UCSD GRADUATE STUDENT TAX INFORMATION FOR:

U.S. CITIZENS
PERMANENT RESIDENTS
RESIDENT ALIENS

2014 TAX YEAR

IMPORTANT NOTE: This document is produced for information purposes only, and should not be considered tax, financial, or legal advice. Please consult your own tax or financial advisor with any questions. The University is unable to provide specific tax advice to individuals.
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TAXABILITY OF UCSD PAYMENTS

The 1986 Tax Reform Act amended Section 117 of the Federal Internal Revenue Code by making all graduate student salary payments and most of the stipend payments fully taxable income; however, qualified fee and tuition awards remain non-taxable income. See page 11 for a description of qualified education expenses.

California tax law follows federal law for the taxability of graduate awards. For more information, refer to IRS Publication 970, Tax Benefits for Education at http://www.irs.gov/publications/p970/index.html.

Refer to Section 3, Lifetime Learning Credit, if you used your own funds to pay qualified educational expenses.

In addition, you will find general information on Education tax credits and forms at http://students.ucsd.edu/finances/fees/education-expenses.html. This site gives a brief overview of the 1098-T form, along with a link to the TCRS web site where you can view your own 1098-T information.

Students are advised to retain Graduate Appointment Letters, fellowship stipend information, payroll wage information, as well as receipts and documents that show the total amount of your support and qualifying educational expenses.

Note that the tax year (calendar year) and the academic year are different. Income received during the calendar year should be reported on that year's tax return.

OTHER RESOURCES


Free tax preparation assistance (international) – UCSD International Center: http://icenter.ucsd.edu

Questions re. **1098-T**: 1-877-467-3821 Students may access their 1098-T at the following website: http://www.tcrs.com/

Questions re. **W-2**: http://blink.ucsd.edu/Blink/External/Topics/How_To/0,1260,3862,00.html

Questions re. **1099**: http://blink.ucsd.edu/Blink/External/Topics/Policy/0,1162,24144,00.html

Questions re. **UC Student Health Insurance Plans**: http://www.ucop.edu/ucship/

General information – Graduate Division website: http://grad.ucsd.edu/resources/general/tax.html
STIPEND PAYMENTS (FELLOWSHIPS, TRAINEESHIPS & SCHOLARSHIPS)

A) TAXABILITY

All stipend payments are considered taxable income except any amount used on course-related expenses, such as qualified tuition/fees, books, supplies, and equipment that are required of all students in your course of instruction.

IMPORTANT NOTE: At UCSD, awards are usually packaged as tuition/fee payments plus monthly stipend payments; however, sometimes the fellowship fund source will not cover the entire payment of tuition/fees. In this case, the amount of stipend spent on qualified required tuition/fees is non-taxable.

B) AWARD DOCUMENTATION/PROOF OF PAYMENT (see example 1A)

A Graduate Appointment Letter is issued by the UCSD Graduate Division as proof of stipend payments for tax reporting purposes and/or verification of income. Stipend payments appear on the appointment letter under the heading “Stipend”. Stipend payments are not reported on a UCSD W-2 or 1099 Form. It is the responsibility of the fellowship recipient to report taxable non-qualified fellowship payments to the IRS.

An electronic version of your Graduate Appointment Letter is available on the Graduate Division website under Student Portal at: http://grad.ucsd.edu/resources/current.html. You will need to log-in to the website using your UCSD PID/PAC number to view/print the letter.

Graduate Appointment Letters are issued for the fiscal year (July 1 – June 30) and are available fall quarter each year. If you received stipend payments for a full calendar year (January 1 – December 31), you will have two appointment letters for one tax year.

In addition to the Graduate Appointment Letter, you will receive a 1098-T Form as proof of your stipend, tuition and fee payments for tax reporting purposes. Important: The University of California has contracted with the Tax Credit Reporting Service (TCRS) to electronically produce your IRS Form 1098-T Tuition Statement. To view your 1098-T Form you may log into your account at www.1098t.com. The 1098-T form is also issued to assist you with determining whether you spent personal funds on qualified educational expenses.

C) METHOD OF PAYMENT

Stipend payments issued to U.S. citizens, permanent residents or resident aliens are processed through the Student Business Services (SBS) system.

Stipend payments are automatically issued as a paper check and mailed to your home department unless you sign up for direct deposit through SBS. You may sign up for SBS Direct Deposit by completing the form on the web at https://students.ucsd.edu/finances/_organizations/sbs/.

Stipend payments are issued on a monthly basis on the 1st of the month following the pay period (i.e. September stipends are issued on October 1). Paper checks are usually distributed to students by departments on the same day as salaried paychecks (i.e., same payday as TAs and GSRs).

Monthly stipend checks appear on your TritonLink account and UCSD Billing Statement. Stipend checks may not be applied to outstanding charges on your TritonLink account; however, overdue University debts may delay issuance of your stipend payments until the debt is resolved. Please pay attention to your billing statements and quickly resolve any debts.
Example 1A. “Graduate Appointment Letter”

UNIVERSITY OF CALIFORNIA, SAN DIEGO

OFFICE OF THE DEAN
GRADUATE DIVISION

9500 GILMAN DRIVE
LA JOLLA, CALIFORNIA 92093-0003
FAX: (858) 534-4304

2011-12 GRADUATE APPOINTMENT LETTER

Name:          PID:   AXXXXXXXX
Dept:            Date:  January 30, 2012

You have been selected for the award(s) listed below. Please carefully review the award information listed below to verify the information matches your department award notification letter. Also be certain you read and understand the Conditions and Information section on the reverse side.

If you accept this award, retain the Student Copy for your records. If you decline this award, sign on the reverse side and return it immediately to the Graduate Division, Mail Code 0003. You must register full time in any quarter that you receive an award (except Summer) or you may be billed for payments received that quarter.

<table>
<thead>
<tr>
<th>STIPEND SOURCE</th>
<th>FROM</th>
<th>TO</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>OP GRAD AA FLW/STI</td>
<td>09/01/11</td>
<td>06/30/12</td>
<td>15,000.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Month</th>
<th>Amount</th>
<th>Month</th>
<th>Amount</th>
<th>Month</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jul 11</td>
<td>$</td>
<td>Nov 11</td>
<td>$ 1,500.00</td>
<td>*Mar 12</td>
<td>$ 1,500.00</td>
</tr>
<tr>
<td>Aug 11</td>
<td>$</td>
<td>*Dec 11</td>
<td>$ 1,500.00</td>
<td>*Apr 12</td>
<td>$ 1,500.00</td>
</tr>
<tr>
<td>Sep 11</td>
<td>$ 1,500.00</td>
<td>*Jan 12</td>
<td>$ 1,500.00</td>
<td>*May 12</td>
<td>$ 1,500.00</td>
</tr>
<tr>
<td>Oct 11</td>
<td>$ 1,500.00</td>
<td>*Feb 12</td>
<td>$ 1,500.00</td>
<td>*Jun 12</td>
<td>$ 1,500.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FEE/TUITION AWARD TYPE</th>
<th>FROM</th>
<th>TO</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>SAN DIEGO FELLOW/FEE PAY</td>
<td>09/01/11</td>
<td>05/31/12</td>
<td>14,380.50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Term</th>
<th>Amount</th>
<th>Term</th>
<th>Amount</th>
<th>Term</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>FA 2011</td>
<td>$ 4793.50</td>
<td>WI 2012</td>
<td>$ 4793.50</td>
<td>SP 2012</td>
<td>$ 4793.50</td>
</tr>
</tbody>
</table>

F’11 W’12 & S’12 Quarterly Fee Payments = $14,380.50/year

PLEASE NOTE:
*Stipend payments are issued on the 1st of the month following each pay period (e.g. December 2011 payments are issued on 1/1/12).

*For the 2011 tax year, the student will report stipend payments issued 1/01/11-12/31/11.

Total of stipend and tuition/fee payments for tax reporting period minus qualified expenses = taxable fellowship/scholarship income and is positively reported on wage line of Federal tax return as “SCH= $ amount.”

A student receiving stipend payments should consider making Federal and CA State Quarterly Estimated Tax Payments via the 1040ES/540ES tax forms.
D) **TAX WITHOLDING & ESTIMATED TAX PAYMENTS**

Federal and California state taxes will not be withheld from your stipend payment. You are required to report the taxable amount as “SCH = $ (taxable amount)” on your tax forms (see TAX REPORTING instructions below).

If you receive only stipend payments (no salary as a GSR, TA or other title) and you have a tax liability, you may want to submit federal and state **quarterly estimated tax payments** by using the **Federal Form 1040-ES** and **California State Form 540-ES**. These forms contain Estimated Tax Worksheets. Payments are due by April 15 (for January - March income), June 15 (for April - May income), September 15 (for June - August income), and January 15 (for September - December income). **Forms are available at** [www.irs.gov](http://www.irs.gov) **(1040-ES) and** [www.ftb.ca.gov](http://www.ftb.ca.gov) **(540-ES).**

If you receive both stipend and salary payments, you may be able to increase the amount withheld from your salary paycheck to cover any tax liability for the total combined income. In Section IV of the UC W-4, you may authorize additional federal and state tax withholding. **If you elect additional withholding, remember to cancel the withholding if you no longer receive stipend payments and receive only GSR or TA salary.**

**CAUTION – AVOID TAX PENALTIES:** If you did not pay enough tax throughout the year, either through withholding or by making estimated tax payments, you may have to pay a penalty. Generally, most taxpayers will avoid this penalty if they owe less than $1,000 in tax after subtracting their withholdings and refundable credits, or if they paid at least 90% of the tax for the current year, or 100% of the tax shown on the return for the prior year, whichever is smaller. Refer to the IRS instructions for details.

E) **TAX REPORTING**


You may use the following general instructions as a guide when completing your tax forms:

1) Start with the total fellowship/scholarship amounts you received during the taxable year (1/1 – 12/31) listed on your Graduate Appointment Letter(s).

2) Subtract your qualified tuition/fee expenses (see page 11 of this handout for details).

3) Subtract any funds you spent on course related expenses such books, supplies, and equipment that are **required** of all students in your course of instruction. Note: You do not need to submit your receipts to the IRS, but keep them in case you are ever audited. Ideally, you should be able to provide the faculty's list of required books/materials for the course and receipts for these purchases.

4) The remaining balance represents the **taxable** amount of your fellowship/scholarship payments.

5) To the left of the "Wage" line, write "SCH" and the taxable amount of your fellowship/scholarship payments (see 1040A Example). Add the "SCH" amount to your W-2 salary/wages so the amount on the "Wage" line reflects the total amount of your taxable fellowship/scholarship and W-2 salary/wages.

California (CA) follows federal law in the taxability of your fellowship/traineeship award. CA requires you to transfer your federal adjusted gross income to line 13 of the CA 540 or 540A form. Therefore, you will not show your sources of income separately on your CA tax return.
Example – IRS 1040 Form for Student with Fellowship/Traineeship Stipend Payments

Tuition/fees fully paid by fellowship (so student is not eligible to claim Lifetime Learning Tax Credit for tuition/fees)

Total fellowship/scholarship payments – qualified expenses = Taxable Fellowship/Scholarship Income

Note: Student is retaining copies of bookstore receipts and the professor handout listing required books/supplies with personal copy of 1040 Form in case s/he is ever audited

Student was also employed and received W-2 (Box 1) salary/wages

On 1040 Form, on the dotted line of LINE 7, write "SCH" = $ (total taxable fellowship/scholarship income) (or use similar procedure on your 1040A or 1040EZ Form)

Total on Line 7 = Taxable fellowship/scholarship (SCH) plus any salary reflected on W-2 = Total
**SALARY PAYMENTS** (GSRs, TAs, ASSOCIATES, READERS AND TUTORS)

A) **TAXABILITY**

The entire amount of your salary is considered taxable income if you are a graduate student appointed on an academic title such as a Teaching Assistant, Graduate Student Researcher, Reader, Tutor, Associate or on a student-staff title.

B) **W-2 ANNUAL WAGE AND TAX STATEMENT** (see Explanation of W-2 on the next page)

By January 31, you should receive a UCSD W-2 Wage and Tax Statement that reflects the total taxable salary income received the previous tax year (January 1 through December 31), and the total amount of federal and state taxes withheld from your paychecks. To sign up for an electronic W-2, read the instructions at the following link: [http://blink.ucsd.edu/finance/payroll/w2/online.html](http://blink.ucsd.edu/finance/payroll/w2/online.html).

**PAYROLL ADDRESS IMPORTANT:** If you move, you must update your address in the Payroll system by informing your department employment coordinator. The Payroll system address does not interface with your TritonLink address; you must keep a current address in both systems.

Duplicate W-2 Form: If you were paid a salary and do not receive a W-2 Form by February 1, information for obtaining your UCSD W-2 Statement is on the web at: [http://blink.ucsd.edu/Blink/External/Topics/How_To/1,1260,3862,00.html](http://blink.ucsd.edu/Blink/External/Topics/How_To/1,1260,3862,00.html)

By law, UCSD must report your salary wages to the federal and state tax agencies. Failure to receive a W-2 in the mail does not mean that your wages were not reported.

C) **METHOD OF PAYMENT**

Salary payments are administered through the UCSD Payroll System. The departmental staff processing your appointment will require you to complete several new hire forms before your first day of employment. When completing the “Payroll Wage Disposition Form”, you will choose whether you want “Check Issuance” in order to have your paychecks sent to a University mail code (department) or “Direct Deposit” in order to have your salary electronically deposited to your bank.

If you elect Direct Deposit, the system may take up to 60 days before Direct Deposit is activated. You may also sign up for Payroll Direct Deposit through “At Your Service” at: [http://blink.ucsd.edu/finance/payroll/processes/enroll.html](http://blink.ucsd.edu/finance/payroll/processes/enroll.html).

In addition to enrolling in Direct Deposit, “At Your Service” will allow you to view/change your current tax withholdings, view/print your W-2 and monthly earnings statement, and verify employment: [http://blink.ucsd.edu/HR/benefits/AYSO/index.html](http://blink.ucsd.edu/HR/benefits/AYSO/index.html).

Salary payments are generally paid on the 1st of the month following the month of appointment. There are two exceptions to this rule: (1) When the 1st falls on a weekend or a holiday, employees are paid on the Friday before the 1st, and (2) paychecks for December earnings are not issued until January which is the beginning of a new tax year.
**Understanding Your W-2 Statement**

<table>
<thead>
<tr>
<th>Field</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Control number</td>
<td>UCSD employee I.D. number</td>
</tr>
<tr>
<td>b. Employer's identification number</td>
<td>UCSD federal I.D. number</td>
</tr>
<tr>
<td>c. Employer's name, address, and Zip code</td>
<td>UCSD return mailing address for W-2 statements.</td>
</tr>
<tr>
<td>d. Employe's social security number</td>
<td>9 Digit Social Security Number</td>
</tr>
<tr>
<td>e. Employee's name, address, and Zip code</td>
<td>Permanent address recorded in the Payroll Personnel System</td>
</tr>
<tr>
<td>1. Wages, tips, other compensation</td>
<td>Federal taxable gross</td>
</tr>
<tr>
<td>2. Federal income tax withheld</td>
<td>Total federal tax withholding for calendar year.</td>
</tr>
<tr>
<td>3. Social security wages</td>
<td>Total wages subject to OASDI (Old Age, Survivors, and Disability Insurance) tax up to an annual salary cap of $80,400.</td>
</tr>
<tr>
<td>4. Social security tax withheld</td>
<td>Total OASDI tax deducted at a rate of 6.2% of Social security gross wages.</td>
</tr>
<tr>
<td>5. Medicare wages and tips</td>
<td>Total wages subject Medicare taxes.</td>
</tr>
<tr>
<td>6. Medicare tax withheld</td>
<td>Total tax deducted at a rate of 1.45% of Medicare gross wages.</td>
</tr>
<tr>
<td>10. Dependent care benefits</td>
<td>Total Depcare deductions withheld from your paycheck up to a limit of $5,000.</td>
</tr>
<tr>
<td>11. Non Qualified Plans</td>
<td>Amount reported in box 1 for a distribution made to you from nonqualified deferred compensation 457 plan or included in box 3 &amp; 5 for a prior year deferral under a nonqualified deferred compensation 457 plan that became taxable for social security &amp; medicare taxes.</td>
</tr>
<tr>
<td>12a. C</td>
<td>Cost of group-term life insurance coverage over $50,000 included in boxes 1, 3 (up to social security wage base), and 5.</td>
</tr>
<tr>
<td>12b. E</td>
<td>Elective deferrals to a section 403(b) salary reduction agreement.</td>
</tr>
<tr>
<td>12c. P</td>
<td>Excludable moving expense reimbursements paid directly to employee (not included in boxes 1, 3, or 5).</td>
</tr>
<tr>
<td>13. Retirement Plan</td>
<td>If the &quot;Retirement plan&quot; box is checked you were coordinated with the UC retirement system or with Safe Harbor for part or for all the calendar year.</td>
</tr>
<tr>
<td>14. Other:</td>
<td>Defined Contribution Plan Casual, your total Safe Harbor deductions for the year at a rate of 7.5% up to a salary cap of $80,400.</td>
</tr>
<tr>
<td>DCP-CAS:</td>
<td>Defined Contribution Plan Regular, your total deductions withheld under the UC retirement plan.</td>
</tr>
<tr>
<td>DCP-REG:</td>
<td></td>
</tr>
<tr>
<td>Included in Box 01:</td>
<td>Non payroll source payments such as travel, moving expenses, training/educational grants, and independent contractor services that are being reported on your W-2.</td>
</tr>
<tr>
<td>Interest:</td>
<td>Taxable interest</td>
</tr>
<tr>
<td>Fringes:</td>
<td>Taxable benefits paid on your behalf by UC. For example, Domestic Partner Health, Dental, and Vision coverages.</td>
</tr>
<tr>
<td>HCRA</td>
<td>Unsubstantiated medical expense claims under the Health Care Reimbursement Account (HRCA) plan</td>
</tr>
<tr>
<td></td>
<td>Description</td>
</tr>
<tr>
<td>---</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>15.</td>
<td>State: Abbreviation of State</td>
</tr>
<tr>
<td>16.</td>
<td>Employer's State I.D. No: UCSD's State I.D. number</td>
</tr>
<tr>
<td>17.</td>
<td>State wages, tips, etc.: Total state taxable wages</td>
</tr>
<tr>
<td>18.</td>
<td>State income tax: Total state tax withheld in calendar year.</td>
</tr>
<tr>
<td>19.</td>
<td>Local wages, tips, etc.: Total of wages subject to municipal taxes.</td>
</tr>
<tr>
<td>20.</td>
<td>Local income tax withheld: Total of municipal taxes withheld.</td>
</tr>
<tr>
<td>21.</td>
<td>Locality: The abbreviated name of the local municipality (city or town) in which you were subject to local taxes.</td>
</tr>
</tbody>
</table>

Source: [http://www-bfs.ucsd.edu/pay/pdf/w2form.pdf](http://www-bfs.ucsd.edu/pay/pdf/w2form.pdf)
D) TAX WITHHOLDING

At UCSD, you will complete a "UC W-4" form to instruct Payroll the amount of federal and state income tax to be withheld from each paycheck. (Note: Only the top copy of the UC W-4 needs to be submitted to Payroll; the attached worksheets are designed to assist you in determining the number of exemptions to claim).

Taxes are withheld based on marital status and the number of exemptions claimed on the W-4. As a rule, single students claim "single" with "1" allowance (because they will file their Federal/State income tax forms as "single" with "1" exemption). The fewer the number of allowances or exemptions claimed (0, 1, 2, etc.), the more taxes withheld. For example, claiming "0" allowance has more withheld than "1", claiming "1" allowance has more withheld than "2", etc. You may have additional taxes withheld by submitting a revised UC W-4 form to your hiring department or via “At Your Service” to change the amount of withholding at any time. For details, see http://blink.ucsd.edu/finance/tax/employee/withholding.html.


Please refer to the following website for the state tax rates when they become available: http://www.ftb.ca.gov/online/Tax_Calculator/index.asp

E) TAX REPORTING

The total amount shown in Box 1 of your W-2 should be reported as “wages” on line 7 of the IRS Form 1040/1040A.

TUITION AND FEE PAYMENTS

A) TAXABILITY

Qualified education expenses for the purposes of tax-free scholarships and fellowships include:

Tuition and fees required to enroll at or attend an eligible educational institution, and course-related expenses, such as fees, books, supplies, and equipment that are required for the courses at the eligible educational institution. These items must be required of all students in your course of instruction.

Qualified education expenses do not include amounts paid for: insurance, medical expenses (including student health fees), room and board, transportation, or similar personal, living, or family expenses.

This is true even if the amount must be paid to the institution as a condition of enrollment or attendance.

B) New excerpt regarding taxability from IRS publication 970: Pell grants and other scholarships or fellowships. Choosing to include otherwise tax-free scholarships or fellowships in your income can increase an education credit and lower your total tax or increase your refund. See the instructions for Form 8863 and Pub. 970, Tax Benefits for Education, for more information.

To see a breakdown of tuition/fee details, go to http://grad.ucsd.edu/financial/index.html

FOR INFORMATION REGARDING FORMS, DEADLINES AND INSTRUCTIONS, PLEASE REFER TO IRS WEB SITES:

Federal Tax Withholding Calculator at irs.gov (enter “calculator” in Search IRS Site)
CA State: http://www.ftb.ca.gov

Some IRS Publications that may assist you in filing your return. Pub. 970, Chapter 1, Scholarships, Fellowships, Grants and Tuition Reductions and Chapter 3, Lifetime Learning Credit are especially helpful.

Publication 17 Your Federal Income Tax
Publication 970 Tax Benefits for Education (good source of information)

Publication 501 Exemptions, Standard Deductions and Filing Information
Publication 505 Tax Withholding & Estimated Tax
QUICK REFERENCE PAGE FOR
U.S. CITIZENS, PERMANENT RESIDENTS AND RESIDENT ALIENS

TAXATION OF UCSD PAYMENTS:

Tuition/Fee Payments  Non-taxable for qualified education expenses and not reported by UCSD as income on W-2 or 1099 Form.

Salary Payments  Fully taxable and reported on W-2 Form

Stipend Payments  Fully taxable except any amount used on course related expenses, such as books, supplies, and equipment that are required of all students in your course of instruction. No W-2 or 1099 Form is issued. Students must report the taxable amount on your tax return.

Note: At UCSD, fellowship awards usually pay the entire amount of required tuition/fees. In a few cases, the award does not, and the amount of the stipend payments spent on qualified tuition/fees is non-taxable.

BRIEF OVERVIEW OF UCSD PAYMENTS:

Salary Payments  - Payment set up through UCSD Payroll system
- Student completes UC W-4 for federal/state tax withholding
- Payroll check sent to dept or electronically to bank (Payroll Direct Deposit)
- Salary subject to Student FICA (DCP/Medicare deductions) if not registered in a minimum of 6 units or employed 80% time or more for the month (a minimum of 12 units is required for full support)
- Student receives UCSD W-2 for filing of tax returns

Stipend Payments  - Payment set up through Student Business Services system
- Graduate Appointment Letter is available online to show proof of payment
- Student files federal/state quarterly taxes (1040ES/S40ES) or student increases withholding on other salaried income
- Stipend check sent to dept or electronically to bank (SBS Direct Deposit)
- Student receives no Wage and Tax Statement (W-2) from UCSD
- Student positively reports taxable amount as "SCH" on 1040EZ/1040A/1040
- Refer to the "Fellowship and Scholarship Grants" instructions

EDUCATION TAX CREDIT/LIFETIME LEARNING CREDIT/1098-T FORM:

Refer to IRS Publication 970, Chapter 3 and “Education Tax Credit” on the Graduate Division web:
http://grad.ucsd.edu/resources/general/tax.html

Disclaimer

Although every effort has been made to provide accurate information, University of California is not responsible for any tax liability penalty students may occur because of the information provided by our office. The information we have provided is general and should not replace professional, Internal Revenue Service or State Franchise Tax Board advice and assistance.