## Collection Information Statement for Wage Earners and Self-Employed Individuals

Department of the Treasury Internal Revenue Service

Wage Earners Complete Sections 1, 2, 3, 4, and 5 including the signature line on page 4. Answer all questions or write N/A if the question is not applicable. Self-Employed Individuals Complete Sections 1, 3, 4, 5, 6 and 7 and the signature line on page 4. Answer all questions or write N/A if the question is not applicable. For Additional Information, refer to Publication 1854, "How To Prepare a Collection Information Statement."
Include attachments if additional space is needed to respond completely to any question.


Section 3: Other Financial Information (Attach copies of applicable documentation)
6 Are you a party to a lawsuit (If yes, answer the following)
$\square$ Yes $\quad \square$ No


## Section 4: Personal Asset Information for All Individuals

12 CASH ON HAND Include cash that is not in a bank
Total Cash on Hand
PERSONAL BANK ACCOUNTS Include all checking, online and mobile (e.g., PayPal) accounts, money market accounts, savings accounts, and stored value cards (e.g., payroll cards, government benefit cards, etc.).

| Type of Account | Full Name \& Address (Street, City, State, ZIP code) of Bank, <br> Savings \& Loan, Credit Union, or Financial Institution | Account Number | Account Balance <br> As of |
| :--- | :--- | :--- | :--- |
| 13a |  |  | mmddyyyy |
| 13b |  |  | $\$$ |
| 13c |  |  | $\$$ |
| 13d Total Cash (Add lines 13a through 13c, and amounts from any attachments) |  | $\$$ |  |

INVESTMENTS Include stocks, bonds, mutual funds, stock options, certificates of deposit, and retirement assets such as IRAs, Keogh, and 401(k) plans. Include all corporations, partnerships, limited liability companies, or other business entities in which you are an officer, director, owner, member, or otherwise have a financial interest.

| Type of Investment or Financial Interest | Full Name \& Address <br> (Street, City, State, ZIP code) of Company | Current Value | Loan Balance (if applicable) As of $\qquad$ mmddyyyy | Equity <br> Value minus Loan |
| :---: | :---: | :---: | :---: | :---: |
| 14a | Phone | \$ | \$ | \$ |
| 14b | Phone | \$ | \$ | \$ |
| 14c | Phone | \$ | \$ | \$ |
| 14d Total Equity (Add li | s 14a through 14c and amounts from any attachm |  |  | \$ |
| AVAILABLE CREDIT In Full Name \& Address (St | de all lines of credit and bank issued credit cards. t, City, State, ZIP code) of Credit Institution | Credit Limit | Amount Owed <br> As of $\qquad$ | Available Credit <br> As of $\qquad$ |
| $\overline{15 a}$ <br> Acct. No |  | \$ | \$ | \$ |
| 15b <br> Acct. No |  | \$ | \$ | \$ |
| 15c Total Available Credit (Add lines 15a, 15b and amounts from any attachments) |  |  |  | \$ |

16a LIFE INSURANCE Do you own or have any interest in any life insurance policies with cash value (Term Life insurance does not have a cash value)

| $\square$ Yes $\quad \square$ No If yes, complete blocks 16b through 16f for each policy. |  |  |  |  |
| :--- | :--- | :--- | :--- | :--- | :--- |
| $\mathbf{1 6 b}$ | Name and Address of Insurance <br> Company(ies): |  |  |  |
| $\mathbf{1 6 c}$ Policy Number(s) |  |  |  |  |
| $\mathbf{1 6 d}$ | Owner of Policy | $\$$ |  |  |
| $\mathbf{1 6 e}$ Current Cash Value | $\$$ | $\$$ | $\$$ |  |
| $\mathbf{1 6 f}$ Outstanding Loan Balance | $\$$ | $\$$ |  |  |
| $\mathbf{1 6 g}$ Total Available Cash (Subtract amounts on line 16f from line 16e and include amounts from any attachments) |  |  |  |  |

REAL PROPERTY Include all real property owned or being purchased


PERSONAL VEHICLES LEASED AND PURCHASED Include boats, RVs, motorcycles, all-terrain and off-road vehicles, trailers, etc.

| Description (Year, Mileage, Make/Model, Tag Number, Vehicle Identification Number) |  | Purchase/ Lease Date (mmddyyyy) | Current Fair Market Value (FMV) | Current Loan Balance | Amount of Monthly Payment | Date of Final Payment (mmddyyyy) | Equity <br> FMV Minus Loan |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 18a Year | Make/Model |  | \$ | \$ | \$ |  | \$ |
| Mileage | License/Tag Number | Lender/Lessor Name, Address (Street, City, State, ZIP code), and Phone |  |  |  |  |  |
| Vehicle Identification Number |  |  |  |  |  |  |  |
|  |  | Phone |  |  |  |  |  |
| 18b Year | Make/Model |  |  |  |  |  |  |
|  |  |  | \$ | \$ | \$ |  | \$ |
| Mileage  <br> <p3_t00_18bYR /  |  | Lender/Lessor Name, Address (Street, City, State, ZIP code), and Phone |  |  |  |  |  |
| Vehicle Identification Number |  |  |  |  |  |  |  |
|  |  | Phone |  |  |  |  |  |
| 18c Total Equity (Add lines 18a, 18b and amounts from any attachments) |  |  |  |  |  |  | \$ |

PERSONAL ASSETS Include all furniture, personal effects, artwork, jewelry, collections (coins, guns, etc.), antiques or other assets. Include intangible assets such as licenses, domain names, patents, copyrights, mining claims, etc.


If you are self-employed, sections 6 and 7 must be completed before continuing.

## Section 5: Monthly Income and Expenses

Monthly Income/Expense Statement (For additional information, refer to Publication 1854.)

| Total Income |  | Total Living Expenses |  | IRS USE ONLY |
| :---: | :---: | :---: | :---: | :---: |
| Source | Gross Monthly | Expense Items ${ }^{6}$ | Actual Monthly | Allowable Expenses |
|  | \$ | 35 Food, Clothing and Misc. ${ }^{7}$ | \$ |  |
| 21 Wages (Spouse) $^{1}$ | \$ | 36 Housing and Utilities ${ }^{8}$ | \$ |  |
| 22 Interest-Dividends | \$ | 37 Vehicle Ownership Costs ${ }^{9}$ | \$ |  |
| 23 Net Business Income ${ }^{2}$ | \$ | 38 Vehicle Operating Costs ${ }^{10}$ | \$ |  |
| 24 Net Rental Income ${ }^{3}$ | \$ | 39 Public Transportation ${ }^{11}$ | \$ |  |
| 25 Distributions (K-1, IRA, etc.) ${ }^{4}$ | \$ | 40 Health Insurance | \$ |  |
| 26 Pension (Taxpayer) | \$ | 41 Out of Pocket Health Care Costs ${ }^{12}$ | \$ |  |
| 27 Pension (Spouse) | \$ | 42 Court Ordered Payments | \$ |  |
| 28 Social Security (Taxpayer) | \$ | 43 Child/Dependent Care | \$ |  |
| 29 Social Security (Spouse) | \$ | 44 Life Insurance | \$ |  |
| 30 Child Support | \$ | 45 Current year taxes (Income/FICA) ${ }^{13}$ | \$ |  |
| 31 Alimony | \$ | 46 Secured Debts (Attach list) | \$ |  |
| Other Income (Specify below) ${ }^{5}$ |  | 47 Delinquent State or Local Taxes | \$ |  |
| 32 | \$ | 48 Other Expenses (Attach list) | \$ |  |
| 33 | \$ | 49 Total Living Expenses (add lines 35-48) | \$ |  |
| 34 Total Income (add lines 20-33) | \$ | 50 Net difference (Line 34 minus 49) | \$ |  |

1 Wages, salaries, pensions, and social security: Enter gross monthly wages and/or salaries. Do not deduct tax withholding or allotments taken out of pay, such as insurance payments, credit union deductions, car payments, etc. To calculate the gross monthly wages and/or salaries:
If paid weekly - multiply weekly gross wages by 4.3 . Example: $\$ 425.89 \times 4.3=\$ 1,831.33$
If paid biweekly (every 2 weeks) - multiply biweekly gross wages by 2.17. Example: $\$ 972.45 \times 2.17=\$ 2,110.22$
If paid semimonthly (twice each month) - multiply semimonthly gross wages by 2 . Example: $\$ 856.23 \times 2=\$ 1,712.46$
2 Net Income from Business: Enter monthly net business income. This is the amount earned after ordinary and necessary monthly business expenses are paid. This figure is the amount from page 6, line 89. If the net business income is a loss, enter "0". Do not enter a negative number. If this amount is more or less than previous years, attach an explanation.
3 Net Rental Income: Enter monthly net rental income. This is the amount earned after ordinary and necessary monthly rental expenses are paid. Do not include deductions for depreciation or depletion. If the net rental income is a loss, enter " 0. ." Do not enter a negative number.
4 Distributions: Enter the total distributions from partnerships and subchapter S corporations reported on Schedule K-1, and from limited liability companies reported on Form 1040, Schedule C, D or E. Enter total distributions from IRAs if not included under pension income.
5 Other Income: Include agricultural subsidies, unemployment compensation, gambling income, oil credits, rent subsidies, etc.
6 Expenses not generally allowed: We generally do not allow tuition for private schools, public or private college expenses, charitable contributions, voluntary retirement contributions or payments on unsecured debts. However, we may allow the expenses if proven that they are necessary for the health and welfare of the individual or family or the production of income. See Publication 1854 for exceptions.
7 Food, Clothing and Miscellaneous: Total of food, clothing, housekeeping supplies, and personal care products for one month. The miscellaneous allowance is for expenses incurred that are not included in any other allowable living expense items. Examples are credit card payments, bank fees and charges, reading material, and school supplies.
8 Housing and Utilities: For principal residence: Total of rent or mortgage payment. Add the average monthly expenses for the following: property taxes, homeowner's or renter's insurance, maintenance, dues, fees, and utilities. Utilities include gas, electricity, water, fuel, oil, other fuels, trash collection, telephone, cell phone, cable television and internet services.
9 Vehicle Ownership Costs: Total of monthly lease or purchase/loan payments.
10 Vehicle Operating Costs: Total of maintenance, repairs, insurance, fuel, registrations, licenses, inspections, parking, and tolls for one month.
Public Transportation: Total of monthly fares for mass transit (e.g., bus, train, ferry, taxi, etc.)
Out of Pocket Health Care Costs: Monthly total of medical services, prescription drugs and medical supplies (e.g., eyeglasses, hearing aids, etc.)
13 Current Year Taxes: Include state and Federal taxes withheld from salary or wages, or paid as estimated taxes.
Certification: Under penalties of perjury, I declare that to the best of my knowledge and belief this statement of assets, liabilities, and other information is true, correct, and complete.

| Taxpayer's Signature | Spouse's signature | Date |
| :--- | :--- | :--- |

After we review the completed Form 433-A, you may be asked to provide verification for the assets, encumbrances, income and expenses reported. Documentation may include previously filed income tax returns, pay statements, self-employment records, bank and investment statements, loan statements, bills or statements for recurring expenses, etc.

## IRS USE ONLY (Notes)

## Sections 6 and 7 must be completed only if you are SELF-EMPLOYED.

## Section 6: Business Information



## CREDIT CARDS ACCEPTED BY THE BUSINESS

| Credit Card |  | Merchant Account Number | Issuing Bank Name \& Address (Street, City, State, ZIP code) |  |
| :---: | :---: | :---: | :---: | :---: |
| 62a |  |  |  |  |
| 62b |  |  |  |  |
| 62c |  |  |  |  |
| 63 | BUSINESS CA | ND Include cash that is not in | Total Cash on Hand | \$ |

BUSINESS BANK ACCOUNTS Include checking accounts, online and mobile (e.g., PayPal) accounts, money market accounts, savings accounts, and stored value cards (e.g., payroll cards, government benefit cards, etc.). Report Personal Accounts in Section 4.

| Type of Account | Full name \& Address (Street, City, State, ZII code) <br> of Bank,Savings \& Loan, Credit Union or Financial Institution. | Account Number | Account Balance <br> $\mathbf{6 4 a}$ |
| :--- | :--- | :--- | :--- |
| 64b |  |  | $\$$ |

ACCOUNTS/NOTES RECEIVABLE Include e-payment accounts receivable and factoring companies, and any bartering or online auction accounts.
(List all contracts separately, including contracts awarded, but not started.) Include Federal, state and local government grants and contracts.

| Accounts/Notes Receivable \& Address (Street, City, State, ZIP code) | Status (e.g., age, factored, other) | Date Due (mmddyyyy) | Invoice Number or Government Grant or Contract Number | Amount Due |
| :---: | :---: | :---: | :---: | :---: |
| 65a |  |  |  | \$ |
| 65b |  |  |  | \$ |
| 65 c |  |  |  | \$ |
| 65d |  |  |  | \$ |
| 65 e |  |  |  | \$ |
| Total Outstanding Balance (Add lines 65a through 65e and amounts from any attachments) |  |  |  | \$ |

BUSINESS ASSETS Include all tools, books, machinery, equipment, inventory or other assets used in trade or business. Include a list and show the value of all intangible assets such as licenses, patents, domain names, copyrights, trademarks, mining claims, etc.

|  | Purchase/ Lease Date (mmddyyyy) | Current Fair Market Value (FMV) | Current Loan Balance | Amount of Monthly Payment | Date of Final Payment (mmddyyyy) | Equity FMV Minus Loan |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 66a | Property Description | \$ | \$ | \$ |  | \$ |
| Location (Street, City, State, ZIP code) and Country |  |  | Lender/Lessor/Landlord Name, Address (Street, City, State, ZIP code), and Phone |  |  |  |
| 66b | Property Description | \$ | \$ | \$ |  | \$ |
| Location (Street, City, State, ZIP code) and Country |  |  | Lender/Lessor/Landlord Name, Address (Street, City, State, ZIP code), and PhonePhone |  |  |  |
| 66c | Total Equity (Add lines 66a, 66b and amounts from any attachments) |  | - |  | \$ |  |

## Section 7 should be completed only if you are SELF-EMPLOYED

Section 7: Sole Proprietorship Information (lines 67 through 87 should reconcile with business Profit and Loss Statement)
Accounting Method Used: $\square$ Cash $\square$ Accrual Use the prior 3, 6, 9 or 12 month period to determine your typical business income and expenses.

| Income and Expenses during the period (mmddyyyy) |  | to (mmddyyyy) |  |
| :---: | :---: | :---: | :---: |
| Provide a breakdown below of your average monthly income and expenses, based on the period of time used above. |  |  |  |
| Total Monthly Business Income |  | Total Monthly Business Expenses (Use attachments as needed) |  |
| Source | Gross Monthly | Expense Items | Actual Monthly |
| 67 Gross Receipts | \$ | 77 Materials Purchased ${ }^{1}$ | \$ |
| 68 Gross Rental Income | \$ | 78 Inventory Purchased ${ }^{2}$ | \$ |
| 69 Interest | \$ | 79 Gross Wages \& Salaries | \$ |
| 70 Dividends | \$ | 80 Rent | \$ |
| 71 Cash Receipts not included in lines 67-70 | \$ | 81 Supplies ${ }^{3}$ | \$ |
| Other Income (Specify below) |  | 82 Utilities/Telephone ${ }^{4}$ | \$ |
| 72 | \$ | 83 Vehicle Gasoline/Oil | \$ |
| 73 | \$ | 84 Repairs \& Maintenance | \$ |
| 74 | \$ | 85 Insurance | \$ |
| 75 | \$ | 86 Current Taxes ${ }^{5}$ | \$ |
| 76 Total Income (Add lines 67 through 75) | \$ | 87 Other Expenses, including installment payments (Specify) | \$ |
|  |  | 88 Total Expenses (Add lines 77 through 87) | \$ |
|  |  | 89 Net Business Income (Line 76 minus 88) ${ }^{6}$ | \$ |

Enter the monthly net income amount from line 89 on line 23 , section 5 . If line 89 is a loss, enter " 0 " on line 23 , section 5. Self-employed taxpayers must return to page 4 to sign the certification.

1 Materials Purchased: Materials are items directly related to the production of a product or service.
2 Inventory Purchased: Goods bought for resale.
3 Supplies: Supplies are items used in the business that are consumed or used up within one year. This could be the cost of books, office supplies, professional equipment, etc.
4 Utilities/Telephone: Utilities include gas, electricity, water, oil, other fuels, trash collection, telephone, cell phone and business internet.

5 Current Taxes: Real estate, excise, franchise, occupational, personal property, sales and employer's portion of employment taxes.
6 Net Business Income: Net profit from Form 1040, Schedule C may be used if duplicated deductions are eliminated (e.g., expenses for business use of home already included in housing and utility expenses on page 4). Deductions for depreciation and depletion on Schedule C are not cash expenses and must be added back to the net income figure. In addition, interest cannot be deducted if it is already included in any other installment payments allowed.

IRS USE ONLY (Notes)

