

A Block Party

For many years, way back into the 90's, I have been doing my federal incomes taxes using H & R Block software. Up until 2021 this was software that I downloaded to my home computer and I got to be quite comfortable with it. The software respected my privacy, at least up to the point when I e-filed the 1040 return to the IRS. And I could save a paper copy of that return in my file cabinet here at home, which is lockable for times when I am not in residence.

In 2021 H & R Block changed things drastically. The return for tax year 2020 now had to be done on-line. Their software now saved the return after every time one entered a numerical datum. Saved somewhere in Block's computer bowels. The return could, of course, still be edited and re-edited as the various 1099 forms came rolling in. And after e-filing, I could print out a paper copy for *my* files. I went along with this change, simply because I was familiar with their on-line procedures, which were much like those of the software that I had previously downloaded to *my* computer. But, it bothered me that all this information was stored somewhere I couldn't get to but perhaps some hacker could.

In setting up the 2020 return, one has to create an account with H & R Block, using a unique username and sufficiently complicated password (containing upper and lower case letters, some numbers, and some non-alphanumeric characters such as \$#@!). To proceed for 2020 I did create such an account, with the username and password properly stored in my B-Folders password database on my home desktop computer (which is named "Puma"). But I forgot all that after the 2020 return was filed and processed last March.

The end of the year is now the time for one to begin thinking about a tax return for 2021. Since the Block people want me to continue using their software (for a fee, of course), they religiously remind previous customers and others about this in November. I put off logging onto their web site until the middle of January, since I was still straightening out last year's data in my personal financial files.

On logging on to the H & R Block web pages on January 17th (using Puma, of course), they asked me to set up an account with them before I could do anything. So I did that. However, the new username and password I created (and carefully put into the B-Folders database) was unable to find anything of the return submitted for 2020. Ah, so do I have to start from the beginning, not having any of the information already in their hands? Bummer! This was sufficiently annoying that I decided to put off for a week or so before proceeding with a totally new return for 2021. Or, putting off calling them up (no listed phone number, of course) to see if they could tell me how to get that 2020 return that they clearly have somewhere.

Sometime in the early morning on January 31st it finally occurred to me that I must have had to have created an account just to be able to do the 2020 taxes. So, opening up B-Folders, I found an older entry for H & R Block hidden down behind a login for Vanguard, i.e. not in alphabetical order. Oh, good! But that is *old*, so I deleted it from the database in favor of the new entry (which was in its proper alphabetical place). Big mistake! Maybe if I had used the *old* username and password, the on-line software *would* have found my 2020 return. But now, after the deletion, I no longer had that login information. Double bummer.

It slowly dawned on me, however, that not all was lost. I also have a copy of the B-Folders database on my mobile phone, and that copy had not be recently synched to the one on Puma. Going to the phone

and opening its B-Folders, there it was, the old login information. Copying out that old username and password, I was then able to reconstruct the old login information on Puma.

So I now tried to use that old login data to start using the on-line program. That failed, probably because I had earlier changed my password (I'm guessing). It said I could proceed if I used a six-digit code that was sent to my e-mail (and which ended up in my Suspected Spam folder). For some reason unclear to me, I could now log in using the *new* username and password which I created on the 17th.

Thus I began going through the initial set-up for the 2021 return. I declared my marital status (I'm now single since Maggie died in 2020). The software then displayed my Social Security number (!) and my U. S. citizenship (!). Skipping past my W-2's (as I have none) and things like that, *all of a sudden* there came up a screen containing *all* the major numbers from our 2020 return, such as wages, interest, dividends, etc., up to our Adjusted Gross Income. So, somehow, the software DID recover the 2020 return. Whew!

Of course, that same screen showed all zeroes for those numbers for the 2021 return. OK, I hadn't entered any of that data yet. But now I could. And I started doing so, adding in data from the (available) 1099s for interest and dividend incomes. At this point it was time to relax and quit for now, after making sure that what I had entered so far was actually saved somewhere.

On Groundhog Day, February 2nd, I came back to the H & R Block website and tried to sign on using the old username and password from the reconstructed B-Folders entry. It recognized the username but not the password. But on requesting another six-digit code to my e-mail, I was then allowed to reset my password, which I put immediately into the reconstructed B-Folders entry. This then enabled me to proceed a little bit, entering data from one of my 1099-R's. Good. I then clicked on Save & Quit and killed the H & R Block web page. Just to check that things are working right, I brought up a fresh H & R Block web page and checked that I could indeed log in to my account and view the partially completed return using the old username and newly-minted password. Indeed, I could.

Later that day, after lunch, I again logged in and began to fill out the rest of the return down to the point where it gave me a tentative calculation of the federal tax and a good indication of how much I will owe the IRS for being somewhat low on my estimated tax payments. I say "tentative" because at that time, Groundhog Day, I still had not received all my 1099s.

It should *not* have been so hard to set up this software. However, at that time my ability to later prepare my final federal income tax return was in good shape. So, I took a break to allow the rest of the 1099's to arrive.

By March 5, with H & R Block nagging me about not yet having filed my completed tax return, I found that I *still* had no 1099 from the Social Security Administration. OK, how to get it? It being a Saturday the local SSA office was closed. Could I get it from them by going on-line?

At the SSA national website I could not see how to log in. Since I had never been there before, I needed to create an account so I could access MyAccount. But there seemed to be no way to do that there. However, at the login.gov website, which provided access to a whole bunch of government agency websites, presumably including that of the SSA, I was able to create an account there using my e-mail address as my username and a strong password generated by my B-Folders software. From there I was able to go to MyAccount on the SSA site.

So, now there, how to find and print out my SSA-1099? After some searching, I *did* find it, and I could print it out! Fine, *now* I could proceed to complete my tentative 1040 return. Moreover, when I looked at the printed form, I saw that my mailing address said “Apt. 338,” not “Apt. 311.” Aha! Perhaps that was why I never got this 1099 in my mailbox.

The next day, Sunday, March 6, I re-started the H & R Block on-line software, this time logging in without any hassle. Going through it from the beginning and filling in the rest of the 1099’s I came to a final number for the federal tax. It was larger than how much I had paid in my estimated tax payments for 2021, so I would owe the IRS money – not a problem.

Continuing on through the wrap-up, I paid the H&R Block folks their \$29.99 + Sales Tax for my use of their software. I skipped paying for their help with the New Mexico personal income tax, since that was easy to do on the *state*’s on-line software once I had done the federal return. A final check of my 1040-SE return claimed there were no issues, that it was 100% accurate. Good! Printing a copy of the return used up 37 pieces of paper, but it was something to keep in my files. I arranged to pay what I owed by an electronic fund withdrawal from one of my checking accounts. And submitted my return with their e-filing system at 11:42 AM. I even got an e-mail confirming the submission.

At 11:42 I got another e-mail saying that the IRS had *rejected* my submission. Phooey!

Monday afternoon, March 6, I signed on the H & R Block to proceed with their Next Steps on how to correct whatever was wrong. The software suggested it might have been rejected because I had entered the wrong AGI (i.e., Adjusted Gross Income) from the 2020 return. Now, that year I had submitted an amended return because of a late arrival of an interest 1099. The AGI I had entered was correct for the amended return, but *maybe* the IRS system really wanted the AGI on the originally submitted return. OK, I decided to try that earlier AGI, put that in, and re-submitted an e-filing at 2:26. And e-mail came back at 2:29 – *still* rejected.

OK, back into the H & R Block software. But this time, it back back with a different, perhaps deeper, suggested correction – “A payer ID on a 1099-R does not match.” OK, I then went back to check all the 1099-R entries and, sure enough, there was one payer ID wrongly entered, I had hit the “9” key instead of the “0” key just before the end of a 10-digit number. Correcting that, I re-submitted the e-filing, again with the original AGI, at 2:47 PM.

At 2:52 I got a text message and an e-mail saying **the IRS accepted my 2021 return**. Whew! Of course, that e-mail had ended up in my Suspected Spam folder, but I already knew to look for it there.