



UNIT 8 • TAXES • LESSON 8.3

Filing Your Taxes

What filing means, the forms (W-2, 1040/540), the deadline, refund vs. owe, and free CA filing.

Lesson Plan • At a Glance

DURATION

55–60 min

FORMAT

Read + Calc

PREP LEVEL

Low

MATH NEEDED

Subtraction

Materials to Have Ready

Student Activity Packet (1 per student) · Slide Deck 8.3 · projector/screen · calculators · a blank sample W-2 / 1040, if available.

Learning Objectives

By the end of this lesson, students will be able to:

- ✓ Explain what it means to **file** a tax return.
- ✓ Identify the **W-2, 1099 & 1040/540** and what each is for.
- ✓ State the deadline and distinguish a **deduction** from a **credit**.
- ✓ Determine **refund vs. owe** by comparing withheld and owed.
- ✓ Name free CA filing options and spot tax scams.

Standards Alignment

AB 2927 — Filing taxes & tax forms.

CA PF Curriculum Guide — Tax returns; refunds, deductions & credits.

CA Education Code — Aligns with financial-literacy graduation outcomes.

Future Finance Standards — Behavior-first, California-specific, practical.

SUGGESTED PACING 55–60 minute class period

Time	Activity	Materials
0–6	Hook. Filing = settling the tab; refund vs. owe.	Slides 1–2 Packet p. 1
6–16	The forms. W-2, 1099, 1040/540; YTD callback to 8.2.	Slide 3 Packet LEARN IT
16–24	Deadline + deductions/credits. April 15; standard deduction; EITC/CalEITC.	Slide 4
24–32	How to file. The 5 steps; free options; e-file + direct deposit.	Slide 5
32–46	Activity. Read a W-2, settle up, refund/owe scenarios.	Slide 6 Packet TRY IT
46–53	California + Red Flag. CalFile/Free File/VITA, CalEITC; scams.	Slides 7–8 Packet p. 5
53–60	Money Moves + Exit Ticket. Tax-time plan; collect & unit wrap.	Slide 9 Packet REFLECT

✓ Checks for Understanding

Watch for: (1) match is c, a, b, d; (2) Sam settle-up = $\$420 - \$180 = \$240$ REFUND; (3) scenarios: Ana refund \$200, Devon owes \$140, Priya even \$0, Marcus refund \$460; (4) students say a refund is their own money back and you must file to get it.

TEACHER NOTES & BACKGROUND

Keep this calm and practical. The aim is to remove fear, not to make tax preparers. Use round numbers and emphasize that software/free help does the real math. Avoid individualized tax advice.

What filing is & the forms

Filing reconciles tax actually owed against tax already withheld during the year. The W-2 (sent by each employer by late January) summarizes wages and withholding and mirrors the YTD totals from the last pay stub (callback 8.2). Gig/freelance income may instead arrive on a 1099 with no withholding. The return itself is Form 1040 (federal) and Form 540 (California); students copy W-2 figures onto it, and software handles the calculations.

Deadline, deductions & credits

Returns are generally due about April 15 for the prior year. A deduction lowers taxable income (most people take the standard deduction); a credit lowers the tax bill dollar-for-dollar and is more powerful. Worker credits like the federal EITC and California's CalEITC and Young Child Tax Credit can return money to lower-income filers — but only if they file. Reinforce that a refund is the return of your own overpayment (no interest), not a bonus; the "ideal" is withholding close to what you owe.

How to file & staying safe

Walk the 5 steps: gather, choose how, enter info, review & submit (e-file + direct deposit), keep a copy. For a typical student with one W-2 it's quick and free. Emphasize scam awareness: the IRS and FTB never call/text demanding gift cards, crypto, or wire payment, and won't threaten arrest; avoid "ghost preparers" who won't sign or promise inflated refunds; never pay for filing a simple return that qualifies for free options; and never claim credits you don't qualify for. Guard the Social Security number.

★ California Connection

California offers **CalFile** (free state filing via the FTB), works alongside **IRS Free File** for the federal return, and supports free in-person **VITA** sites. Filing is the gateway to **CalEITC** and the **Young Child Tax Credit** — significant money many eligible Californians forfeit by not filing. Encourage students to file even with low income to claim refunds and credits.

Answer Key

LEARN IT — Part A match

W-2 = c

1040/540 = a

Refund = b

Credit = d

Part B: 1 → a (late January) · 2 → a (April 15) · 3 → b (red flag to avoid).

TRY IT — Read a W-2 & settle up (Sam)

Total wages = **\$6,800** · Federal tax withheld = **\$420**.

Settle up: \$420 withheld – \$180 owed = **\$240 REFUND**. Sam should file to get that \$240 back (and to claim any credits).

TRY IT — Refund or owe?

Ana: \$500 – \$300 = **refund \$200** · Devon: \$250 – \$390 = **owes \$140** · Priya: \$700 – \$700 = **even, \$0** · Marcus: \$1,100 – \$640 = **refund \$460**.

A huge refund isn't a "win" — it means a lot was withheld interest-free all year; ideally withholding lands close to what you owe. All four generally benefit from filing (to claim refunds/credits or settle what's owed).

Discussion Prompts

- › Would you rather get a big refund or have more in each paycheck? Why?
- › How can you tell a real IRS/FTB message from a scam?
- › Why do you think so many eligible people never claim credits like CalEITC?

Differentiation & Supports

Support / scaffold

Provide the "withheld – owed = refund/owe" formula on the board. Work Sam's example together before independent practice.

English learners

Pre-teach: file, return, withheld, refund, owe, deduction, credit, deadline. Frame: "If withheld is more than owed, you get a ____."

Extension / challenge

Explore a free filing tool's interface (screenshots) or research CalEITC eligibility and estimate a sample credit.

Sensitivity

Family tax situations vary (immigration, self-employment, mixed-status households). Keep it general and never ask students to share personal/family tax details.

Assessment Ideas

Formative (today)

- Exit ticket — what a W-2 is, what filing compares, one free CA filing option.
- W-2 read & settle-up accuracy.
- Refund/owe scenarios & scam-spotting.

Graded option — "Ready to File" rubric (4 pts)

Score	Criteria
4	Explains filing; identifies forms; correct refund/owe math; names a free option & a scam sign.
3	Mostly correct; minor gaps.
2	Confuses forms or makes settle-up errors.
1	Little grasp of filing.



EXIT TICKET

Collect on the way out · ~3 minutes

Reproduce on the board, hand out as a half-sheet, or assign digitally.

1 What is a W-2, and who sends it to you?

2 When you file, what two numbers are being compared?

3 Name one free way to file your taxes in California.

What to look for

Strong answers describe the W-2 as the wage/tax summary from your employer, say filing compares tax owed vs. tax withheld, and name a free option (CalFile, IRS Free File, or VITA). Misconceptions to correct: "a refund is free money" and "you have to pay to file a simple return."



Optional Project Idea (revisit later)

"File a Mock Return" walkthrough. Students use a provided sample W-2 to complete a simplified 1040/540 (or a free filing tool's practice mode) and write a short reflection on the process. A low-prep extension — we'll develop the full optional-projects library after the core lessons are built.