

The Challenge

The goal of this challenge is to reimagine the taxpayer experience and design the taxpayer experience of the future. With over 200 data fields at play, how might we design, organize, and present tax information in a way that makes it easier for taxpayers to manage their taxpayer responsibilities, and to use their own taxpayer data to make informed and effective decisions about their personal finances?

The Idea

What if your interaction with the IRS wasn't just about filing at tax time, but about understanding how your financial decisions can create a path to better financial health, a secure retirement goals, or even healthcare for your family?

Instead of a relationship via paper form, what if a taxpayer's relationship with the IRS was a proactive, engaging financial experience designed to ensure financial prosperity?

The Solution

We interviewed accountants, small business owners, family and friends to find out what kinds of things people would find most beneficial in a financial health tool based on your taxes. We thought hard about confusing topics like tax brackets, adjusted gross income, retirement goals, deductions and credits.

Our solution reimagines the taxpayer experience as Taxes.gov — a single, secure destination for your ongoing relationship with the IRS. By taking into account your historical tax data, taxes.gov pro-actively alerts you to deductions and credits you might not be aware of, or are simply not using to the fullest capacity. Based on basic information available in the tax data document, Taxes.gov evaluates the available information for all family members on file, then suggests positive next steps that can help improve taxpayer's lives. Have a teenager at home? Taxes.gov will show you how to best save for college. Getting ready for retirement but not sure how much you save? Taxes.gov has you covered. Designed as a responsive, mobile-first solution that uses the best of the USDS web design standards, Taxes.gov is designed to be a thoroughly modern experience.



Improve your financial health

Based on your tax filings we found four opportunities that can help you save money and plan for your family's future.

Healthcare savings

Childcare savings

Retirement planning

Saving for Education

Save \$1200 a year on Health Insurance

Based on your income, location and family size, we estimate you could save **\$124 per month by using the Applied Premium Tax Credit.**

[Get started at Healthcare.gov](#)

Your household



Bob Smith & Jane Smith
+ Ryan Smith (6)
+ Alice Smith (infant)

\$52,000 gross income
\$25,539 taxable income

15%
TAX BRACKET

11%
TRUE RATE

\$7,089 @15%

\$18,450 @10%

Your taxes are calculated progressively, not all your income is taxed at the highest rate.



2015

2015 taxes filed \$2,809 paid



Child credit **\$2,100** (2 dependents)

Alice is born



Tuition and fees deduction **\$9,125**



Mortgage interest deduction **\$8,125**



Other deductions **\$4,258**

2014

2014 taxes filed ~\$3,300 paid

\$825, SEP 2014

Childcare credit **\$1,050**

Tuition and fees deduction **\$7,000**

Other deductions **\$3,211**