

STS List of Services

- Self-Employment: Business use of home
- Self-Employment: Business loss
- Self-Employment: Business expenses over \$35,000
- Self-Employment: Paid helpers/workers
- Self-employment: Health insurance premium deduction with Marketplace insurance (**Form 1095-A**) (only taxpayers with a net profit)
- **Form 1099-B** with cryptocurrency transactions only if basis has been reported to the IRS
- **Form 1098-T** with amounts in Boxes 4 and/or 6 that are out of scope for VITA (so-called education credit recapture)
Note: See [Form 1098-T Boxes 4 or 6: When is the return out of scope?](#) to determine whether the return is in scope for VITA.
- Tax returns for dependent filers with taxable scholarship or unearned income exceeding \$2,600 (for tax year 2024), which are out of scope for VITA (so-called Kiddie Tax returns).
Note: See [When is Taxable Scholarship Income Out of Scope? \(Form 8615 - Kiddie Tax\)](#) to determine whether the return is in scope for VITA.
- Cancellation of debt (**Form 1099-C**) – for any debt canceled including home foreclosure, except for those who were or are in bankruptcy. Personal credit-card debt, discharge of personal residence debt and certain discharged student loan debt are in scope for VITA and can be prepared in the Tax Program
- **Form 1095-A** in cases where all persons listed on **Form 1095-A** do not appear on the same tax return (a so-called shared policy allocation)
- Rental income (unless prepared by the Drop Off team in prior years for the client)
 - This only includes income from renting a separate residence. It does not include renting any part of a personal residence.
- Royalties with expenses – **Form 1099-MISC** Box 2 or **Schedule K-1** Box 7
- **Form 1099-R** with any of the following:
 - Box 7 with any of these codes: 5, 6, 8, 9, A, E, J, K, N, P, R, T, U, W; **or**
 - Box 7 code 2 or code 7, if the IRA/SEP/SIMPLE box is checked and additional reporting (Form 8606) is required due to nondeductible contributions in that tax year or an earlier year, a Roth conversion, or a Roth distribution
- **Schedule K-1** with entries that are outside the scope of VITA
Note: See [Schedule K-1: In Scope for VITA?](#) to determine whether the return is in scope for VITA.
 - STS will not prepare the tax return if Part 1 Box D is checked (for a publicly traded partnership) on Form K-1.

- Adoption credit – Form 8839, Qualified Adoption Expenses
- Mortgage Interest Credit Certificate
Note: See the [Mortgage Credit Certificate screening tool](#)
- Casualty losses from natural disasters
Note: For tax years 2018 and after, only eligible if a federally declared disaster area. See [About Casualty Loss and VITA](#) for more information about casualty loss returns and STS.
- **Form 1099-Q**, Payments from Qualified Education Programs where any portion of the distribution in Box 1 is taxable
- Residential Energy Credit (Form 5695, Part I: Residential Clean Energy Credit) – purchases of qualified alternative energy equipment such solar panels and solar water heaters

Note: If an MFS return is out of scope for the Tax Program, it will not be prepared by the Special Tax Services team.