



## 2021.22 Training

### ***Subject: What's My Filing Status? | Talking Points***

The IRS has five discrete filing status options taxpayers can claim on their return.

#### **Single**

You can file as Single if you don't qualify for any other filing status and are not legally married. If you are divorced or legally separated, you must file as Single.

**Married Filing Jointly** A married couple can file a tax return together by choosing the Married Filing Jointly status. If your spouse passed away during the year for which you are filing your tax return, you may still file as Married Filing Jointly. You don't have to live with your spouse to file a joint return.

**Married Filing Separately** Married couples have the option of filing their returns separately, meaning each person would claim their own income and deductions on their return. Filing separate returns means only the individual on the tax return is liable to the IRS for any tax bills and errors on the return. However, this filing status has the highest taxes, least allowed credits and deductions and can make more of the income taxable in many circumstances such as taxable Social Security and your standard deduction amount if the other spouse is itemizing deductions.

**Head of Household** Taxpayers can file as Head of Household if they are not married and have paid more than half the cost of maintaining a household for themselves and a qualifying dependent. Certain taxpayers who are married but lived apart from their spouse for at least the last six months of the year and who had a dependent child living with them for more than half the year (as well as paying more than half the cost of maintaining a household), may also qualify as Head of Household.

**Qualifying Widow(er)** If your spouse passed away before this tax year, you may file as a Qualifying Widow(er).