

# AccountingAidSociety

## Adjustments to Income

# What are adjustments to income?

## Adjustments:

- Are expenses that can be deducted dollar for dollar to reduce a taxpayer's gross income.
- Don't affect other taxes such as self employment tax.
- Are reported on Schedule 1, Part II and carried to Form 1040, Line 10.

# What are adjustments to income?

There are several adjustments to look for during the intake interview:

- Educator Expenses
- Health Savings Account
- Deductible Part of Self-Employment Tax
- Penalty on Early Withdrawal of Savings
- Alimony Paid
- IRA Deduction (Contributions to traditional IRA)
- Student Loan Interest Deduction
- Auto Loan Interest Deduction



## Educator Expenses

# Educator Expenses

- Eligible educators can deduct up to \$300 of qualified expenses paid during the tax year. If both the taxpayer and spouse are eligible educators, they can deduct up to \$600 combined—but no more than \$300 each, based on their individual expenses.
- An eligible educator is a K–12 teacher, instructor, counselor, principal, or aide who works at least **900 hours** during the school year in a school.
- Qualified expenses must be directly related to classroom instruction, such as supplies, equipment, and technology (e.g., laptops, notebooks, calculators).
- Deductible expenses may include:
  - Professional development related to the subjects they teach
  - COVID-19 protective items like masks, disinfectant, and other safety supplies
- Most teachers spend more than \$300 on qualified expenses. We do **not** need to see proof **if the amount seems reasonable**, but we must **always** remind them that they should be able to provide proof if audited by the IRS.
- Think about this deduction anytime a taxpayer (or their spouse) mentions being a teacher.

# Educator Expenses Example

Example: Your client Kyle is a teacher for Detroit Public Schools. He earned wages of \$40,000 and told you he spent \$550 on supplies for the classroom. Kyle is unmarried and is filing single on his tax return. How much can Kyle deduct in educator expenses as an adjustment to income?

- A. \$550
- B. \$400
- C. \$300
- D. \$330

# Educator Expenses Example

Example: Your client Kyle is a teacher for Detroit Public Schools. He earned wages of \$40,000 and told you he spent \$550 on supplies for the classroom. Kyle is unmarried and is filing single on his tax return. How much can Kyle deduct in educator expenses as an adjustment to income?

- A. \$550
- B. \$400
- C. \$300
- D. \$330

**Although he spent \$550 on classroom supplies, \$300 is the maximum you are allowed to deduct!**



## Health Savings Account

# Health Savings Account (HSA)

- A Health Savings Account (HSA) is a tax-advantaged medical savings account used to pay for qualifying medical expenses.
- To qualify for an HSA, the taxpayer must meet the following requirements:
  - Be covered by a high-deductible health plan (HDHP) on the first day of the month
  - Not be covered by other health insurance
  - Not be enrolled in Medicare (the individual can be HSA-eligible for the months before being covered by Medicare)
  - Not be eligible to be claimed as a dependent on someone else's tax return

# Health Savings Account (HSA)

- **Contributions** are deductible as an adjustment to gross income.
- Distributions from an HSA are nontaxable if the funds were used for qualified medical expenses. Otherwise, the taxpayer may be subject to a penalty.
- In the case of married individuals, each spouse who is an eligible individual and wants to have an HSA must open a separate HSA.
  - Married couples cannot have a joint HSA, however, distributions can be used to cover the qualified expenses of the other spouse.

# HSA Contribution Limits

- Anyone can contribute to an eligible individual HSA.
- For an employee's HSA, the employee, employer, or both may contribute to the employee's HSA in the same year.
  - Any amount the employer puts into the employee's HSA counts towards the employee's contribution maximum for the year.
- Family members or any other person may also contribute on behalf of an eligible individual.
- Contribution limits for 2025:
  - Family plan: \$8,550
  - Self-only plan: \$4,300
  - Add \$1,000 if owner is age 55 or older at year end
  - Any excess contributions over these limits are subject to a 6% penalty.

# HSA Tax Forms

- Generally, there are a couple different ways we can recognize HSA contributions and/or distributions:
  - **Form W2:** Box 12 on the W2 with a code W shows the total amount the employer contributed to the HSA during the tax year.
  - **Form 5498-SA:** This form shows total contributions (employer + employee) made to the HSA during the tax year.
  - **Form 1099-SA:** This form shows the total distributions made from an HSA during the tax year.
    - When inputting information for the 1099-SA, talk with the taxpayer and ask them if the distributions were made for qualified medical expenses or not.
    - This is crucial to know if the 20% penalty needs to be levied or not.

# Health Savings Account (Form W-2)

<b>a</b> Employee's social security number <b>441-00-XXXX</b>		Safe, accurate, FAST! Use 		Visit the IRS website at <a href="http://www.irs.gov/efile">www.irs.gov/efile</a>	
<b>b</b> Employer identification number (EIN) <b>44-100XXXX</b>		<b>1</b> Wages, tips, other compensation <b>34,620.00</b>		<b>2</b> Federal income tax withheld <b>2,369.00</b>	
<b>c</b> Employer's name, address, and ZIP code  <b>WILLIAMS MANUFACTURING</b> <b>2520 AUSTIN BLVD</b> <b>YOUR CITY, STATE ZIP</b>		<b>3</b> Social security wages <b>34,620.00</b>		<b>4</b> Social security tax withheld <b>2,146.44</b>	
		<b>5</b> Medicare wages and tips <b>34,620.00</b>		<b>6</b> Medicare tax withheld <b>501.99</b>	
		<b>7</b> Social security tips		<b>8</b> Allocated tips	
<b>d</b> Control number		<b>9</b>		<b>10</b> Dependent care benefits	
<b>e</b> Employee's first name and initial      Last name		Suff.	<b>11</b> Nonqualified plans	<b>12a</b> See instructions for box 12  <b>W</b> <b>600.00</b>	
<b>PEGGY WALKER</b> <b>65421 SW 17TH ST</b> <b>YOUR CITY, STATE ZIP</b>			<b>13</b> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Statutory employee      Retirement plan      Third-party sick pay	<b>12b</b>  <b>12c</b>  <b>12d</b>	
			<b>14</b> Other		
<b>f</b> Employee's address and ZIP code					
<b>15</b> State <b>YS</b>	Employer's state ID number <b>44-100XXXX</b>	<b>16</b> State wages, tips, etc. <b>34,620.00</b>	<b>17</b> State income tax <b>456.00</b>	<b>18</b> Local wages, tips, etc.	<b>19</b> Local income tax
					<b>20</b> Locality name

Form **W-2** Wage and Tax Statement

**2019**

Department of the Treasury — Internal Revenue Service

Copy B — To Be Filed With Employee's FEDERAL Tax Return.  
This information is being furnished to the Internal Revenue Service.

# Health Savings Account (5498-SA)

CORRECTED (if checked)

TRUSTEE'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number  <b>PIEDMONT HEALTHCARE</b> <b>P.O. BOX 5498</b> <b>YOUR CITY, STATE ZIP</b>		1 Employee or self-employed person's Archer MSA contributions made in 2020 and 2021 for 2020  \$	OMB No. 1545-1518  <b>2020</b>  Form <b>5498-SA</b>
TRUSTEE'S TIN <b>58-000XXXX</b>	PARTICIPANT'S TIN <b>456-00-XXXX</b>	3 Total HSA or Archer MSA contributions made in 2021 for 2020  \$	
PARTICIPANT'S name  <b>MARTHA KEMPER</b>		4 Rollover contributions  \$	5 Fair market value of HSA, Archer MSA, or MA MSA  <b>2,440.00</b>
Street address (including apt. no.)  <b>8705 SKIDMORE WAY</b>		6 HSA <input checked="" type="checkbox"/> Archer MSA <input type="checkbox"/> MA <input type="checkbox"/> MSA <input type="checkbox"/>	
City or town, state or province, country, and ZIP or foreign postal code  <b>YOUR CITY, STATE ZIP</b>			
Account number (see instructions)  <b>6345789</b>			

**HSA, Archer MSA, or Medicare Advantage MSA Information**

**Copy B**

**For Participant**

This information is being furnished to the IRS.

Form **5498-SA**

(keep for your records)

[www.irs.gov/Form5498SA](http://www.irs.gov/Form5498SA)

Department of the Treasury - Internal Revenue Service

# Health Savings Account (Form 1099-SA)

CORRECTED (if checked)

TRUSTEE'S/PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number  <b>HEALTHCARE TRUSTEE OF AMERICA</b> <b>123 MAIN STREET</b> <b>YOUR CITY, STATE ZIP</b>		OMB No. 1545-1517	<b>2019</b> Form 1099-SA	<b>Distributions From an HSA, Archer MSA, or Medicare Advantage MSA</b>
PAYER'S TIN <b>44-400XXXX</b>	RECIPIENT'S TIN <b>441-00-XXXX</b>	1 Gross distribution <b>\$ 1,480.00</b>	2 Earnings on excess cont. \$	<b>Copy B For Recipient</b>
RECIPIENT'S name <b>PEGGY WALKER</b>		3 Distribution code <b>1</b>	4 FMV on date of death \$	
Street address (including apt. no.) <b>65421 SW 17TH STREET</b>		5 HSA <input checked="" type="checkbox"/> Archer MSA <input type="checkbox"/> MA MSA <input type="checkbox"/>		<b>This information is being furnished to the IRS.</b>
City or town, state or province, country, and ZIP or foreign postal code <b>YOUR CITY, STATE ZIP</b>				
Account number (see instructions)				

Form **1099-SA**

(keep for your records)

[www.irs.gov/Form1099SA](http://www.irs.gov/Form1099SA)

Department of the Treasury - Internal Revenue Service

# HSA Distributions

- The taxpayer can receive tax-free distributions from an HSA to pay or be reimbursed for qualified medical expenses incurred in the current or prior year, but after the taxpayer establishes the HSA.
- Qualifying medical expenses include the medical expenses of the taxpayer, their spouse, or a dependent at the time the expense was incurred.
- Qualified medical expenses are expenses that generally would qualify for the medical and dental expenses deduction, such as unreimbursed expenses for doctors, dentists, and hospitals
- Other Qualified Expenses:
  - Personal protective equipment for the primary purpose of preventing the spreading of COVID-19
  - The cost of menstrual care products
  - Over-the-counter products and medications

# Form 8889, Health Savings Account (HSA)

- A taxpayer must complete Form 8889 with Form 1040 if the taxpayer (or spouse if filing a joint return) had any activity in an HSA.
- Need to know if their HDHP coverage is “self-only” or “family”
- Form 8889, Part 1, is used to report **all** HSA contributions and to compute the allowable HSA deduction.
- Form 8889, Part II, is used by taxpayers to report distributions from an HSA.
- Form 8889 will generate in TaxSlayer once you input either Form 1099-SA or Form 5498-SA.
- Withdrawals that are not used for qualifying medical expenses are generally subject to income tax. They may also be subject to a 20% penalty, except in the following instances:
  - When a taxpayer turns 65 or older
  - When a taxpayer becomes disabled
  - When a taxpayer dies

# Practice Problem: HSA

Sarah, the taxpayer you're assisting, indicates in the intake interview that she received a Form 5498-SA. You notice in box 2 it says \$2,330. Sarah tells you that she made a contribution of \$630 with **after tax** dollars. You notice on her W2 in box 12 there is a code W with \$1,700 in it. How do you proceed?

- A. Enter the W2 in the system. Do not input 5498-SA because the W2 already has the amount needed for form 8889.
- B. Enter the W2 in the system. Enter in form 5498-SA \$630 indicating Sarah's after tax contribution.
- C. Enter the W2 in the system. Enter in form 5498-SA and enter the full amount \$2,330.
- D. None of the Above

# Practice Scenario

Sarah, the taxpayer you're assisting, indicates in the intake interview that she received a Form 5498-SA. You notice in box 2 it says \$2,330. Sarah tells you that she made a contribution of \$630 with **after tax** dollars. You notice on her W2 in box 12 there is a code W with \$1,700 in it. How do you proceed?

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- B. Enter the W2 in the system. Enter in form 5498-SA \$630 indicating Sarah's after tax contribution.**
- C. Enter the W2 in the system. Enter in form 5498-SA and enter the full amount \$2,330.
- D. None of the Above

# Practice Scenario

The taxpayer you're helping, Austin, hands you his tax documents. You see in the stack of papers he has a form 1099-SA with \$700 in box 1. How would you proceed?

- A. Before entering the form in TaxSlayer ask the taxpayer if any of all of the distribution was for qualified medical expenses or not. Then proceed with entering the form.
- B. Enter the form in TaxSlayer without any further questions.
- C. Enter the form in TaxSlayer and check "yes" to the question asking if the disbursements were used for qualified medical expenses without asking the taxpayer if that is what they were used for.

# Practice Scenario

The taxpayer you're helping, Austin, hands you his tax documents. You see in the stack of papers he has a form 1099-SA with \$700 in box 1. How would you proceed?

- A. Before entering the form in TaxSlayer ask the taxpayer if any of all of the distribution was for qualified medical expenses or not. Then proceed with entering the form.
- B. Enter the form in TaxSlayer without any further questions.
- C. Enter the form in TaxSlayer and check "yes" to the question asking if the disbursements were used for qualified medical expenses without asking the taxpayer if that is what they were used for.

# Use Your Resources!

- Be sure to use your resources if you are unsure or if the situation is complex.
- See **Pub 4012-A E-13 - E-19** for additional information regarding HSAs.



## **Deductible Part of Self-Employment Tax**

# Deductible Part of Self Employment Tax

- $\frac{1}{2}$  of self-employment tax can be deducted from income.
- Self-Employment tax is based on income reported on Schedule C and figured on Schedule SE.
- SE tax covers the Social Security and Medicare Tax for self-employed taxpayers.
- The self-employment Tax Deduction is listed on Schedule 1, line 15.
- The deductible portion of the self-employment tax is automatically calculated on Schedule SE by the software.

# Deductible Part of Self Employment Tax Examples

## Example 1:

- Maria is self-employed and her business profit is **\$20,000**.
- Her **self-employment tax** is calculated as **\$2,825**.
- She can deduct **half** of that amount (**\$1,412.50**) from her income.
- This deduction appears on **Schedule 1, line 15**, and lowers her taxable income.

## Example 2:

- John earns **\$50,000** from his freelance work (reported on Schedule C).
- His self-employment tax comes to **\$7,065**.
- He can deduct **\$3,532.50** (half of \$7,065) on his tax return.
- The software automatically figures this deduction using **Schedule SE** and carries it to **Schedule 1**.



## Penalty on Early Withdrawal of Savings

# Penalty on Early Withdrawal of Savings

- Taxpayers can adjust their gross income to deduct penalties they paid for withdrawing funds from a deferred interest account before maturity.
- The early withdrawal penalty amount should be entered in the interest income section if it is listed on Form 1099-INT.
- The early withdrawal penalty deduction is reported on Form 1040, Schedule 1.



## Alimony Paid

# Alimony Paid

## Pre-2019 Divorces

- The person paying alimony can deduct alimony payments as an adjustment to income.
- We need the exact amount, as well as the Social Security number of the recipient, because the recipient must report the payment to the IRS as income and the two amounts must agree.
- The date of the divorce, or a reasonable estimate, is also needed to complete Schedule 1.

## Post-2018 Divorces

- Alimony or separate maintenance payments made under a divorce or separation agreement (1) executed after 2018, or (2) executed before 2019, but later modified if the modification expressly states the repeal of the deduction for alimony payments applies to the modification, are no longer deductible.

# Alimony Paid

## Requirements for payments to be considered alimony paid:

- The ex-spouses do not file married filing jointly
- The payment was in cash (includes checks and money orders)
- The divorce does not designate the payment as “not alimony”
- The ex-spouses were not members of the same household when the payment was made
- The alimony payment was designated in a divorce/separation document and ordered by a judge
- There is no liability to continue alimony payments after the death of the spouse that receives the payment
- The payment is not treated as child support or a property settlement

## Practice Scenario

Which of the following statements is true about alimony paid under a divorce finalized in 2017?

- A. The person paying alimony can deduct the payments on their tax return.
- B. The recipient of alimony does not have to report it as income.
- C. Alimony is treated as child support.
- D. Alimony payments are only deductible if the couple filed jointly.

## Practice Scenario

Which of the following statements is true about alimony paid under a divorce finalized in 2017?

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## Practice Scenario

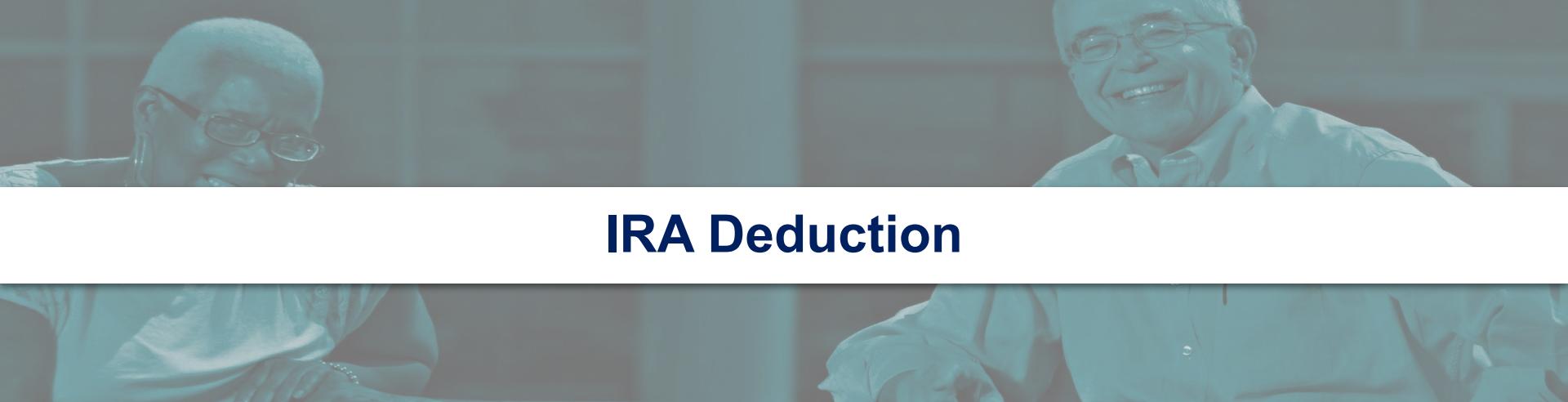
Which of the following is required for a payment to qualify as deductible alimony for a divorce finalized before 2019?

- A. The ex-spouses live together when payment is made
- B. The payment must be made using a credit card
- C. The payment must be in cash and required by a court order
- D. The payment continues after the recipient's death

## Practice Scenario

Which of the following is required for a payment to qualify as deductible alimony for a divorce finalized before 2019?

- A. The ex-spouses live together when payment is made
- B. The payment must be made using a credit card
- C. The payment must be in cash and required by a court order
- D. The payment continues after the recipient's death



## IRA Deduction

# IRA Deduction

- Only contributions to **Traditional** IRAs are deductible
- The maximum IRA deduction is \$7,000 (\$8,000 if age 50 or older).
  - Contributions cannot be more than taxpayer's yearly compensation
- Starting in 2020, the long-standing 70½ age limit for making contributions to traditional IRAs is eliminated.
- Contributions for the current tax year can be made until the filing deadline, generally April 15 of the year following the tax year. Your filing status has no effect on the amount of allowable contributions to your traditional IRA.
- **Roth** IRA contributions are **NOT** deductible! Be sure to clarify with the client which type of IRA they have before proceeding.

## Practice Scenario

Joan, age 52, earned \$5,000 in wages in 2024. What is the maximum amount she can contribute to her Traditional IRA?

- A. \$7,000
- B. \$8,000
- C. \$5,000
- D. \$6,000

## Practice Scenario

Joan, age 52, earned \$5,000 in wages in 2024. What is the maximum amount she can contribute to her Traditional IRA?

- A. \$7,000
- B. \$8,000
- C. \$5,000
- D. \$6,000

## Practice Scenario

Which of the following is true about Roth IRA contributions?

- A. They are fully deductible
- B. They are not deductible
- C. They are only deductible if you are over age 59½
- D. They are deductible only for self-employed individuals

## Practice Scenario

Which of the following is true about Roth IRA contributions?

- A. They are fully deductible
- B. They are not deductible**
- C. They are only deductible if you are over age 59½
- D. They are deductible only for self-employed individuals



## Student Loan Interest Deduction

# Student Loan Interest Deduction (Form 1098-E)

VOID  CORRECTED

RECIPIENT'S/LENDER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number  <b>MAGGIE MAE</b> <b>854 LINCOLN RD</b> <b>YOUR CITY, YOUR STATE, ZIP</b>		OMB No. 1545-1576	<b>2022</b>  Form <b>1098-E</b>
RECIPIENT'S TIN  <b>20-7XXXXXX</b>	BORROWER'S TIN  <b>141-00-XXXX</b>	1 Student loan interest received by lender  \$ <b>\$375.00</b>	
BORROWER'S name  <b>MONICA MONTGOMERY</b>  Street address (including apt. no.)  <b>178 PACKER DRIVE</b>  City or town, state or province, country, and ZIP or foreign postal code  <b>YOUR CITY, YOUR STATE, ZIP</b>		<p><b>Copy C</b> <b>For Recipient</b></p> <p>For Privacy Act and Paperwork Reduction Act Notice, see the <b>2022</b> <b>General</b> <b>Instructions for</b> <b>Certain Information</b> <b>Returns.</b></p>	
Account number (see instructions)			

Form **1098-E**

[www.irs.gov/Form1098E](http://www.irs.gov/Form1098E)

Department of the Treasury - Internal Revenue Service

# Student Loan Interest Deduction

- The student loan interest deduction is generally the smaller of \$2,500 or the interest payments paid that year on a qualified student loan.
- The taxpayer can only claim the deduction if the following apply:
  - The taxpayer paid interest on a qualified student loan in the current tax year
  - The taxpayer is legally obligated to pay interest on a qualified student loan
  - The taxpayers' filing status **isn't married filing separately**
  - The taxpayer or the taxpayer's spouse, if filing jointly, can't be claimed as dependents on someone else's return.
  - The student must have qualified as the taxpayer's dependent at the time the taxpayer borrowed the money.

## Practice Scenario

The client you are assisting, Jane, is single and cannot be claimed as a dependent. In her stack of papers she hands you there is a 1098-E with \$1,500 in box 1. How much, if any, student loan interest can she deduct from her gross income?

- A. \$1,500
- B. \$0
- C. \$2,500
- D. \$500

## Practice Scenario

The client you are assisting, Jane, is single and cannot be claimed as a dependent. In her stack of papers she hands you there is a 1098-E with \$1,500 in box 1. How much, if any, student loan interest can she deduct from her gross income?

- A. \$1,500
- B. \$0
- C. \$2,500
- D. \$500

## Practice Scenario

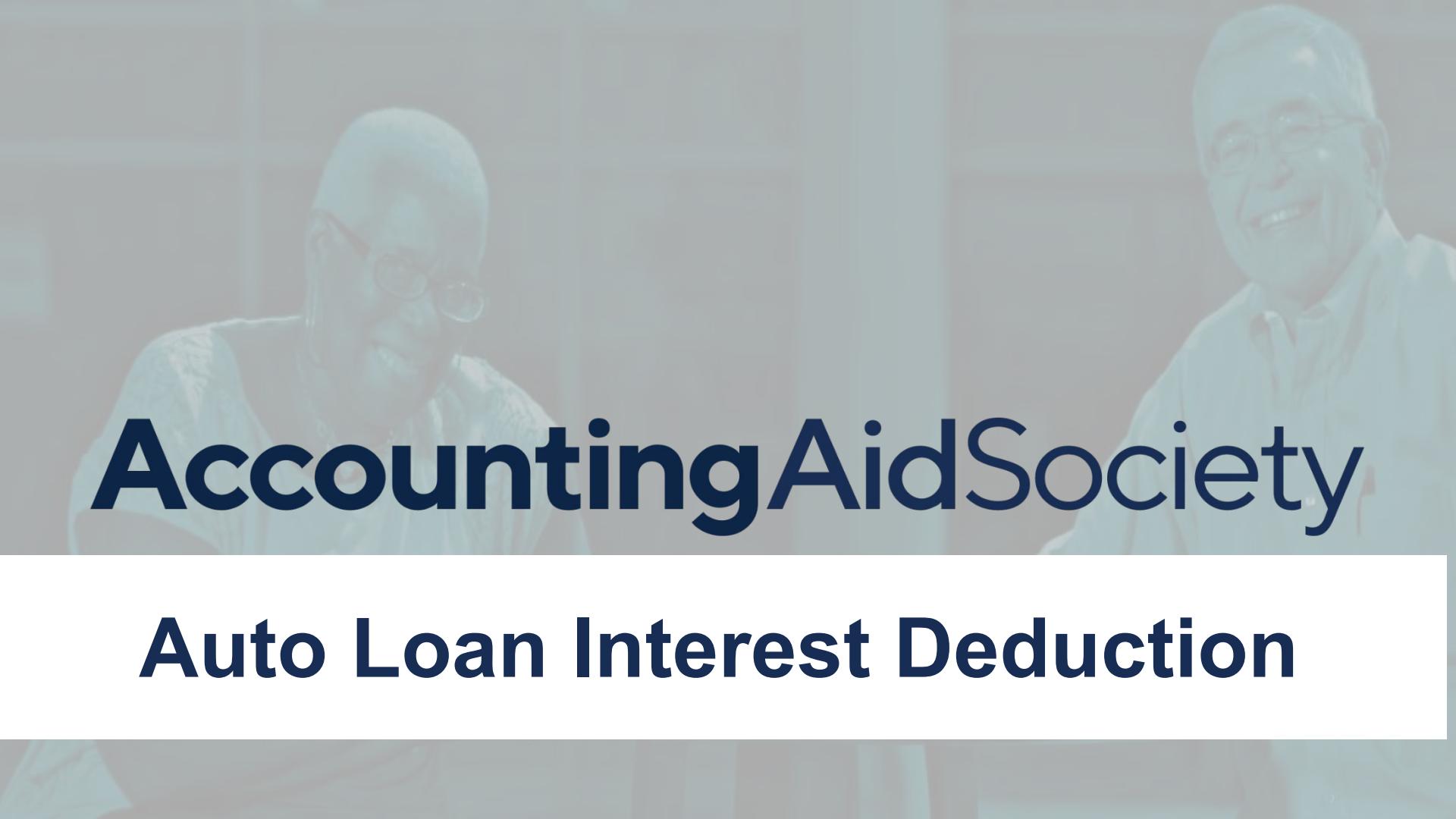
Your client Ben hands you a 1098-E with \$2,750 in box 1. After the quality review and going over the return with Ben you notice he is frustrated that only \$2,500 of student loan interest is deducted from his income and not the full amount of \$2,750. How should you proceed?

- A. Enter the additional \$250 under deductions from income to give him the full amount.
- B. Tell him he needs a corrected form and send him away to get that before finalizing the return.
- C. Explain to him that the maximum amount you can take as a deduction is \$2,500 and the tax return is indeed correct.

## Practice Scenario

Your client Ben hands you a 1098-E with \$2,750 in box 1. After the quality review and going over the return with Ben you notice he is frustrated that only \$2,500 of student loan interest is deducted from his income and not the full amount of \$2,750. How should you proceed?

- A. Enter the additional \$250 under deductions from income to give him the full amount.
- B. Tell him he needs a corrected form and send him away to get that before finalizing the return.
- C. Explain to him that the maximum amount you can take as a deduction is \$2,500 and the tax return is indeed correct.



# AccountingAidSociety

## Auto Loan Interest Deduction

# Auto Loan Interest Deduction

- Effective for 2025 through 2028, individuals may deduct interest paid on a loan used to purchase a qualified vehicle, provided the vehicle is purchased for personal use and meets other eligibility criteria. (Lease payments do not qualify.)
  - Maximum annual deduction is \$10,000.
  - Deduction phases out for taxpayers with modified adjusted gross income over \$100,000 (\$200,000 for joint filers).
- To qualify for the deduction, the interest must be paid on a loan that is:
  - originated after December 31, 2024,
  - used to purchase a vehicle, the original use of which starts with the taxpayer (used vehicles do not qualify),
  - for a personal use vehicle (not for business or commercial use) and
  - secured by a lien on the vehicle.

**If a qualifying vehicle loan is later refinanced, interest paid on the refinanced amount is generally eligible for the deduction.**

# Auto Loan Interest Deduction

- **Qualified vehicle:** A qualified vehicle is a car, minivan, van, SUV, pick-up truck or motorcycle, with a gross vehicle weight rating of less than 14,000 pounds, and that has undergone final assembly in the United States.
- **Final assembly in the United States:** You can check where a vehicle was finally assembled in two ways:
  - Look at the **vehicle information label** on the car at the dealership.
  - Or, check the **VIN number**, which shows the plant where it was made.
  - **This helps you confirm if the vehicle was assembled in the United States.**
- **Taxpayer eligibility:** Deduction is available for both itemizing and non-itemizing taxpayers.
  - The taxpayer must include the Vehicle Identification Number (VIN) of the qualified vehicle on the tax return for any year in which the deduction is claimed.

## Practice Scenario

Harry, your client, indicates to you that he bought a new Ford truck in 2025. He says that he financed the truck and paid interest on it during the year of \$400. After looking at the paperwork you see that the truck was assembled in the US. How should you treat this?

- A. Tell Harry that you cannot deduct auto loan interest on your taxes.
- B. Enter \$300 for the auto loan interest deduction since that is the maximum.
- C. Tell Harry that the maximum amount you can deduct is \$10,000 so that is what you should put in TaxSlayer for him to help him out.
- D. Enter in the full \$400 he paid in interest because his vehicle is new and was assembled in the US.

## Practice Scenario

Harry, your client, indicates to you that he bought a new Ford truck in 2025. He says that he financed the truck and paid interest on it during the year of \$400. After looking at the paperwork you see that the truck was assembled in the US. How should you treat this?

- A. Tell Harry that you cannot deduct auto loan interest on your taxes.
- B. Enter \$300 for the auto loan interest deduction since that is the maximum.
- C. Tell Harry that the maximum amount you can deduct is \$10,000 so that is what you should put in TaxSlayer for him to help him out.
- D. Enter in the full \$400 he paid in interest because his vehicle is new and was assembled in the US.

## End of Adjustments to Income

Take a few moments with your table and discuss any questions you may have regarding this topic.