



**1986**

# **Taxpayer's SURVIVAL PROGRAM**

**for the Commodore-64™ and  
C-128 Home Computer**

Copyright 1984 by Harv Harris

You have just purchased (or stolen) the easiest to use tax program on the market for the Commodore 64 or 128. All the power you need is at your finger tips with an ease of use rarely found in sophisticated software.

You may be tempted to dive right in but please, read this manual thoroughly in order to avoid any problems and to get everything out of the program that we put in to it.

Using this program should save you more than it cost (if you paid for it), and remember to deduct its cost if you itemize your deductions. Don't hesitate to play with this program because you will learn more from using it than this manual can ever hope to teach you.

**MANY HAPPY RETURNS**

Harv Harris

**1986 TAXPAYER'S SURVIVAL PROGRAM - INSTRUCTION MANUAL**  
**CARDCO, Inc. - 300 S. Topeka - Wichita, Ks. - 67202**

**BUT FIRST, THIS WORD FROM OUR SPONSOR**

This manual is not intended to instruct you in the finer points of tax law. Likewise, the program is not intended to be a failsafe method of protecting you from yourself. If you tell the program to enter something illegal, it will do so in most instances. This program is intended to assist you in reducing the likelihood of mathematical errors and errors in transferring items from or to the wrong line.

**DISCLAIMER OF LIABILITY**

The 1986 TAXPAYER'S SURVIVAL PROGRAM has been tested in as many configurations as possible, but due to the numerous possible combinations we can not guarantee the accuracy of this program in every situation. Both CARDCO, Inc. and Harv Harris disclaim any and all liabilities that may arise from the use or misuse of this program. It is your responsibility to insure that your tax forms are filled out correctly, we will NOT be responsible for any penalties or other liabilities. Additionally, this program will not make decisions as to what the IRS will or will not accept on your return. If you need help in determining if, for example, a deduction is legal please call the Internal Revenue Service or a trained tax consultant in your locality.

**1986 TAXPAYER'S SURVIVAL PROGRAM - INSTRUCTION MANUAL  
CARDCO, Inc. - 300 S. Topeka - Wichita, Ks. - 67202**

**GUARANTEE**

Any defective materials will be replaced at no charge if returned, with sales receipt, by April 15th, 1985.

Return to:

CARDCO, INC.  
300 S. Topeka  
Wichita, Ks.  
67202

**HELP! - Hot Lines**

There are two areas on which help may be required when using the 1986 TAXPAYER'S SURVIVAL PROGRAM. Help may be required for the use of the program, if it fails to load or save data properly for example. Help may also be needed in the area of understanding what information is being requested within the program, for example, if your grandfather left you an oil well in 1983 and you made \$2345.37 from it during 1985 where do you put that income?

For help regarding the actual program use please call our customer service department at (316) 267-6525 between 9 AM and 5 PM Central time Monday through Friday. Our customer service department has no, I repeat, no tax knowledge and they will refer all callers asking tax questions to a tax consultant. For help in understanding the tax forms please call our tax consultant at (316) 721-2125 between the hours of 3 PM and 7 PM Central time Monday through Saturday. The tax office will accept calls from January 1st, 1985 until April 15th 1986. The tax consultant will provide information on the proper ways to fill out the forms and schedules available within 1985 TAXPAYER'S SURVIVAL PROGRAM only. The tax consultant is not allowed to give tax advice or offer opinions over the telephone, if you require this kind of tax help you will be told to contact the IRS office in your area, or call a tax office or tax attorney in your area. A tax consultant is NOT a programmer and will refer all technical calls to the customer service number.

**1986 TAXPAYER'S SURVIVAL PROGRAM - INSTRUCTION MANUAL**  
**CARDCO, Inc. - 300 S. Topeka - Wichita, Ks. - 67202**

## **GETTING STARTED**

It is highly recommended that you work with a full set of tax forms in front of you while using this program.

For the Commodore 64, Fire up your C-64 computer and insert disc label up then type LOAD "\*", 8 (RETURN) RUN (RETURN)

For the C-128, insert disc label down and reset or turn on your computer. Your computer and program will autoload.

After a short wait, you should see the "FILING STATUS" screen. Upon answering that question you will be asked for total number of exemptions. This is NOT the number of children but the total of all exemptions including yourself, your spouse if married, exemptions for blindness and being 65 plus children and other dependents.

## **ENTERING INFORMATION**

That's enough questions for awhile. You are now on the front of the 1040 and ready to start entering your information. Simply enter your figures and when you have them right, hit the return key. Notice that the up and down cursor keys will scroll you up and down the screen. If you make a mistake, cursor up to the incorrect line, enter the correct information and hit the return. All math will be corrected throughout the return. If you scroll past the bottom of the screen, more of the page appears and the cursor returns to the top of the screen. The screen follows the tax form line for line with the exception of Schedule D and Schedule E as explained later, some of the information is skipped over on these forms and you are asked to supply summaries only. If you are at or near the very bottom of a page and wish to return to the top of the page, just hit the key for the page you are on. It is faster than cursoring back up. If you scroll beyond the bottom of a page, you will automatically return to the top of the page.

**1986 TAXPAYER'S SURVIVAL PROGRAM - INSTRUCTION MANUAL**  
**CARDCO, Inc. - 300 S. Topeka - Wichita, Ks. - 67202**

**INSTANT FORM CHANGES**

To switch from one page to another, just hit the key (see the Menu for key/page relationships) for that page. Hit the 'F1' key at any time to go to the Menu. Any time that you wish to see the current net result, just hit the 'U' key (for Update) and the current refund or balance due will appear at the bottom of the screen. Of course if you have not entered such key information as withholding or itemized deductions yet, the figure you see will be virtually meaningless. 'U'pdate is a very useful feature if you are using the program to view the tax effect of a transaction. Let's say you would like to get an idea of the government's slice of the pie if you sold your rental property. You could start by loading in the latest tax return, adjusting it to your best guess for the upcoming year and then hit the 'U' key, record the figure shown, enter the sale of the property and hit the 'U' key again. Almost instantly you have the tax effect of the sale. A half an hour of paperwork in the bat of an eyelash. You should also use the 'U' key if you are starting to prepare your return from the information on the screen. In some unusual situations, the information on the rear of form 1040 may not be totally accurate unless you update it first. For example, if you had previously entered information for a child care credit and then drastically changed your income, the amount of your credit may be incorrect unless you have returned to form 2441 (child care credit form) or used the 'U' key. Whenever you print or save the information, it is automatically updated.

If you are in a support area (such as Load or Print) and not on a page of the tax return, you must return to the menu before going anywhere else. You should go the Heading only if you intend to print out the actual return. That section is just to collect the information to print on the top of the first page. You may also use this section to change filing status and exemptions.

**1986 TAXPAYER'S SURVIVAL PROGRAM - INSTRUCTION MANUAL**  
**CARDCO, Inc. - 300 S. Topeka - Wichita, Ks. - 67202**

**SPECIAL NOTE:**

**Pay attention to this paragraph, it is important. You will quickly notice that some of the lines are black. These black lines will not accept entries. They are totals of other entries or the summary of other schedules. Some of the lines start out light colored and turn black later. This is because many of the entries can be made two ways. We will use interest and dividends as an example. If you only have one or two items of interest and do not want or need a Schedule B, you can just enter your total on the front of the 1040. If you go the Schedule B (by hitting the 'B' key) and make your entries there, the totals transfer over to the front of the 1040. When they transfer over, the line for interest on the 1040 turns black and no more changes can be made there. You must make any changes on Schedule B. Once you use an extra schedule, you must make any changes on that extra schedule.**

**PRINTING IT OUT**

Printing the actual return poses many problems and is not guaranteed to work for all systems. First, you must have a friction printer (or be resourceful enough to find a way to print on tax forms with a tractor printer). Almost every printer has a quirk or two and when you combine this with a lack of any meaningful standards, you can see why printing anything on every printer, interface and computer combination that exists is next to impossible. So good luck. The one at a time option was intended to save you time if just one of the forms became misaligned. The first thing that is printed is a single '\*'. This should appear on the paper exactly one line above the first character to be printed. It may take some practice but after a try or two, you should get the hang of it. If you have trouble, try printing out a form on blank paper and then placing it over the proper tax form. Line up the forms and notice where the '\*' is on the form. This is where it should be when you try to print on to the forms. Since Schedule C and Schedule SE are individual forms rather than joint forms and could be for either spouse, the first line is not printed. But you should line up the forms as though it will be.

**1986 TAXPAYER'S SURVIVAL PROGRAM - INSTRUCTION MANUAL**  
**CARDCO, Inc. - 300 S. Topeka - Wichita, Ks. - 67202**

Schedules D and E do not print out. You should fill in your form from the screen or from a file copy print out. If you look at the forms and review the input you provide to the program, you will see that many individual items are not included. These forms have so many options and possibilities that covering all of them would have required dropping at least two other forms and causing confusion. Even the 64 runs out of room. If you use either of these forms in your return, you should fill out the general information on paper and then provide the summaries requested to the program. The computer does the confusing math for you. Several forms have information requirements that you should add after printing. For example, Schedule C's heading is left for you to fill out. These house-keeping chores were left to you for several reasons. Lack of room being the main reason, confusing the gathering of information being another, and the fact that many such chores are still performed better by people than a computer is a third.

**MISC.**

If you hit the shift and clr/home at the same time, you can clear out all of the information and start over. This is handy if you are doing more than one return, but could be fatal if used when not required.

If you are one of the rare individuals that has been reimbursed for travel expenses in excess of your actual expenses and have income to report from this, you should know that such excess amount is NOT carried over to the front of the 1040 automatically. You must add that amount to wages.

If you have a great deal of information to enter or if you correct many entries, you may experience a 'temporarily dead computer'. It will appear that the whole keyboard has gone dead and the program crashed. Never fear, all that is happening is a process called 'garbage collection'. The computer is rearranging the stored information to make more room. You should be back in business in 10 to 70 seconds.

### SPECIAL PROBLEMS

- Q>**I have 15 children and the highest number of exemptions I can enter is 9. Can I still use this program?
- A>**Yes. Do you think I would answer that question here if you couldn't? Use the Heading section (hit the letter H) and enter 9 of the children as normal and then enter 6 'Other Dependents'. When the tax return is printed, change the 9 children to 15 and the 6 other dependents to 0. Then add the names of the missing children. Anyone that has more than 6 children or more than 2 other dependents will have to add in the extra names by hand. The tax computation and everything else will be correct.
- Q>**After I filled out my itemized deductions and tried to go to another page, I was prompted with the question, 'Do you have to itemize?' I didn't know anybody was ever required to itemize. What gives?
- A>**You were asked this question because your itemized deductions were less than the standard deduction allowed by law. In rare circumstances, some people have to itemize even if they have very little to deduct. Consult your tax instruction booklet for further details. A 'yes' answer will go ahead and figure your tax using itemized. Do not answer 'yes' unless you are sure you are required to by law.
- Q>**I have an extremely long name (Ambidoodledumphrious). When I try to enter my name, I am told it is too long and to please re-enter. What will I do, what will I do?
- A>**Just enter a blank space. When the return is printed out you can write your name in. Thanks for writing, Al.
- Q>**I went through the 'Heading' section and answered all of the questions but none of the information ever showed up on the screen. Why was it needed.
- A>**It wasn't. It is only required when you wish to print out an actual return. Apparently, you did not print out a return. Read the instructions next time.