

Filing Status Cheat Sheet

A quick-reference guide for the five filing statuses. Always verify with questions — never assume.

Single

Generally used by unmarried taxpayers who do not qualify for a better filing status.

- Were you legally unmarried on December 31?
- Do you NOT have a qualifying person for Head of Household?
- You are NOT a surviving spouse with a qualifying child?

■ *Single is often the default for unmarried filers. Always check whether HOH applies first.*

Married Filing Jointly (MFJ)

Used when married taxpayers choose to file one combined return.

- Were you legally married on December 31?
- Do you and your spouse agree to file together?
- Are there any community property state considerations?

■ *MFJ usually results in lower tax and broader credit eligibility than MFS.*

Married Filing Separately (MFS)

Used when married taxpayers file separate returns.

- Were you legally married on December 31?
- Have you determined whether separate filing is beneficial?
- Understand: Earned Income Credit, education credits, and other credits may be disallowed.

■ *MFS is rarely advantageous. Ask why the client wants to file separately and confirm with tax software.*

Head of Household (HOH)

For an unmarried taxpayer who paid more than half of household costs for a qualifying person.

- Were you unmarried (or considered unmarried) on December 31?
- Did you pay more than half the cost of keeping up your home?

- Did a qualifying person live with you more than half the year?
- If separated: did you NOT live with your spouse in the last 6 months?

■ *HOH is the most commonly misapplied status. Ask every question. Do not assume HOH just because a client has a child.*

Qualifying Surviving Spouse (QSS)

A special two-year status for widowed taxpayers with a dependent child.

- Did your spouse die in one of the two prior tax years?
- Did you NOT remarry before the end of the tax year?
- Do you have a qualifying dependent child living with you?
- Could you have filed MFJ in the year your spouse died?

■ *QSS allows use of MFJ tax rates for up to two years after a spouse's death. After that, HOH or Single may apply.*

Remember: Filing status is determined as of December 31 of the tax year. When in doubt, ask questions and document the file.