

Separate to Married Filing Joint

Using Form 1040X

By Kaye Alvarez, MS, EA, NTPI Fellow®

Adding one person's entire return to another's original return may seem like a daunting task, but it's not as complicated as you may think.

There are numerous reasons why a taxpayer would want to amend a return, ranging from adding a forgotten W-2 to recalculating itemized deductions to making an election or carrying back a loss. But what about adding another person's entire tax return to someone else's original return (e.g., making a married filing separate return into a married filing joint return)? At first, this might seem like an elaborate process, but it's really not. This article will provide three examples and describe how to change a Single (S), Head of Household (HOH), or Married Filing Separate (MFS) tax return into a Married Filing Joint (MFJ) return using Form 1040X.

On Form 1040X, line items 1–15 represent information from three main sections of a taxpayer's tax return: adjusted gross income minus deductions, taxes due minus tax credits, and taxes withheld plus refundable credits. There are three columns labeled A, B, and C. Basically, Column A is where the numbers from the original return are entered. Column B represents the changes made or the difference between Columns A and C. Column C represents the results of the corrected return or Columns A + B. When amending a return with one taxpayer to include a spouse, place the information from the original return under Column A. Then, generally speaking, enter

Once Form 1040X is filed, you can track the status of the return online using the IRS tool, "Where's My Amended Return?" at <https://sa.www4.irs.gov/wmar/login>.

As long as the deadline to file has not expired (i.e., April 15), there is one other method to change an S, HOH, or MFS return to an MFJ return: file a "superseding" return. A superseding return takes the place of the original and is filed on paper, through the mail, on a Form 1040 with the words "Superseding Return" written across the top of every page. As long as the replacement return is filed before the deadline, the IRS will accept this method of changing an original return. After April 15, Form 1040X must be used.¹

If changing the return to MFJ results in an additional refund, Form 1040X must be filed within three years of the original return's due date (generally April 15), not including extensions. For example, let's say Jack filed his 2018 tax return prior to April 15 and his wife filed an extension and then sent her MFS return to the IRS on September 9, 2019. If the couple later decides to file jointly and get a refund, they must file the amended return by April 15, 2021.

The IRS takes 8–16 weeks to process an amended return. Once Form 1040X is filed, you can track the status of the return online using the IRS tool, "Where's My Amended Return?" at <https://sa.www4.irs.gov/wmar/login>. To use this tool, have ready the primary taxpayer's social security number, date of birth, and zip code.

the spouse's data under Column B. Finally, add (or subtract) Columns A and B and enter the results in Column C, which shows the IRS the results of a MFJ return. Lines 16–21 show whether the changes made result in an additional refund or amount due. To illustrate, following are three scenarios to show how to amend an S, HOH, or MFS return to a MFJ return.

Scenario #1: Jeff & Alisha

Jeff and Alisha are newlyweds. In the previous tax year, they purchased a new home at a bargain price, but it needed a lot of cosmetic repairs. When they moved into the house, Jeff suggested that Alisha leave her job to work on the house. Jeff works a full-time job and earns enough to support them both. When it came time to file their taxes, Jeff filed on his own as Single using the standard deduction. The couple thought only one person was supposed to file since only one person worked. They later discover they could file as married and perhaps receive a larger refund.

The changes to Jeff's original return are relatively simple: At the top of Form 1040X, fill in Jeff's and Alisha's names and social security numbers and check the box for the MFJ filing status. Copy the income, deductions, and tax numbers from Jeff's originally filed 1040 to the appropriate Lines 1–15 of Form 1040X, Column A (see Scenario 1, page 31). Then,

in Column B, increase the standard deduction and reduce the taxable income by \$12,000 on Lines 2 and 5.² Add Lines 1–5, Columns A and B, and enter the results in Column C. Recalculate the tax and enter the difference on Line 6, Column B. Finally, work out their additional refund on Lines 18 through 21. After completing page 2 (Part III, *Explanation of Changes*, and signing the return), Form 1040X is ready to file.

Scenario #2: Tyrce & Sally

Tyrce and Sally are married and have two children. During the last few months of the year, the couple have several arguments, leading to Tyrce sleeping on the couch. In January, Sally decides to file on her own, claiming the children and Head of Household filing status. She receives a refund. Later in March, Tyrce attempts to file their MFJ tax return only to learn the children and his wife have already been claimed on another tax return. If he files separately (MFS), he will have a balance due. By this time, he and Sally are more cordial toward each other. He speaks to Sally, who realizes the financial hardship for the family and decides to amend her return to MFJ.

In this example, Form 1040X is used to add one person's entire tax return to another person's original return. To start, the changes are much like the first example: first fill in their names and social security numbers and check the box for the MFJ filing status; then, copy Sally's income, deductions, and tax numbers from her original return to the appropriate location of Form 1040X, Column A, Lines 1–15 (see Scenario 2, page 31). Then, in Column B, increase the standard deduction by \$6,000 on Line 2.²

The next step is to add Tyrce's income and deductions to Column B. Tyrce's tax documents show the following:

- \$74,950 in W2 wages with \$6,629 federal taxes withheld,
- \$329 interest income from savings, and
- \$1,471 student loan interest deduction.

On Line 1, Column B, enter Tyrce's adjusted gross income as \$73,808 (\$74,950 wages + \$329 interest - \$1,471 student loan interest deduction). On Line 12, Column B, enter \$6,629 (federal taxes withheld). Complete the Income & Deductions section of the amended return: add Columns A and B of Lines 1 and 2 and enter the results in Column C; subtract Line 2 from Line 1 and enter the results on Lines 3 and 5.

Remember that Column B represents the changes to the original return and not the results of Tyrce's return had he filed as MFS. Therefore, in the tax liability section, calculate the tax on the taxable income shown on Line 5, Column C, and place the result on Line 6, Column B (\$6,558). Sally did not receive any tax credits because she did not have taxable income. The addition of Tyrce's income qualifies them for the full Child Tax Credit, so \$4,000 is placed on Line 7, Column B. Subtract Line 7 from Line 6 and enter the result on Line 11 of Columns B and C (\$2,558). This number reflects the total amount of taxes due on their combined income after the Child Tax Credit.

Sally received two refundable credits on her original return: the Earned Income Credit (\$3,210) and the Additional Child Tax Credit (\$828). The couple's combined income makes them ineligible for the Earned Income Credit. On Line 14, Column B, subtract the credit so that Column C results in \$0. Recall that under the Tax Liability section (Line 7), the couple's combined income made them eligible for the full Child Tax Credit; therefore, also subtract the Additional Child Tax Credit (\$828) on Line 15, Column B. Add Columns A and B and enter the results in Column C. Line 18 shows Sally's original refund (\$4,558). This amount is subtracted from the amount on Line 17 (total taxes withheld). This result (\$2,591, Line 19) is greater than the taxes due (Line 11, Column C, or \$2,558), resulting in a \$33 refund on Line 21. Finally, complete page 2, attach one copy of Tyrce's W-2. The amended return is ready to mail.

Scenario #3: George & Frida

George and Frida are married. Frida is behind on her student loan payments and has had her IRS refund taken each year. George refuses to file as married with her because he wants his refund. Later, the couple learns they may do better if they filed jointly with a Form 8379, *Injured Spouse Allocation*. They decide to amend their two MFS returns into one MFJ return.

This example includes two individual taxpayers who filed separate tax returns and want to change their two returns into one. It is not necessary to file one Form 1040X for each spouse. Only one amended return is required, and it automatically cancels out both individual returns. On Form 1040X, George is

listed as the primary taxpayer and the information from his original return goes in Column A of Lines 1–15. Information from Frida’s tax return is put in Column B, Lines 1–5 and 12–13 (see Scenario 3, page 31). The changes in tax, credits, and refundable credits are computed and placed in Column B, Lines 6–11 and 14–15. Add or subtract Columns A and B and enter the results in Column C. Although the results show an additional refund is due, because an injured spouse is involved, the IRS will make the ultimate determination on how much. Complete page 2 of the amended return, attach a completed Form 8379, and the return is ready to mail.

The above examples explain how to use Form 1040X to amend a previously filed S, HOH, or MFS tax return to MFJ. Ideally, these cases have illustrated that it is not a daunting task to amend a return for the purpose of combining two individual’s tax information onto one return. For more detailed line-by-line directions, see the IRS document, *Instructions for Form 1040X*, found at www.irs.gov/pub/irs-pdf/i1040x.pdf. ■

Endnotes

1. A superseding return can also be filed to change MFJ to MFS if completed before the April 15 deadline. After the filing deadline, the IRS does not allow this change, and taxpayers cannot use Form 1040X to change MFJ to MFS.
2. If amending a 2017 or earlier return, you’ll also need to increase the exemption amount on Line 4a as well as Part I, Exemptions, on page 2 of Form 1040X.

About the Author

Kaye Alvarez, MS, EA, and National Tax Practice Institute Fellow, is an Alabama-based principal in The Tax Lady LLC (kayethetaxlady.com). She started preparing tax returns over thirteen years ago after taking H&R Block’s 12-week tax preparation course. Kaye worked for HRB for a few years, ran one of their offices, and then opened her own tax business. After studying for and taking the Special Enrollment Exam with the IRS nine years ago, she furthered her education and received NTPI Fellow status with the National Association of Enrolled Agents. Kaye represents individuals and small businesses and enjoys helping people with their IRS correspondence letters, back taxes, and offers in compromise.



Scenario #1 <i>Jeff & Alisha</i>		Column A Original Spouse A <i>Jeff</i>	Column B Changes Spouse B <i>Alisha</i>	Column C Corrected MFJ <i>Results</i>
Income & Ded.				
1	AGI	\$ 79,568	\$ 79,568	\$ 79,568
2	Deductions	\$ 12,000	\$ 12,000	\$ 24,000
3	Subtotal	\$ 67,568	\$ 67,568	\$ 55,568
4a	Exemptions			
4b	QBID			
5	TI	\$ 67,568	\$ (12,000)	\$ 55,568
Tax Liability				
6	Tax	\$ 10,805	\$ (2,640)	\$ 8,165
7	Credits			
8	Subtotal			
9	Healthcare			
10	Other			
11	Total Tax	\$ 10,805	\$ (2,640)	\$ 8,165
Payments & Credits				
12	Tax W/held	\$ 11,621		\$ 11,621
13	ES			
14	EIC			
15	Other			
16	Amts Paid			
17	Total			\$ 11,621
Refund/Amount Due				
		- Orig Refund		18 \$ 816
		Subtotal		19 \$ 10,805
		Owe if 11 > 19		20
		Refund if 11 < 19		21 \$ 2,640

Scenario #2 <i>Tyrce & Sally</i>		Column A Original Spouse A <i>Sally</i>	Column B Changes Spouse B <i>Tyrce</i>	Column C Corrected MFJ <i>Results</i>
Income & Ded.				
1	AGI	\$ 8,021	\$ 73,808	\$ 81,829
2	Deductions	\$ 18,000	\$ 6,000	\$ 24,000
3	Subtotal	\$ (9,979)	\$ 67,808	\$ 57,829
4a	Exemptions			
4b	QBID			
5	TI	\$ (9,979)	\$ 67,808	\$ 57,829
Tax Liability				
6	Tax	\$ -	\$ 6,558	\$ 6,558
7	Credits		\$ 4,000	\$ 4,000
8	Subtotal			
9	Healthcare			
10	Other			
11	Total Tax	\$ -	\$ 2,558	\$ 2,558
Payments & Credits				
12	Tax W/held	\$ 520	\$ 6,629	\$ 7,149
13	ES			
14	EIC	\$ 3,210	\$ (3,210)	\$ -
15	Other	\$ 828	\$ (828)	\$ -
16	Amts Paid			
17	Total			\$ 7,149
Refund/Amount Due				
		- Orig Refund		18 \$ 4,558
		Subtotal		19 \$ 2,591
		Owe if 11 > 19		20
		Refund if 11 < 19		21 \$ 33

Scenario #3 <i>George & Frida</i>		Column A Original Spouse A <i>George</i>	Column B Changes Spouse B <i>Frida</i>	Column C Corrected MFJ <i>Results</i>
Income & Ded.				
1	AGI	\$ 37,628	\$ 10,013	\$ 47,641
2	Deductions	\$ 12,000	\$ 12,000	\$ 24,000
3	Subtotal	\$25,628	\$ (1,987)	\$ 23,641
4a	Exemptions			
4b	QBID			
5	TI	\$25,628	\$ (1,987)	\$ 23,641
Tax Liability				
6	Tax	\$ 2,884	\$ (428)	\$ 2,456
7	Credits			
8	Subtotal			
9	Healthcare			
10	Other			
11	Total Tax	\$ 2,884	\$ (428)	\$ 2,456
Payments & Credits				
12	Tax W/held	\$ 3,667	\$ 466	\$ 4,133
13	ES			
14	EIC			
15	Other			
16	Amts Paid			
17	Total			\$ 4,133
Refund/Amount Due				
		- Orig Refund		18 \$ 1,249
		Subtotal		19 \$ 2,884
		Owe if 11 > 19		20
		Refund if 11 < 19		21 \$ 428