

A close-up, slightly blurred photograph of a person's hands and arms. The person is wearing a light blue button-down shirt. Their right hand is holding a dark pen with a silver clip, writing on a white sheet of paper. Their left hand is resting on the paper. The background is dark and out of focus.

A brief introduction to taxes¹

The more pleasant certainty in life

¹Not a typo

The IRS is one of the
world's **most efficient**
tax agencies.

Each year, it collects **trillions of dollars** to help the nation run smoothly, processing millions of tax returns at a cost of less than fifty cents for every hundred dollars collected.

Put in perspective, that's **an ROI that most private businesses—let alone government agencies—would love to achieve.**

And yet, nearly all Americans dislike the IRS and dealing with taxes in general. Not only that, but they have collectively been scammed out of \$26.5 million since late 2013 by people pretending to be IRS agents².

But why? How can this happen?
Where's the disconnect?

²As heard on NPR's *All Things Considered*

A grayscale background image showing several hands clasped together, with US dollar bills (including a \$20 bill) scattered on the surface below. The image has a soft, slightly blurred appearance.

1

Taxpayers tend to harbor an antagonistic view of the IRS.

None of us like parting with our money, so it's no wonder that handing off income to the government is fraught with **negative emotions**.

Worse yet, taxpayers often feel like the IRS is “out to get them”, leading to **distrust and fear** that perpetuate myths about its intentions and muddy the realization that the agency is ultimately in place to help us.

2

Taxpayers often feel overwhelmed & intimidated.

It's no secret that our **tax code is complicated**, vast, and **filled with jargon** that's often unintelligible unless you're a finance professional.

The intricacies of the taxpaying process lead to much **confusion**, and many taxpayers **fear getting in trouble** if they have any missteps along the way. Though helpful tools and resources exist, they are **not always in plain language** and can be difficult to interpret as a result.



3

Taxpayers aren't aware of how to leverage their own tax data.

Just by filing their taxes each year, taxpayers have taken the time to **take stock of their finances**. They subsequently have access to a snapshot of their situation (whether through their tax return, tax return transcript, and/or account transcript).

However, for many taxpayers, this is where their journey ends. They often **lack the know-how and guidance** to use what they know **to make informed and effective decisions** about their personal finances.

As it turns out³...

11% of Americans would *clean the toilets* at Chipotle for 3 years to avoid ever having to pay their taxes again.

The current tax code contains *about 4 million words* (that's roughly four times all seven books in the Harry Potter series combined—yikes)!

13% of taxpayers would rather *spend the night in jail* than prepare their taxes.

So the question remains...

what can we do to change this?

³Based on responses to WalletHub's 2016 Taxpayer Survey

FORTIFY THE RELATIONSHIP

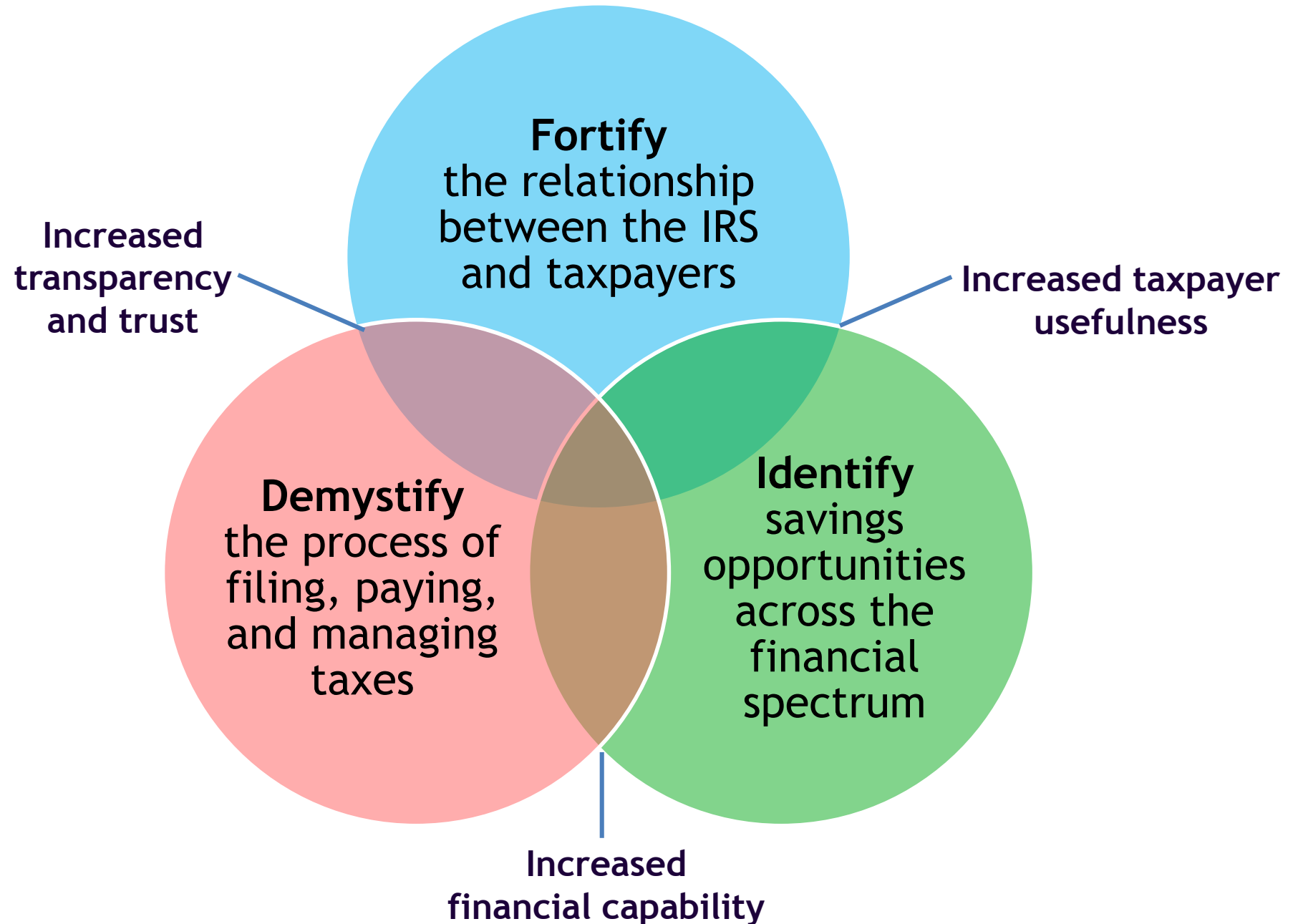
By reminding taxpayers what
are taxes are used for & busting
common myths

DEMYSTIFY THE PROCESS

By giving taxpayers access to
their tax data in an easy-to-use
format and in plain language

IDENTIFY SAVINGS OPPORTUNITIES

By helping prompt taxpayers to
take advantage of available
financial resources, enabling
them to be active participants
in their own financial futures



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Because managing tax data
shouldn't be taxing.



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Introducing taxez

One home for all your taxpayer needs

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Address:

2088 Farhampton Ave.
Falls Church, VA 22042

Filing status:

Married filing jointly

Exemptions: 4



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Painlessly view and share your tax return data

Look at your data in an easy-to-read format, and securely send
along necessary information to lenders and other third parties.

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Take stock of your financial future

Using your data, take steps to plan for college, save for retirement,
and/or explore other options to ensure your financial well-being.

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Save money on potentially missed opportunities

Each year, taxez will automatically calculate any tax credits you could have claimed on your return, as well as check for applicable benefits.

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Meet the Brown Family

Stefan and Madeleine are a married couple with two children, Jesse and Ella. Stefan is a stay-at-home dad and substitute teacher at FCPS who likes to go fishing in his free time. Meanwhile, Madeleine teaches full-time at Valley View Private Schools and tries to find time to do yoga for stress relief whenever she gets the chance.

Their son Jesse is a senior in high school, receives good grades, and has applied to a handful of colleges. However, the Browns are unsure that they can pay for Jesse's college tuition if he is accepted.

If Jesse leaves town for school, they are thinking about buying a small home so that they can stop renting. The Browns recently filed their 2015 tax return and have already received their refund.



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Stefan Brown



Stefan Brown

Taxpayer

SSN: 222-11-3535

DOB: 2/17/78

Age: 38



Madeleine Brown

Spouse

SSN: 222-15-5858

DOB: 8/2/76

Age: 39



Jesse Brown

Son

SSN: 555-12-9998

DOB: 3/3/99

Age: 17



Ella Brown

Daughter

SSN: 555-12-9999

DOB: 3/24/08

Age: 8

Address:

2088 Farhampton Ave.
Falls Church, VA 22042

Filing status:

Married filing jointly

Exemptions: 4

TAX RETURN DATA

FORMS & NOTICES

KEY UPDATES

2015 2014 2013 EARLIER

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Expand all Hide calculations

	Filed	Change	Updated
Total Income ▼	30,307	+105	30,412
Adjustments ▼	- 250		- 250
Adjusted Gross Income (AGI)	30,057	+105	30,162
Deductions ▼	-12,600		-12,600
Exemption Amount	-16,000		-16,000
Taxable Income	1,457	+105	1,562
Tax	0		0
Payments and Credits ▼	- 2,838	-10	- 2,828
Refund	2,838	+10	2,828

Made a mistake?

Amend
return

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Tax	0	0	
Payments and Credits ▼	-2,838	-10	-2,828
Refund	2,838	+10	2,828

NEXT STEPS



It looks like you are eligible to claim an Earned Income Credit of \$4,170 on your 2015 tax return. Would you like to claim this?



No thanks, please leave it with the IRS

Yes please, I'd like to claim my credit



You may be eligible to claim SNAP benefits. Would you like to claim this?

No thanks, maybe I'll check another time

Yes, I want to check my eligibility

THINGS TO CONSIDER

Jesse is 17 and may qualify for education assistance.
Would you like to fill out a FAFSA?

Complete FAFSA in 5 minutes

Want to research colleges? Compare potential
options at collegescorecard.ed.gov.

TAXPAYER TIP OF THE DAY

Start saving with *myRA*, a retirement
savings account with the US Treasury.
There are no fees, no minimums, and no
risk of losing invested money.

Open a myRA today

Navigation bar

With links to other pages within the site that allow taxpayers to take control of their financial future.

Easy-to-read tax data

The most important values are shown in the default view with the calculations shown, with the option to expand to view details or to hide calculations.

Settings menu

Customize settings, including linking or unlinking account to spouse or ex-spouse, and granting or rescinding view-only access to a trusted party.

Personalized profile

Important taxpayer information for each family member.

Stay up-to-date

Key updates tab shows tax refund status when relevant, as well as upcoming deadlines, regulation changes, and scam alerts.

Share or download

Securely and directly share tax return data with third parties such as lenders or tax professionals. Or download data in pdf, csv, or xls format.

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Welcome, Stefan!

English Help Stefan Brown

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Made a mistake?
Amend return


Financial empowerment


Other pages within the site, such as a financial calendar, education assistance, and financial planning tools, allow taxpayers to become empowered financially.





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**TAX SAVINGS STRATEGIES**

**BUDGETING & FINANCES**

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Open a myRA today

Calls to action

Taxpayer scrolls down on the home page to see personalized prompts to take action.

Tip of the day

Applicable to any taxpayer, these tips educate the user and then prompt him or her to take action.

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Stefan Brown

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Ella Brown

Daughter

SSN: 555-12-9999

DOB: 3/24/08

Age: 8

TAX RETURN DATA

FORMS & NOTICES

KEY UPDATES

[View full Account Transcript](#)

Account transcript

Taxpayer can view full IRS
Account Transcript here.

FORMS

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[W-2](#) – Wage & Tax Statement: FCPS (Stefan)

[W-2](#) – Wage & Tax Statement: Valley View Private Schools (Madeleine)

[1099-INT](#) – Interest Income: Bank of America (Stefan)

[1099-B](#) – Proceeds From Broker Barter Exchange: Amazon (Stefan)

[1099-B](#) – Proceeds From Broker Barter Exchange: Apple (Stefan)

Tax forms

Easily access each tax form for
the year in PDF format, or
download all in one batch.

NOTICES

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[Notice issued](#) – 3/15/13

[Notice issued](#) – 3/5/11

[Collection due process Notice of Intent to Levy issued](#) – 11/10/08

[Notice issued](#) – 4/21/08

IRS notices

Allow taxpayers to access in
PDF format past IRS notices
issued to them.

Tour

Begin here to get a quick
walk-through of the site

FAQs & MythBusters

Find answers to common
taxpayer questions

Taxpayer Dictionary

Look up tax terms you're
unfamiliar with

Forum

Get financial advice from
the community

Live Chat

Communicate in real time
with an IRS agent

Help menu

Many helpful options for
the taxpayer in this menu.

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LOAN APPLICATIONS

This is your hub for learning about and applying for different types of loans. Where would you like to start?

[Read more about loans and your rights as a borrower.](#)

Mortgages



Student Loans



Small Business Loans



Auto Loans



Personal Loans



Other Resources



Other resources

Provides other links and
resources for taxpayers
who are interested in
getting a loan.

Loan Calculator

This calculator will determine the monthly payments on a loan.

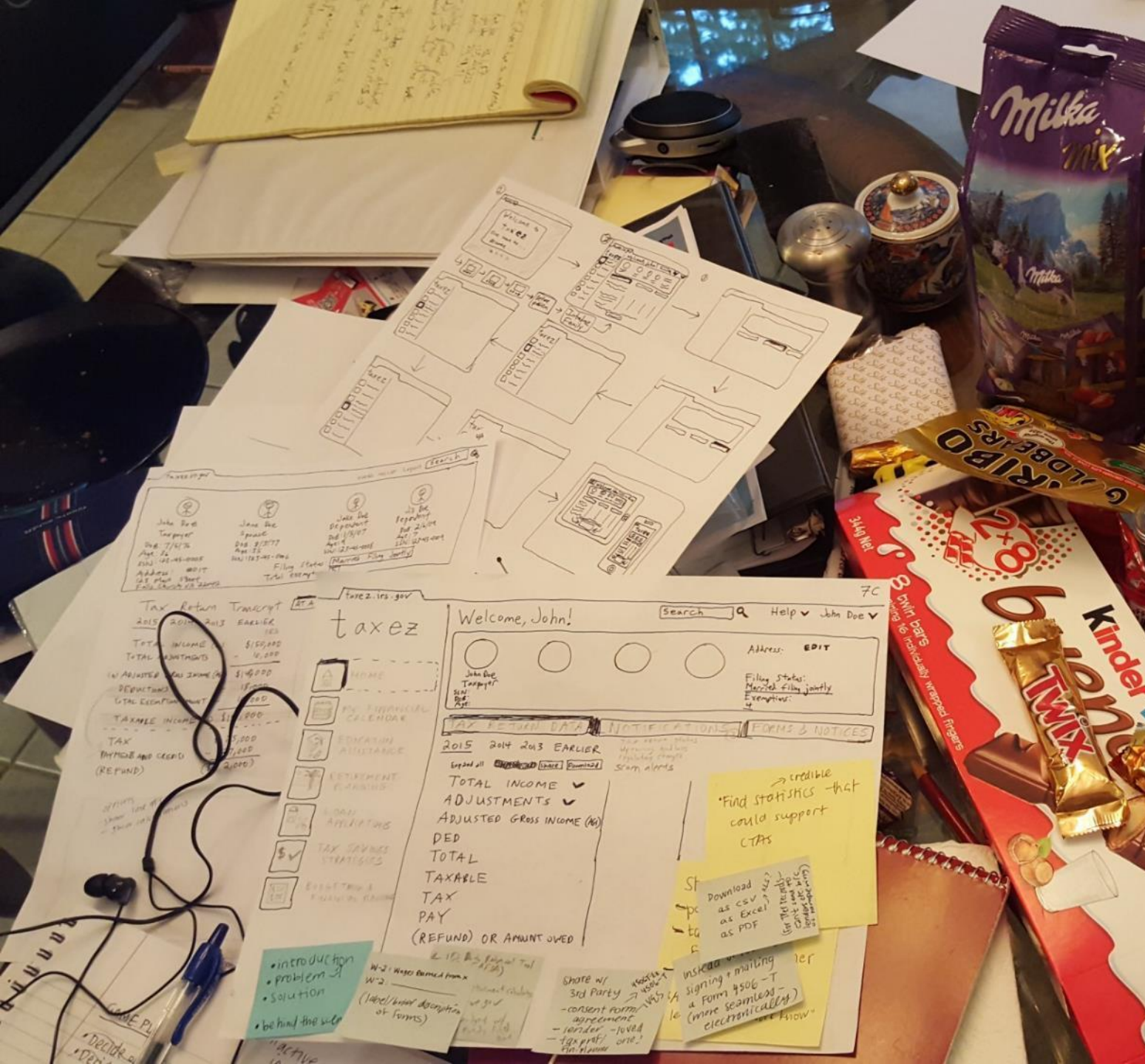
Loan amount:	<input type="text" value="\$90,000"/>
Loan term in months:	<input type="text" value="360"/>
Interest rate per year:	<input type="text" value="4.5%"/>
Loan start date:	<input type="text" value="5/10/16"/>

Calculate

Your monthly payment is:
\$456.02

Behind the Scenes

Hours upon hours of storyboarding, prototyping, user research, and of course, lots and lots of chocolate!



Thank you!



Vidhika Bansal

Taxpayer &
UX Strategist

@vidhster

vidhikabansal@gmail.com



Sam Nguyen

Taxpayer &
Tax Advisor

@NguyenFinancial

snguyen87@gmail.com