-SR (2023)

Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	4,180
	35a	Amount of line 34 you want refunded to you. If Form 8888 is attached, check here. . . . ☐	35a	4,180
	b	Routing number [REDACTED]	c Type: ☒ Checking ☐ Savings	
	d	Account number [REDACTED]		
	36	Amount of line 34 you want applied to your 2024 estimated tax	36	

Amount You Owe	37	Subtract line 33 from line 24. This is the amount you owe. For details on how to pay, go to www.irs.gov/Payments or see instructions	37	
	38	Estimated tax penalty (see instructions)	38	

Third Party Designee	Do you want to allow another person to discuss this return with the IRS? See instructions ☒ Yes. Complete below. ☐ No	
	Designee's name	Phone no.
	HRB TAX GROUP INC	305-754-1463
		Personal identification number (PIN) [REDACTED]

Sign Here Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.	Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.) [REDACTED]
			JUDGE	
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.) [REDACTED]
			RETIRED	
	Phone no. [REDACTED]	Email address		

Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN	Check if:
	Maria Esteban		03-26-2024	P00097670	☐ Self-employed
	Firm's name	Firm's address			Phone no.
	HRB TAX GROUP INC	9013 9015 BISCAYNE BLVD MIAMI SHORES FL 33138			305-754-1463
				Firm's EIN	431871840

Go to www.irs.gov/Form1040SR for instructions and the latest information.

Form 1040-SR (2023)

Standard Deduction Chart*

Add the number of boxes checked in the "Age/Blindness" section of Standard Deduction on page 1 2

IF your filing status is...	AND the number of boxes checked is...	THEN your standard deduction is...
Single	1	\$15,700
	2	17,550
Married filing jointly	1	\$29,200
	2	30,700
	3	32,200
	4	33,700
Qualifying surviving spouse	1	\$29,200
	2	30,700
Head of household	1	\$22,650
	2	24,500
Married filing separately**	1	\$15,350
	2	16,850
	3	18,350
	4	19,850

*Don't use this chart if someone can claim you (or your spouse if filing jointly) as a dependent, your spouse itemizes on a separate return, or you were a dual-status alien. Instead, see instructions.

**You can check the boxes for your spouse if your filing status is married filing separately and your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

Go to www.irs.gov/Form1040SR for instructions and the latest information.

Form 1040-SR (2023)

SCHEDULE A
(Form 1040)

Department of the Treasury
Internal Revenue Service

Itemized Deductions

Attach to Form 1040 or 1040-SR.

Go to www.irs.gov/ScheduleA for instructions and the latest information.

Caution: If you are claiming a net qualified disaster loss on Form 4684, see the instructions for line 16.

OMB No. 1545-0074

2023

Attachment
Sequence No. 07

Name(s) shown on Form 1040 or 1040-SR

RAUL A & [REDACTED] CUERVO

Your social security no.

[REDACTED]

**Medical
and
Dental
Expenses**

Caution: Do not include expenses reimbursed or paid by others.

1 Medical and dental expenses (see instructions)

1

2 Enter amount from Form 1040 or 1040-SR,

line 11 2 228,647

3 Multiply line 2 by 7.5% (0.075)

3

17,149

4 Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-

4

0

**Taxes You
Paid**

5 State and local taxes.

a State and local income taxes or general sales taxes. You may include either income taxes or general sales taxes on line 5a, but not both. If you elect to include general sales taxes instead of income taxes, check this box ☒

5a

1,766

b State and local real estate taxes (see instructions)

5b

15,258

c State and local personal property taxes

5c

d Add lines 5a through 5c

5d

17,024

e Enter the smaller of line 5d or \$10,000 (\$5,000 if married filing separately)

5e

10,000

6 Other taxes. List type and amount:

6

7 Add lines 5e and 6

7

10,000

**Interest
You Paid**

8 Home mortgage interest and points. If you didn't use all of your home mortgage loan(s) to buy, build, or improve your home, see instructions and check this box ☐

a Home mortgage interest and points reported to you on Form 1098. See instructions if limited

8a

30,677

b Home mortgage interest not reported to you on Form 1098. See instructions if limited. If paid to the person from whom you bought the home, see instructions and show that person's name, identifying no., and address

8b

0

c Points not reported to you on Form 1098. See instructions for special rules

8c

d Reserved for future use

8d

e Add lines 8a through 8c

8e

30,677

9 Investment interest. Attach Form 4952 if required. See instructions

9

10 Add lines 8e and 9

10

30,677

**Gifts to
Charity**

11 Gifts by cash or check. If you made any gift of \$250 or more, see instructions (See attached)

11

2,178

12 Other than by cash or check. If you made any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500

12

250

13 Carryover from prior year

13

14 Add lines 11 through 13

14

2,428

**Casualty and
Theft Losses**

15 Casualty and theft loss(es) from a federally declared disaster (other than net qualified disaster losses). Attach Form 4684 and enter the amount from line 18 of that form. See instructions

15

0

Other

**Itemized
Deductions**

16 Other--from list in instructions. List type and amount:

16

Total

Itemized

Deductions

17 Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on Form 1040 or 1040-SR, line 12

17

43,105

18 If you elect to itemize deductions even though they are less than your standard deduction, check this box ☐

For Paperwork Reduction Act Notice, see the Instructions for Form 1040.

Schedule A (Form 1040) 2023

SCHEDULE B
(Form 1040)

Department of the Treasury
Internal Revenue Service

Interest and Ordinary Dividends

Attach to Form 1040 or 1040-SR.

Go to www.irs.gov/ScheduleB for instructions and the latest information.

OMB No. 1545-0074

2023

Attachment
Sequence No. **08**

Name(s) shown on return

RAUL & CUERVO

Your social security no.

Part I

Interest

(See instructions
and the
instructions for
Form 1040, line
2b.)

Note: If you
received a
Form 1099-INT,
Form 1099-OID,
or substitute
statement from
a brokerage firm,
list the firm's
name as the
payer and enter
the total interest
shown on that
form.

- 1 List name of payer. If any interest is from a seller-financed mortgage and the buyer used the property as a personal residence, see the instructions and list this interest first. Also, show that buyer's social security number and address:

DEPARTMENT OF TREASURY

TRUIST BANK

INTEREST SUBTOTAL

Amount

21

727

748

1

- 2 Add the amounts on line 1.
- 3 Excludable interest on series EE and I U.S. savings bonds issued after 1989. Attach Form 8815
- 4 Subtract line 3 from line 2. Enter the result here and on Form 1040 or 1040-SR, line 2b.

2

3

4

748

748

Note: If line 4 is over \$1,500, you must complete Part III.

Amount

Part II

Ordinary Dividends

(See instructions
and the
instructions
for Form 1040,
line 3b.)

Note: If you
received a
Form 1099-DIV
or substitute
statement from
a brokerage
firm, list the
firm's name as
the payer and
enter the ordinary
dividends shown
on that form.

- 5 List name of payer:

5

- 6 Add the amounts on line 5. Enter the total here and on Form 1040 or 1040-SR, line 3b.

6

Note: If line 6 is over \$1,500, you must complete Part III.

Part III

**Foreign
Accounts
and Trusts**

Caution: If required, failure to file FinCEN Form 114 may result in substantial penalties. Additionally, you may be required to file Form 8938, Statement of Specified Foreign Financial Assets. See instructions.

You must complete this part if you (a) had over \$1,500 of taxable interest or ordinary dividends; (b) had a foreign account; or (c) received a distribution from, or were a grantor of, or a transferor to, a foreign trust.

- 7a At any time during 2023, did you have a financial interest in or signature authority over a financial account (such as a bank account, securities account, or brokerage account) located in a foreign country?

See instructions
If "Yes," are you required to file FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR), to report that financial interest or signature authority? See FinCEN Form 114 and its instructions for filing requirements and exceptions to those requirements

- b If you are required to file FinCEN Form 114, list the name(s) of the foreign country(-ies) where the financial account(s) is (are) located:

- 8 During 2023, did you receive a distribution from, or were you the grantor of, or transferor to, a foreign trust? If "Yes," you may have to file Form 3520. See instructions

Yes

No

X

X

X

For Paperwork Reduction Act Notice, see your tax return instructions.

Schedule B (Form 1040) 2023

Form **8879**

(Rev. January 2021)

Department of the Treasury
Internal Revenue Service**IRS e-file Signature Authorization**▶ ERO must obtain and retain completed Form 8879.
▶ Go to www.irs.gov/Form8879 for the latest information.

CLIENT COPY

OMB No. 1545-0074

Submission Identification Number (SID) ▶

Taxpayer's name

RAUL A CUERVO

Social security number

Spouse's name

CUERVO

Spouse's social security number

Part I Tax Return Information -- Tax Year Ending December 31, 2023 (Enter year you are authorizing.)

Enter whole dollars only on lines 1 through 5.

Note: Form 1040-SS filers use line 4 only. Leave lines 1, 2, 3, and 5 blank.

1	Adjusted gross income	1	228,647
2	Total tax	2	31,434
3	Federal income tax withheld from Form(s) W-2 and Form(s) 1099	3	35,614
4	Amount you want refunded to you	4	4,180
5	Amount you owe	5	

Part II Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)

Under penalties of perjury, I declare that I have examined a copy of the income tax return (original or amended) I am now authorizing, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from the income tax return (original or amended) I am now authorizing. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for the income tax return (original or amended) I am now authorizing and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

- ☒ I authorize **HRB TAX GROUP INC** to enter or generate my PIN **_____** as my
ERO firm name signature on the income tax return (original or amended) I am now authorizing. Enter five digits, but don't enter all zeros
- ☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box only
if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ **SIGNATURE AND DATE ON FILE**Date ▶ **03-26-2024**

Spouse's PIN: check one box only

- ☒ I authorize **HRB TAX GROUP INC** to enter or generate my PIN **_____** as my
ERO firm name signature on the income tax return (original or amended) I am now authorizing. Enter five digits, but don't enter all zeros
- ☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box only
if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ▶ **SIGNATURE AND DATE ON FILE**Date ▶ **03-26-2024****Practitioner PIN Method Returns Only -- continue below****Part III Certification and Authentication -- Practitioner PIN Method Only**

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN.

Don't enter all zeros

I certify that the above numeric entry is my PIN, which is my signature for the electronic individual income tax return (original or amended) I am now authorized to file for tax year indicated above for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and Pub. 1345, Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns.

ERO's signature ▶

Date ▶ **03-26-2024****ERO Must Retain This Form -- See Instructions**
Don't Submit This Form to the IRS Unless Requested To Do So

For Paperwork Reduction Act Notice, see your tax return instructions.

Form **8879** (Rev. 01-2024)

2023 WAGES AND SALARIES SUMMARY ATTACHMENT

RAUL A & [REDACTED] CUERVO

Employer Name	Employer EIN	T or S	Wages	Federal Withholding	Social Security Tax Withheld	State	State Wages	State Tax Withheld	Local Tax Withheld
---------------	--------------	--------------	-------	------------------------	---------------------------------	-------	----------------	-----------------------	-----------------------

STATE OF FLORIDA 59-6001874 T 167,046 24,109 9,932

Total 167,046 24,109 9,932

2023 PENSIONS AND ANNUITIES SUMMARY ATTACHMENT

RAUL A & [REDACTED] CUERVO

Payer Name	Payer's Federal EIN	T or S	Pension Amount	Taxable Amount	Capital Gain Incl in Box 2a	Federal Tax Withheld	Distrib Code	IRA / SEP / SIMPLE	State	State Tax Withheld	Local Tax Withheld
AUGUSTAR LIFE INSURA	31-0397080	T	23,854	8,850		2,212	7D				
MORGAN STANLEY CAPIT	11-3658445	S	2,500	2,500			7				

TOTAL 1099RS

26,354

11,350

2,212

2023 FEDERAL TAX WITHHOLDINGS ATTACHMENT

RAUL A & [REDACTED] CUERVO

W-2	STATE OF FLORIDA	24,109
1099R	AUGUSTAR LIFE INSURANCE	2,212
1099-SSA	TP WITHHOLDINGS	9,293

Total to Form 1040/1040-SR line 25d 35,614

2023 STATE AND LOCAL GENERAL SALES TAX DEDUCTION WORKSHEET

(See Schedule A instructions for line 5a Worksheet)

RAUL A CUERVO

Keep for Your Records

1a.	Available income shown on Form 1040 or 1040-SR, line 8b	1a.	<u>228,647</u>
b.	Tax-exempt interest income	1b.	<u> </u>
c.	Nontaxable combat pay	1c.	<u> </u>
d.	Nontaxable part of social security and railroad retirement benefits	1d.	<u>8,736</u>
e.	Nontaxable part of IRA, pension, or annuity distributions not including rollovers	1e.	<u>15,004</u>
f.	Nontaxable unemployment compensation	1f.	<u> </u>
g.	Other adjustments to total available income	1g.	<u> </u>
h.	Total available income. Add lines 1a through 1g	1h.	<u>252,387</u>
2.	Family size	2.	<u>2</u>
3.	Enter your state general sales taxes from the applicable table in the instructions (see instructions) FL	3.	<u>1,766</u>

Next. If, for all of 2023, you lived only in Connecticut, the District of Columbia, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Jersey, Rhode Island, skip lines 4 through 7, enter -0- on line 8 and go to line 9. Otherwise, go to line 4.

4.	Did you live in Alabama, Alaska, Arizona, Arkansas, Colorado, Georgia, Illinois, Kansas, Louisiana, Mississippi, Missouri, New York State, North Carolina, South Carolina, Tennessee, Utah, or Virginia in 2023?	
• No.	Enter -0-.	
• Yes.	Enter your local general sales taxes from the applicable table in the instructions. (see instructions)	4. <u>0</u>

5.	Did your locality impose a local general sales tax in 2023 Residents of California and Nevada see instructions.	
• No.	Skip lines 5 through 7, enter -0- on line 8, and go to line 9.	
• Yes.	Enter your local general sales tax rate, but omit percentage sign. For example, if your local general sales tax rate was 2.5%, enter 2.5. If your local general sales tax rate changed or you lived in more than one locality in the same state during 2023, see instructions. (If you do not know your local general sales tax rate, contact your local government	5. <u>0.000</u>

6.	Did you enter -0- on line 4 above?	
• No.	Skip lines 6 and 7 and go to line 8.	
• Yes.	Enter your state general sales tax rate (shown in the table heading for your state), but omit the percentage sign. For example, if your state general sales tax rate is 6%, enter 6.0	6. <u>6.000</u>

7.	Divide line 5 by line 6. Enter the result as a decimal (rounded to at least three places)	7. <u> </u>
----	---	--------------------------------

8.	Did you enter -0- on line 4 above?	
• No.	Multiply line 4 by line 5.	
• Yes.	Multiply line 3 by line 7. If you lived in more than one locality in the same state during 2023, see instructions above.	8. <u>0</u>

9.	Enter your state and local general sales taxes paid on specified items, if any (see instructions)	9. <u> </u>
10.	Deduction for general sales taxes. Add lines 3, 8, and 9. Enter the result here and the total from all your state and local general sales tax deduction worksheets, if you completed more than one, on Schedule A, line 5. Be sure to check box b on that line	10. <u>1,766</u>

STATE AND LOCAL TAX SUMMARY

1.	Total state and local income taxes	1.	<u>0</u>
2.	General sales taxes (as entered or from all worksheets)	2.	<u>1,766</u>
3.	Deduction taken (larger of lines 1 or 2) on Schedule A (Form 1040 or 1040-SR), line 5	3.	<u>1,766</u>

2023 SOCIAL SECURITY TAXABLE BENEFITS WORKSHEET

RAUL A & [REDACTED] CUERVO

Keep for Your Records
Publication 915

- Before you begin:** ✓ If you are married filing separately and you lived apart from your spouse for all of 2023, enter "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 6a.
- ✓ Don't use this worksheet if you repaid benefits in 2023 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2023 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2023. For more information, see "Repayments More Than Gross Benefits" in Pub 915.
- ✓ If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, do not include the amount from line 2b of Form 1040 on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040 or 1040-SR), line 2.

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and Forms RRB-1099. Also enter this amount on Form 1040 or 1040-SR, line 6a	1.	58,239
2. Multiply line 1 by 50% (0.50)	2.	29,120
3. Combine the amounts from: Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7, and 8.	3.	179,144
4. Enter the amount, if any, from Form 1040 or 1040-SR line 2a	4.	
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 28) • Foreign earned income or housing (Form 2555, lines 45 and 50), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	5.	
6. Combine lines 2, 3, 4, and 5	6.	208,264
7. Form 1040 filers: Enter the amounts from Schedule 1, lines 11 through 20, and 23 and 25	7.	
8. Is the amount on line 7 less than the amount on line 6? No. STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b		
Yes. Subtract line 7 from line 6	8.	208,264
9. If you are: • Married filing jointly, enter \$32,000 • Single, head of household, qualifying surviving spouse, or married filing separately and you lived apart from your spouse for all of 2023, enter \$25,000	9.	32,000
Note: If you are married filing separately and you lived with your spouse at any time in 2023, skip lines 9 through 16; multiply line 8 by 85% (0.85) and enter the result on line 17. Then go to line 18.		
Is the amount on line 9 less than the amount on line 8? No. STOP None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you lived apart from your spouse for all of 2023, be sure you entered "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 6a.		
Yes. Subtract line 9 from line 8	10.	176,264
11. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you lived apart from your spouse for all of 2023	11.	12,000
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.	164,264
13. Enter the smaller of line 10 or line 11	13.	12,000
14. Multiply line 13 by 50% (0.50)	14.	6,000
15. Enter the smaller of line 2 or line 14	15.	6,000
16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	16.	139,624
17. Add lines 15 and 16	17.	145,624
18. Multiply line 1 by 85% (0.85)	18.	49,503
19. Taxable benefits. Enter the smaller of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR line 6b.	19.	49,503

TIP: If you received a lump-sum payment in 2023 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.

2022 MORTGAGE INSURANCE PREMIUMS DEDUCTION WORKSHEET

RAUL A & [REDACTED] CUERVO

Keep for Your Records

Before you begin: ✓ See the instructions for line 8d to see if you must use this worksheet to figure your deduction.

1. Enter the total premiums you paid in 2022 for mortgage insurance for a contract issued in 2022 after December 31, 2007 1. 551
2. Enter the amount from Form 1040, or 1040-SR, line 11 2. 228,647
3. Enter \$100,000 (\$50,000 if married filing separately) 3. 100,000
4. Is the amount on line 2 more than the amount on line 3?
☐ **No.** Your deductions is not limited. Enter the amount from line 1 on Schedule A, line 8d. **Do not** complete the rest of this worksheet.
☒ **Yes.** Subtract line 3 from line 2. If the result is not a multiple of \$1,000 (\$500 if married filing separately), increase it to the next multiple of \$1,000 (\$500 if married filing separately). For example, increase \$425 to \$1,000, increase \$2,025 to \$3,000; or if married filing separately, increase \$425 to \$500, increase \$2,025 to \$2,500, etc 4. 129,000
5. Divide line 4 by \$10,000 (\$5,000 if married filing separately). Enter the result as a decimal. If the result is 1.0 or more, enter 1.0 5. 1.00000
6. Multiply line 1 by line 5 6. 551
7. **Mortgage insurance premiums deductions.** Subtract line 6 from line 1. Enter the result here and on Schedule A, line 8d 7. 0

2023 INVESTMENT INCOME WORKSHEET FOR EIC

RAUL A & [REDACTED] CUERVO

Keep for Your Records

Publication 596

Use this worksheet to figure investment income for the EIC when you file Form 1040 or 1040-SR.

Interest and Dividends

1. Enter any amount from Form 1040 or 1040-SR, line 2b 1. 748
2. Enter any amount from Form 1040 or 1040-SR, line 2a, plus any amount on Form 8814, line 1b 2. _____
3. Enter any amount from Form 1040 or 1040-SR, line 3b 3. _____
4. Enter the amount from Schedule 1 (Form 1040), line 8z, that is from Form 8814 if you are filing that form to report your child's interest and dividend income on your return. (If your child received an Alaska Permanent Fund dividend, use Worksheet 2 in this chapter to figure the amount to enter on this line.) ... 4. _____

Capital Gain Net Income

5. Enter the amount from Form 1040 or 1040-SR, line 7. If the amount on that line is a loss, enter -0- 5. 0
6. Enter any gain from Form 4797, Sales of Business Property, line 7. If the amount on that line is a loss, enter -0-. (But, if you completed lines 8 and 9 of Form 4797, enter the amount from line 9 instead.) 6. 0
7. Subtract line 6 of this worksheet from line 5 of this worksheet. (If the result is less than zero, enter -0-.) 7. 0

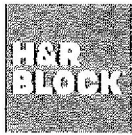
Royalties and Rental Income From Personal Property

8. Enter any royalty income from Schedule E, line 23b, plus any income from the rental of personal property shown on Schedule 1 (Form 1040), line 8f 8. _____
9. Enter any expenses from Schedule E, line 20, related to royalty income, plus any expenses from the rental of personal property deducted on Schedule 1 (Form 1040), line 24b 9. _____
10. Subtract the amount on line 9 of this worksheet from the amount on line 8. (If the result is less than zero, enter -0-.) 10. 0

Passive Activities

11. Enter the total of any net income from passive activities (such as income included on Schedule E, line 26, 29a (col. (h)), 34a (col. (d)), or 40; or an ordinary gain identified as "FPA" on Form 4797, line 10). (See instructions below for lines 11 and 12.) 11. _____
12. Enter the total of any losses from passive activities (such as losses included on Schedule E, line 26, 29b (col. (g)), 34b (col. (c)), or 40; or an ordinary loss identified as "PAL" on Form 4797, line 10). (See instructions below for lines 11 and 12.) 12. 0
13. Combine the amounts on lines 11 and 12 of this worksheet. (If the result is less than zero, enter -0-.) 13. _____
14. Add the amounts on lines 1, 2, 3, 4, 7, 10, and 13. Enter the total. **This is your investment income** 14. 748
15. Is the amount on line 14 more than \$11,000?
☐ Yes. You can't take the credit.
☒ No. Go to Step 3 of the Form 1040 instructions for line 27 to find out if you can take the credit (unless you are using this publication to find out if you can take the credit; in that case, go to Rule 7 next).

Instructions for lines 11 and 12. In figuring the amount to enter on lines 11 and 12, don't take into account any royalty income (or loss) included on line 26 of Schedule E or any income (or loss) included in your earned income or on line 1, 2, 3, 4, 7, or 10 of this worksheet. To find out if the income on line 26 of Schedule E is from a passive activity, see the Schedule E instructions. If any of the rental real estate income (or loss) included on Schedule E, line 26, isn't from a passive activity, enter "NPA" and the amount of that income (or loss) on the dotted line next to line 26.



2023 Federal Tax Return Filing
Instructions
FOR THE YEAR ENDING
December 31, 2023

Prepared for	RAUL A CUERVO [REDACTED] CUERVO	
Tax Summary	Gross Income.....	\$228647
	Adjusted Gross Income.....	\$228647
	Total Deductions.....	\$43105
	Total Taxable Income.....	\$185542
	Total Tax.....	\$31434
	Total Payments.....	\$35614
	Refund Amount.....	\$4180
	Amount You Owe.....	\$0
Make check payable to		
Mailing Address	Since you are filing your return electronically and you chose to use an electronic signature, you do not mail your return.	

Instructions

If you e-filed your return and it has been accepted, you will get notified via text or email if you opted for that option.

Your tax obligation is exactly met. No additional tax is due.

2023 TWO YEAR COMPARISON

RAUL A & [REDACTED] CUERVO

Keep for Your Records

	2023	2022	Difference
Filing status	MFJ		
INCOME:			
Wages, salaries, tips, etc.	167,046		167,046
Interest income	748		748
Ordinary dividend income			
IRA distributions and pension income	11,350		11,350
Taxable social security income	49,503		49,503
Capital gain or (loss) (Schedule D)			
Schedule 1 - Income			
Refunds of state and local taxes			
Alimony received			
Business income or (loss) (Schedule C)			
Other gains or (losses) (Form 4797)			
Rental real estate, partnerships, estates, etc. (Schedule E)			
Farm income or (loss) (Schedule F)			
Unemployment compensation			
Other income			
Total income	228,647		228,647
ADJUSTMENTS:			
Schedule 1 - Adjustments			
Educator expenses			
Busn expenses for reservists, performing artists, etc			
Health savings account deduction			
Moving expenses			
Deductible part of self-employment tax			
Self-employed SEP, SIMPLE and qualified plans deduction			
Self-employed health insurance			
Penalty on early withdrawal of savings			
Alimony paid			
IRA contributions			
Student loan interest deduction			
Archer MSA deduction			
Other adjustments			
Total adjustments			
ADJUSTED GROSS INCOME:	228,647		228,647
DEDUCTIONS:			
Standard deduction or Itemized deductions	43,105		43,105
Charitable contributions if taking standard deduction	N/A		
If itemized, Schedule A deductions:			
Medical and dental expenses			
Sales, income, and other taxes paid	10,000		10,000
Interest paid	30,677		30,677
Gifts to charity	2,428		2,428
Casualty and theft losses			
Other miscellaneous deductions			
Qualified business income deduction			
TAXABLE INCOME:	185,542		185,542

2023 TWO YEAR COMPARISON

RAUL A & [REDACTED] CUERVO

Keep for Your Records

	2023	2022	Difference
TAX COMPUTATION (BEFORE CREDITS):			
Tax	31,434		31,434
Tax calculation method	TCW		
Schedule 2 - Taxes			
Alternative minimum tax			
Excess advance premium tax credit repayment			
Total taxes	31,434		31,434
Tax rate	22%	%	
CREDITS:			
Child and other dependents tax credit			
Schedule 3 - Non-Refundable Credits			
Foreign tax credit			
Child care credit			
Education credit			
Retirement savings contribution credit			
Other credits			
Total credits			
OTHER TAXES:			
Schedule 2 - Other Taxes			
Self-employment tax			
Additional tax on IRAs			
Other taxes			
TOTAL TAXES:	31,434		31,434
PAYMENTS:			
Federal income tax withheld	35,614		35,614
Estimated payments made			
Earned income credit			
Refundable child tax credit or additional child tax credit			
American opportunity credit			
Schedule 3 - Refundable Credits & Payments			
ACA premium tax credit			
Qualified sick and family leave credit			
Other payments			
Total payments	35,614		35,614
AMOUNT DUE / REFUND:			
Amount overpaid	4,180		4,180
Overpayment applied to next year			
Refund	4,180		4,180
Amount due			
Penalty			

Tax Calculation Methods:

Sch D = Sch D tax worksheet
Sch J = Inc Aver for Farmer/Fisherman
FEITW = Foreign Earned Income Tax WS

QDCGTW = Qual Div Cap Gain Tax WS
F8615 = Child with unearned income

TCW = Tax Comp Worksheet (rates)
TABLE = Tax Table

For the year Jan. 1-Dec. 31, 2023, or other tax year beginning _____, 2023, ending _____, 20 _____ See separate instructions.

Your first name and middle initial RAUL A		Last name CUERVO		Your social security number [REDACTED]	
If joint return, spouse's first name and middle initial [REDACTED]		Last name CUERVO		Spouse's social security number [REDACTED]	
Home address (number and street). If you have a P.O. box, see instructions. [REDACTED]				Apt. no. [REDACTED]	
City, town, or post office. If you have a foreign address, also complete spaces below. [REDACTED]				State [REDACTED]	
				ZIP code [REDACTED]	
Foreign country name		Foreign province/state/county		Foreign postal code	
Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. ☐ You ☐ Spouse					

Filing Status ☐ Single ☒ Married filing jointly (even if only one had income) ☐ Married filing separately (MFS)
☐ Head of household (HOH) ☐ Qualifying surviving spouse (QSS)
Check only one box. If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QSS box, enter the child's name if the qualifying person is a child but not your dependent: _____

Digital Assets At any time during 2023, 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

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien
Age/Blindness ☐ You: ☒ Were born before January 2, 1959 ☐ Are blind
☐ Spouse: ☒ Was born before January 2, 1959 ☐ Is blind

Dependents (see instructions):	(1) First name	Last name	(2) Social security no.	(3) Relationship to you	(4) Check the box if qualifies for (see instructions):	
					Child tax credit	Credit for other dependents
If more than four dependents, see instructions and check here ☐						

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. Attach Schedule B if required.	1a	Total amount from Form(s) W-2, box 1 (see instructions)	1a	167,046
	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 29	1f	
	g	Wages from Form 8919, line 6	1g	
	h	Other earned income (see instructions)	1h	
	i	Nontaxable combat pay election (see instructions)	1i	
	z	Add lines 1a through 1h	1z	167,046
	2a	Tax-exempt interest.	2a	
3a	Qualified dividends.	3a		
4a	IRA distributions.	4a		
5a	Pensions and annuities	5a	26,354	
6a	Social security benefits.	6a	58,239	
b		Taxable interest.	2b	748
b		Ordinary dividends.	3b	
b		Taxable amount.	4b	
b		Taxable amount.	5b	11,350
b		Taxable amount.	6b	49,503
c If you elect to use the lump-sum election method, check here (see instructions) ☐				

	7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ☐	7	
	8	Additional income from Schedule 1, line 10	8	
	9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income	9	228,647
	10	Adjustments to income from Schedule 1, line 26	10	
Standard Deduction See Standard Deduction Chart on the last page of this form.	11	Subtract line 10 from line 9. This is your adjusted gross income	11	228,647
	12	Standard deduction or itemized deductions (from Schedule A)	12	43,105
	13	Qualified business income deduction from Form 8995 or Form 8995-A	13	
	14	Add lines 12 and 13	14	43,105
	15	Subtract line 14 from line 11. If zero or less, enter -0-. This is your taxable income	15	185,542
Tax and Credits	16	Tax (see instructions). Check if any from: 1 ☐ Form(s) 8814 2 ☐ Form 4972 3 ☐	16	31,434
	17	Amount from Schedule 2, line 3	17	
	18	Add lines 16 and 17	18	31,434
	19	Child tax credit or credit for other dependents from Schedule 8812	19	
	20	Amount from Schedule 3, line 8	20	
	21	Add lines 19 and 20	21	
	22	Subtract line 21 from line 18. If zero or less, enter -0-	22	31,434
	23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	
	24	Add lines 22 and 23. This is your total tax	24	31,434
	Payments	25	Federal income tax withheld from:	
a		Form(s) W-2	25a	24,109
b		Form(s) 1099	25b	11,505
c		Other forms (see instructions)	25c	
d		Add lines 25a through 25c	25d	35,614
26		2023 estimated tax payments and amount applied from 2022 return	26	
27		Earned income credit (EIC)	27	
28		Additional child tax credit from Schedule 8812	28	
29		American opportunity credit from Form 8863, line 8	29	
30		Reserved for future use	30	
31		Amount from Schedule 3, line 15	31	
32		Add lines 27, 28, 29, and 31. These are your total other payments and refundable credits	32	
33		Add lines 25d, 26, and 32. These are your total payments	33	35,614

Go to www.irs.gov/Form1040SR for instructions and the latest information.

Form 1040-SR (2023)

Refund	34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	4,180
	35a	Amount of line 34 you want refunded to you. If Form 8888 is attached, check here. ☐	35a	4,180
	b	Routing number [REDACTED]	c Type: ☒ Checking ☐ Savings	
	d	Account number [REDACTED]		
	36	Amount of line 34 you want applied to your 2024 estimated tax	36	
Amount You Owe	37	Subtract line 33 from line 24. This is the amount you owe. For details on how to pay, go to www.irs.gov/Payments or see instructions	37	
	38	Estimated tax penalty (see instructions)	38	

Third Party Designee	Do you want to allow another person to discuss this return with the IRS? See instructions		☒ Yes. Complete below.	☐ No
	Designee's name	Phone no.	Personal identification number (PIN)	
	HRB TAX GROUP INC	305-754-1463	[REDACTED]	

Sign Here	Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.			
	Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
	[REDACTED]		JUDGE	[REDACTED]
	Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)
		RETIREED	[REDACTED]	
	Phone no.	Email address		

Paid Preparer Use Only	Preparer's name	Preparer's signature	Date	PTIN	Check if:
	Maria Esteban		03-26-2024	P00097670	☐ Self-employed
	Firm's name	Firm's address			Phone no.
	HRB TAX GROUP INC	9013 9015 BISCAYNE BLVD MIAMI SHORES FL 33138			305-754-1463
				Firm's EIN	431871840

Go to www.irs.gov/Form1040SR for instructions and the latest information.

Form 1040-SR (2023)

Standard Deduction Chart*

Add the number of boxes checked in the "Age/Blindness" section of Standard Deduction on page 1 2

IF your filing status is...	AND the number of boxes checked is...	THEN your standard deduction is...
Single	1	\$15,700
	2	17,550
Married filing jointly	1	\$29,200
	2	30,700
	3	32,200
	4	33,700
Qualifying surviving spouse	1	\$29,200
	2	30,700
Head of household	1	\$22,650
	2	24,500
Married filing separately**	1	\$15,350
	2	16,850
	3	18,350
	4	19,850

*Don't use this chart if someone can claim you (or your spouse if filing jointly) as a dependent, your spouse itemizes on a separate return, or you were a dual-status alien. Instead, see instructions.

**You can check the boxes for your spouse if your filing status is married filing separately and your spouse had no income, isn't filing a return, and can't be claimed as a dependent on another person's return.

Go to www.irs.gov/Form1040SR for instructions and the latest information.Form **1040-SR** (2023)

SCHEDULE A
(Form 1040)Department of the Treasury
Internal Revenue Service**Itemized Deductions**

Attach to Form 1040 or 1040-SR.

Go to www.irs.gov/ScheduleA for instructions and the latest information.**Caution:** If you are claiming a net qualified disaster loss on Form 4684, see the instructions for line 16.

OMB No. 1545-0074

2023Attachment
Sequence No. 07

Name(s) shown on Form 1040 or 1040-SR

RAUL A & CUERVO

Your social security no.

**Medical
and
Dental
Expenses****Caution:** Do not include expenses reimbursed or paid by others.

1 Medical and dental expenses (see instructions)

2 Enter amount from Form 1040 or 1040-SR,

line 11 2 228,647

3 Multiply line 2 by 7.5% (0.075)

4 Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-

17,149

0

**Taxes You
Paid**

5 State and local taxes.

a State and local income taxes or general sales taxes. You may
include either income taxes or general sales taxes on line 5a,
but not both. If you elect to include general sales taxes instead
of income taxes, check this box ☒b State and local real estate taxes (see instructions) **SEE ATTACHED**

c State and local personal property taxes

d Add lines 5a through 5c

e Enter the smaller of line 5d or \$10,000 (\$5,000 if married filing
separately)

6 Other taxes. List type and amount:

7 Add lines 5e and 6

1,766

15,258

17,024

10,000

10,000

**Interest
You Paid**8 Home mortgage interest and points. If you didn't use all of your
home mortgage loan(s) to buy, build, or improve your home,
see instructions and check this box ☐a Home mortgage interest and points reported to you on Form 1098.
See instructions if limitedb Home mortgage interest not reported to you on Form 1098. See
instructions if limited. If paid to the person from whom you bought the
home, see instructions and show that person's name, identifying no.,
and addressc Points not reported to you on Form 1098. See instructions for
special rules

d Reserved for future use

e Add lines 8a through 8c

9 Investment interest. Attach Form 4952 if required. See instructions

10 Add lines 8e and 9

30,677

0

30,677

30,677

**Gifts to
Charity**11 Gifts by cash or check. If you made any gift of \$250 or more,
(See attached) see instructions12 Other than by cash or check. If you made any gift of \$250 or more,
see instructions. You must attach Form 8283 if over \$500

13 Carryover from prior year

14 Add lines 11 through 13

2,178

250

2,428

**Casualty and
Theft Losses**15 Casualty and theft loss(es) from a federally declared disaster (other than net qualified
disaster losses). Attach Form 4684 and enter the amount from line 18 of that form. See
instructions

0

Other**Itemized
Deductions**

16 Other--from list in instructions. List type and amount:

Total**Itemized****Deductions**17 Add the amounts in the far right column for lines 4 through 16. Also, enter this amount on
Form 1040 or 1040-SR, line 12

43,105

18 If you elect to itemize deductions even though they are less than your standard
deduction, check this box ☐

For Paperwork Reduction Act Notice, see the Instructions for Form 1040.

Schedule A (Form 1040) 2023

Form 8879

(Rev. January 2021)

Department of the Treasury
Internal Revenue Service

IRS e-file Signature Authorization

▶ ERO must obtain and retain completed Form 8879.
▶ Go to www.irs.gov/Form8879 for the latest information.

CLIENT COPY

OMB No. 1545-0074

Submission Identification Number (SID) ▶

Taxpayer's name

RAUL A CUERVO

Social security number

Spouse's name

Spouse's social security number

Part I Tax Return Information -- Tax Year Ending December 31, 2023 (Enter year you are authorizing.)

Enter whole dollars only on lines 1 through 5.

Note: Form 1040--SS filers use line 4 only. Leave lines 1, 2, 3, and 5 blank.

1	Adjusted gross income	1	228,647
2	Total tax	2	31,434
3	Federal income tax withheld from Form(s) W-2 and Form(s) 1099	3	35,614
4	Amount you want refunded to you	4	4,180
5	Amount you owe	5	

Part II Taxpayer Declaration and Signature Authorization (Be sure you get and keep a copy of your return)

Under penalties of perjury, I declare that I have examined a copy of the income tax return (original or amended) I am now authorizing, and to the best of my knowledge and belief, it is true, correct, and complete. I further declare that the amounts in Part I above are the amounts from the income tax return (original or amended) I am now authorizing. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send my return to the IRS and to receive from the IRS (a) an acknowledgement of receipt or reason for rejection of the transmission, (b) the reason for any delay in processing the return or refund, and (c) the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an ACH electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of my federal taxes owed on this return and/or a payment of estimated tax, and the financial institution to debit the entry to this account. This authorization is to remain in full force and effect until I notify the U.S. Treasury Financial Agent to terminate the authorization. To revoke (cancel) a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537. Payment cancellation requests must be received no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I further acknowledge that the personal identification number (PIN) below is my signature for the income tax return (original or amended) I am now authorizing and, if applicable, my Electronic Funds Withdrawal Consent.

Taxpayer's PIN: check one box only

- ☒ I authorize HRB TAX GROUP INC to enter or generate my PIN as my
ERO firm name
signature on the income tax return (original or amended) I am now authorizing. Enter five digits, but don't enter all zeros
- ☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box only
if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Your signature ▶ SIGNATURE AND DATE ON FILEDate ▶ 03-26-2024

Spouse's PIN: check one box only

- ☒ I authorize HRB TAX GROUP INC to enter or generate my PIN as my
ERO firm name
signature on the income tax return (original or amended) I am now authorizing. Enter five digits, but don't enter all zeros
- ☐ I will enter my PIN as my signature on the income tax return (original or amended) I am now authorizing. Check this box only
if you are entering your own PIN and your return is filed using the Practitioner PIN method. The ERO must complete Part III below.

Spouse's signature ▶ SIGNATURE AND DATE ON FILEDate ▶ 03-26-2024**Practitioner PIN Method Returns Only -- continue below****Part III Certification and Authentication -- Practitioner PIN Method Only**

ERO's EFIN/PIN. Enter your six-digit EFIN followed by your five-digit self-selected PIN.

Don't enter all zeros

I certify that the above numeric entry is my PIN, which is my signature for the electronic individual income tax return (original or amended) I am now authorized to file for tax year indicated above for the taxpayer(s) indicated above. I confirm that I am submitting this return in accordance with the requirements of the Practitioner PIN method and Pub. 1345, Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns.

ERO's signature ▶

Date ▶ 03-26-2024

ERO Must Retain This Form -- See Instructions
Don't Submit This Form to the IRS Unless Requested To Do So

For Paperwork Reduction Act Notice, see your tax return instructions.

Form 8879 (Rev. 01-2024)

2023 WAGES AND SALARIES SUMMARY ATTACHMENT

RAUL A & [REDACTED] CUERVO

Employer Name	Employer EIN	T or S	Wages	Federal Withholding	Social Security Tax Withheld	State	State Wages	State Tax Withheld	Local Tax Withheld
STATE OF FLORIDA	59-6001874	T	167,046	24,109	9,932				

Total 167,046 24,109 9,932

2023 PENSIONS AND ANNUITIES SUMMARY ATTACHMENT

RAUL A & [REDACTED] CUERVO

Payer Name	Payer's Federal EIN	T or S	Pension Amount	Taxable Amount	Capital Gain Incl in Box 2a	Federal Tax Withheld	Distrib Code	IRA / SEP / SIMPL	State	State Tax Withheld	Local Tax Withheld
AUGUSTAR LIFE INSURA	31-0397080	T	23,854	8,850		2,212	7D				
MORGAN STANLEY CAPIT	11-3658445	S	2,500	2,500			7				

TOTAL 1099RS

26,354

11,350

2,212

2023 FEDERAL TAX WITHHOLDINGS ATTACHMENT

RAUL A & [REDACTED] CUERVO

W-2	STATE OF FLORIDA	24,109
1099R	AUGUSTAR LIFE INSURANCE	2,212
1099-SSA	TP WITHHOLDINGS	9,293

Total to Form 1040/1040-SR line 25d 35,614

2023 STATE AND LOCAL GENERAL SALES TAX DEDUCTION WORKSHEET

(See Schedule A instructions for line 5a Worksheet)

RAUL A CUERVO

Keep for Your Records

1a.	Available income shown on Form 1040 or 1040-SR, line 8b	1a.	<u>228,647</u>	
b.	Tax-exempt interest income	1b.		
c.	Nontaxable combat pay	1c.		
d.	Nontaxable part of social security and railroad retirement benefits	1d.	<u>8,736</u>	
e.	Nontaxable part of IRA, pension, or annuity distributions not including rollovers	1e.	<u>15,004</u>	
f.	Nontaxable unemployment compensation	1f.		
g.	Other adjustments to total available income	1g.		
h.	Total available income. Add lines 1a through 1g	1h.	<u>252,387</u>	
2.	Family size	2.	<u>2</u>	
3.	Enter your state general sales taxes from the applicable table in the instructions (see instructions) FL	3.	<u>1,766</u>	

Next. If, for all of 2023, you lived only in Connecticut, the District of Columbia, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Jersey, Rhode Island, skip lines 4 through 7, enter -0- on line 8 and go to line 9. Otherwise, go to line 4.

4.	Did you live in Alabama, Alaska, Arizona, Arkansas, Colorado, Georgia, Illinois, Kansas, Louisiana, Mississippi, Missouri, New York State, North Carolina, South Carolina, Tennessee, Utah, or Virginia in 2023?		
● No. Enter -0-. ● Yes. Enter your local general sales taxes from the applicable table in the instructions. (see instructions)	4.	<u>0</u>	
5.	Did your locality impose a local general sales tax in 2023 Residents of California and Nevada see instructions.		
● No. Skip lines 5 through 7, enter -0- on line 8, and go to line 9. ● Yes. Enter your local general sales tax rate, but omit percentage sign. For example, if your local general sales tax rate was 2.5%, enter 2.5. If your local general sales tax rate changed or you lived in more than one locality in the same state during 2023, see instructions. (If you do not know your local general sales tax rate, contact your local government	5.	<u>0.000</u>	
6.	Did you enter -0- on line 4 above?		
● No. Skip lines 6 and 7 and go to line 8. ● Yes. Enter your state general sales tax rate (shown in the table heading for your state), but omit the percentage sign. For example, if your state general sales tax rate is 6%, enter 6.0	6.	<u>6.000</u>	
7.	Divide line 5 by line 6. Enter the result as a decimal (rounded to at least three places)	7.	
8.	Did you enter -0- on line 4 above?		
● No. Multiply line 4 by line 5. ● Yes. Multiply line 3 by line 7. If you lived in more than one locality in the same state during 2023, see instructions above.	8.	<u>0</u>	
9.	Enter your state and local general sales taxes paid on specified items, if any (see instructions)	9.	
10.	Deduction for general sales taxes. Add lines 3, 8, and 9. Enter the result here and the total from all your state and local general sales tax deduction worksheets, if you completed more than one, on Schedule A, line 5. Be sure to check box b on that line	10.	<u>1,766</u>

STATE AND LOCAL TAX SUMMARY

1.	Total state and local income taxes	1.	<u>0</u>
2.	General sales taxes (as entered or from all worksheets)	2.	<u>1,766</u>
3.	Deduction taken (larger of lines 1 or 2) on Schedule A (Form 1040 or 1040-SR), line 5	3.	<u>1,766</u>

2023 SOCIAL SECURITY TAXABLE BENEFITS WORKSHEET

RAUL A & [REDACTED] CUERVO

Keep for Your Records
Publication 915

- Before you begin:**
- ✓ If you are married filing separately and you lived apart from your spouse for all of 2023, enter "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 6a.
 - ✓ Don't use this worksheet if you repaid benefits in 2023 and your total repayments (box 4 of Forms SSA-1099 and RRB-1099) were more than your gross benefits for 2023 (box 3 of Forms SSA-1099 and RRB-1099). None of your benefits are taxable for 2023. For more information, see "Repayments More Than Gross Benefits" in Pub 915.
 - ✓ If you are filing Form 8815, Exclusion of Interest From Series EE and I U.S. Savings Bonds Issued After 1989, do not include the amount from line 2b of Form 1040 on line 3 of this worksheet. Instead, include the amount from Schedule B (Form 1040 or 1040-SR), line 2.

1. Enter the total amount from box 5 of ALL your Forms SSA-1099 and Forms RRB-1099. Also enter this amount on Form 1040 or 1040-SR, line 6a	1.	<u>58,239</u>
2. Multiply line 1 by 50% (0.50)	2.	<u>29,120</u>
3. Combine the amounts from: Form 1040 or 1040-SR, lines 1z, 2b, 3b, 4b, 5b, 7, and 8.	3.	<u>179,144</u>
4. Enter the amount, if any, from Form 1040 or 1040-SR line 2a	4.	
5. Enter the total of any exclusions/adjustments for: • Adoption benefits (Form 8839, line 28) • Foreign earned income or housing (Form 2555, lines 45 and 50), and • Certain income of bona fide residents of American Samoa (Form 4563, line 15) or Puerto Rico	5.	
6. Combine lines 2, 3, 4, and 5	6.	<u>208,264</u>
7. Form 1040 filers: Enter the amounts from Schedule 1, lines 11 through 20, and 23 and 25	7.	
8. Is the amount on line 7 less than the amount on line 6? No. STOP None of your social security benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b		
Yes. Subtract line 7 from line 6	8.	<u>208,264</u>
9. If you are: • Married filing jointly, enter \$32,000 • Single, head of household, qualifying surviving spouse, or married filing separately and you lived apart from your spouse for all of 2023, enter \$25,000	9.	<u>32,000</u>
Note: If you are married filing separately and you lived with your spouse at any time in 2023, skip lines 9 through 16; multiply line 8 by 85% (0.85) and enter the result on line 17. Then go to line 18.		
Is the amount on line 9 less than the amount on line 8?		
10. No. STOP None of your benefits are taxable. Enter -0- on Form 1040 or 1040-SR, line 6b. If you are married filing separately and you lived apart from your spouse for all of 2023, be sure you entered "D" to the right of the word "benefits" on Form 1040 or 1040-SR, line 6a.		
Yes. Subtract line 9 from line 8	10.	<u>176,264</u>
11. Enter: \$12,000 if married filing jointly; \$9,000 if single, head of household, qualifying surviving spouse, or married filing separately and you lived apart from your spouse for all of 2023	11.	<u>12,000</u>
12. Subtract line 11 from line 10. If zero or less, enter -0-	12.	<u>164,264</u>
13. Enter the smaller of line 10 or line 11	13.	<u>12,000</u>
14. Multiply line 13 by 50% (0.50)	14.	<u>6,000</u>
15. Enter the smaller of line 2 or line 14	15.	<u>6,000</u>
16. Multiply line 12 by 85% (0.85). If line 12 is zero, enter -0-	16.	<u>139,624</u>
17. Add lines 15 and 16	17.	<u>145,624</u>
18. Multiply line 1 by 85% (0.85)	18.	<u>49,503</u>
19. Taxable benefits. Enter the smaller of line 17 or line 18. Also enter this amount on Form 1040 or 1040-SR line 6b.	19.	<u>49,503</u>

TIP: If you received a lump-sum payment in 2023 that was for an earlier year, also complete Worksheet 2 or 3 and Worksheet 4 to see if you can report a lower taxable benefit.

2022 MORTGAGE INSURANCE PREMIUMS DEDUCTION WORKSHEET

RAUL A & [REDACTED] CUERVO

Keep for Your Records

Before you begin: ✓ See the instructions for line 8d to see if you must use this worksheet to figure your deduction.

1. Enter the total premiums you paid in 2022 for mortgage insurance for a contract issued in 2022 after December 31, 2007 1. 551
2. Enter the amount from Form 1040, or 1040-SR, line 11 2. 228,647
3. Enter \$100,000 (\$50,000 if married filing separately) 3. 100,000
4. Is the amount on line 2 more than the amount on line 3?
☐ **No.** Your deductions is not limited. Enter the amount from line 1 on Schedule A, line 8d. **Do not** complete the rest of this worksheet.
☒ **Yes.** Subtract line 3 from line 2. If the result is not a multiple of \$1,000 (\$500 if married filing separately), increase it to the next multiple of \$1,000 (\$500 if married filing separately). For example, increase \$425 to \$1,000, increase \$2,025 to \$3,000; or if married filing separately, increase \$425 to \$500, increase \$2,025 to \$2,500, etc 4. 129,000
5. Divide line 4 by \$10,000 (\$5,000 if married filing separately). Enter the result as a decimal. If the result is 1.0 or more, enter 1.0 5. 1.00000
6. Multiply line 1 by line 5 6. 551
7. **Mortgage insurance premiums deductions.** Subtract line 6 from line 1. Enter the result here and on Schedule A, line 8d 7. 0

2023 INVESTMENT INCOME WORKSHEET FOR EIC

RAUL A & [REDACTED] CUERVO

Keep for Your Records

Publication 596

Use this worksheet to figure investment income for the EIC when you file Form 1040 or 1040-SR.

Interest and Dividends

1. Enter any amount from Form 1040 or 1040-SR, line 2b 1. 748
2. Enter any amount from Form 1040 or 1040-SR, line 2a, plus any amount on Form 8814, line 1b 2. _____
3. Enter any amount from Form 1040 or 1040-SR, line 3b 3. _____
4. Enter the amount from Schedule 1 (Form 1040), line 8z, that is from Form 8814 if you are filing that form to report your child's interest and dividend income on your return. (If your child received an Alaska Permanent Fund dividend, use Worksheet 2 in this chapter to figure the amount to enter on this line.) ... 4. _____

Capital Gain Net Income

5. Enter the amount from Form 1040 or 1040-SR, line 7. If the amount on that line is a loss, enter -0- 5. 0
6. Enter any gain from Form 4797, Sales of Business Property, line 7. If the amount on that line is a loss, enter -0-. (But, if you completed lines 8 and 9 of Form 4797, enter the amount from line 9 instead.) 6. 0
7. Subtract line 6 of this worksheet from line 5 of this worksheet. (If the result is less than zero, enter -0-.) 7. 0

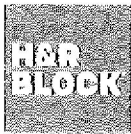
Royalties and Rental Income From Personal Property

8. Enter any royalty income from Schedule E, line 23b, plus any income from the rental of personal property shown on Schedule 1 (Form 1040), line 8i 8. _____
9. Enter any expenses from Schedule E, line 20, related to royalty income, plus any expenses from the rental of personal property deducted on Schedule 1 (Form 1040), line 24b 9. _____
10. Subtract the amount on line 9 of this worksheet from the amount on line 8. (If the result is less than zero, enter -0-.) 10. 0

Passive Activities

11. Enter the total of any net income from passive activities (such as income included on Schedule E, line 26, 29a (col. (h)), 34a (col. (d)), or 40; or an ordinary gain identified as "FPA" on Form 4797, line 10). (See instructions below for lines 11 and 12.) 11. _____
12. Enter the total of any losses from passive activities (such as losses included on Schedule E, line 26, 29b (col. (g)), 34b (col. (c)), or 40; or an ordinary loss identified as "PAL" on Form 4797, line 10). (See instructions below for lines 11 and 12.) 12. 0
13. Combine the amounts on lines 11 and 12 of this worksheet. (If the result is less than zero, enter -0-.) 13. _____
14. Add the amounts on lines 1, 2, 3, 4, 7, 10, and 13. Enter the total. **This is your investment income** 14. 748
15. Is the amount on line 14 more than \$11,000?
☐ Yes. You can't take the credit.
☒ No. Go to Step 3 of the Form 1040 instructions for line 27 to find out if you can take the credit (unless you are using this publication to find out if you can take the credit; in that case, go to Rule 7 next).

Instructions for lines 11 and 12. In figuring the amount to enter on lines 11 and 12, don't take into account any royalty income (or loss) included on line 26 of Schedule E or any income (or loss) included in your earned income or on line 1, 2, 3, 4, 7, or 10 of this worksheet. To find out if the income on line 26 of Schedule E is from a passive activity, see the Schedule E instructions. If any of the rental real estate income (or loss) included on Schedule E, line 26, isn't from a passive activity, enter "NPA" and the amount of that income (or loss) on the dotted line next to line 26.



2023 Federal Tax Return Filing
Instructions
FOR THE YEAR ENDING
December 31, 2023

Prepared for	RAUL A CUERVO [REDACTED] CUERVO																
Tax Summary	<table><tr><td>Gross Income.....</td><td>\$228647</td></tr><tr><td>Adjusted Gross Income.....</td><td>\$228647</td></tr><tr><td>Total Deductions.....</td><td>\$43105</td></tr><tr><td>Total Taxable Income.....</td><td>\$185542</td></tr><tr><td>Total Tax.....</td><td>\$31434</td></tr><tr><td>Total Payments.....</td><td>\$35614</td></tr><tr><td>Refund Amount.....</td><td>\$4180</td></tr><tr><td>Amount You Owe.....</td><td>\$0</td></tr></table>	Gross Income.....	\$228647	Adjusted Gross Income.....	\$228647	Total Deductions.....	\$43105	Total Taxable Income.....	\$185542	Total Tax.....	\$31434	Total Payments.....	\$35614	Refund Amount.....	\$4180	Amount You Owe.....	\$0
Gross Income.....	\$228647																
Adjusted Gross Income.....	\$228647																
Total Deductions.....	\$43105																
Total Taxable Income.....	\$185542																
Total Tax.....	\$31434																
Total Payments.....	\$35614																
Refund Amount.....	\$4180																
Amount You Owe.....	\$0																
Make check payable to																	
Mailing Address	Since you are filing your return electronically and you chose to use an electronic signature, you do not mail your return.																

Instructions

If you e-filed your return and it has been accepted, you will get notified via text or email if you opted for that option.

Your tax obligation is exactly met. No additional tax is due.

2023 TWO YEAR COMPARISON

RAUL A & [REDACTED] CUERVO

Keep for Your Records

	2023	2022	Difference
Filing status	MFJ		
INCOME:			
Wages, salaries, tips, etc.	167,046		167,046
Interest income	748		748
Ordinary dividend income			
IRA distributions and pension income	11,350		11,350
Taxable social security income	49,503		49,503
Capital gain or (loss) (Schedule D)			
Schedule 1 - Income			
Refunds of state and local taxes			
Alimony received			
Business income or (loss) (Schedule C)			
Other gains or (losses) (Form 4797)			
Rental real estate, partnerships, estates, etc. (Schedule E)			
Farm income or (loss) (Schedule F)			
Unemployment compensation			
Other income			
Total income	228,647		228,647
ADJUSTMENTS:			
Schedule 1 - Adjustments			
Educator expenses			
Busn expenses for reservists, performing artists, etc			
Health savings account deduction			
Moving expenses			
Deductible part of self-employment tax			
Self-employed SEP, SIMPLE and qualified plans deduction			
Self-employed health insurance			
Penalty on early withdrawal of savings			
Alimony paid			
IRA contributions			
Student loan interest deduction			
Archer MSA deduction			
Other adjustments			
Total adjustments			
ADJUSTED GROSS INCOME:	228,647		228,647
DEDUCTIONS:			
Standard deduction or Itemized deductions	43,105		43,105
Charitable contributions if taking standard deduction	N/A		
If itemized, Schedule A deductions:			
Medical and dental expenses			
Sales, income, and other taxes paid	10,000		10,000
Interest paid	30,677		30,677
Gifts to charity	2,428		2,428
Casualty and theft losses			
Other miscellaneous deductions			
Qualified business income deduction			
TAXABLE INCOME:	185,542		185,542

2023 TWO YEAR COMPARISON

RAUL A & [REDACTED] CUERVO

Keep for Your Records

	2023	2022	Difference
TAX COMPUTATION (BEFORE CREDITS):			
Tax	31,434		31,434
Tax calculation method	TCW		
Schedule 2 - Taxes			
Alternative minimum tax			
Excess advance premium tax credit repayment			
Total taxes	31,434		31,434
Tax rate	22%	%	
CREDITS:			
Child and other dependents tax credit			
Schedule 3 - Non-Refundable Credits			
Foreign tax credit			
Child care credit			
Education credit			
Retirement savings contribution credit			
Other credits			
Total credits			
OTHER TAXES:			
Schedule 2 - Other Taxes			
Self-employment tax			
Additional tax on IRAs			
Other taxes			
TOTAL TAXES:	31,434		31,434
PAYMENTS:			
Federal income tax withheld	35,614		35,614
Estimated payments made			
Earned income credit			
Refundable child tax credit or additional child tax credit			
American opportunity credit			
Schedule 3 - Refundable Credits & Payments			
ACA premium tax credit			
Qualified sick and family leave credit			
Other payments			
Total payments	35,614		35,614
AMOUNT DUE / REFUND:			
Amount overpaid	4,180		4,180
Overpayment applied to next year			
Refund	4,180		4,180
Amount due			
Penalty			

Tax Calculation Methods:

Sch D = Sch D tax worksheet
Sch J = Inc Aver for Farmer/Fisherman
FEITW = Foreign Earned Income Tax WS

QDCGTW = Qual Div Cap Gain Tax WS
F8615 = Child with unearned income

TCW = Tax Comp Worksheet (rates)
TABLE = Tax Table