FTD COMPLIANCE CARD — Filing Status Calculator

Fbaum Enterprises LLC d/b/a The Federal Tax Desk | Version 1.0 | Issued 2026-09-25 | Last verified 2026-09-25

HOW TO USE THIS CARD FOR §10.36 COMPLIANCE

OPR Alert 2026-19 (June 24, 2026) requires firms to vet third-party tools and document that vetting under Circular 230 §10.36. To satisfy this requirement using this card:

1. Print or save this PDF. Date your review in the space provided at the bottom of this card.
2. Add this card to your firm's AI tool inventory or WISP third-party provider list.
3. Before first use with any client matter, verify that the rules in Element 3 match current IRS.gov content by following the verification steps in that element.
4. Document that verification with the date and your initials.
5. Your completed card constitutes the §10.36 vetting documentation for this tool.

ELEMENT 1 — TOOL IDENTIFICATION

Tool name / version
Filing Status Calculator, version 1.0

FTD issue date
2026-09-25

Most recent update
2026-09-25

Last verified against source
2026-09-25

Governing authority
IRC §1(a)-(d), (j)(2); IRC §2(a)-(c); IRC §6013(a), (g), (h); IRC §7703(a)-(b); IRC §152 (through the Dependent Eligibility Calculator)

IRS guidance relied on
Publication 501 (2025), Filing Status

Figures source
No dollar thresholds. Filing status turns on marital status, home, and household facts. The one indexed figure the rules touch, the §152(d)(1)(B) gross income limit ($5,200 for 2025, $5,300 for 2026), comes from the Dependent Eligibility Calculator, and §2(a)(1)(B) sets it aside for a qualifying surviving spouse's child. Read 2026-09-25.

Page
tools.federaltaxdesk.com/filing-status-calculator/

Note: Congress last amended IRC §2 in 2005 and §7703 in 2004; Pub. L. 119-21 did not change either. As of 2026-09-25 the IRS had not published a 2026 Publication 501, so tax year 2026 applies the 2025 publication's rules, which the statute leaves unchanged.

ELEMENT 2 — WHAT THIS TOOL DOES

The Filing Status Calculator decides which of the five filing statuses the user can use for tax year 2025 or 2026: single, married filing jointly, married filing separately, head of household, and qualifying surviving spouse. It applies marital status at the close of the year (§7703(a)), the rules for married people who live apart (§7703(b) through §2(c)), the nonresident alien spouse rules (§2(b)(2)(B), §6013(a)(1), (g), (h)), the head of household qualifying person routes (§2(b)(1)(A)-(B) and the (b)(3) exclusions), and the qualifying surviving spouse tests (§2(a)). The qualifying person tests call the Dependent Eligibility Calculator's §152 logic rather than restating it.

Inputs
Tax year; whether the user was a U.S. citizen or resident alien all year; marital status on December 31; for a spouse who died, the year of death, remarriage, and whether a joint return was possible; whether a spouse was a nonresident alien and whether the couple chose resident treatment; whether a spouse lived in the home during the last 6 months; whether the user paid over half the cost of keeping up the home; and, for one person who might qualify the user, every input of the Dependent Eligibility Calculator plus the person's marital status, whether a parent is the user's father or mother and whose home the user kept up, and, for a surviving spouse's child, foster status and full-year residence. No taxpayer-identifying information.

Output

Each of the five statuses marked available or not, every test with its citation and the rate schedule each status uses (IRC §1(a)-(d)), the head of household qualifying-person routes, a link to the tie-breaker where two people can claim the child, a list of what the tool does not model, and a plain-text version of the result.

What this tool IS

This tool produces a filing-status eligibility reference. Every result shows each test with its citation.

What this tool IS NOT

This tool does not produce tax advice, legal advice, or written advice subject to Circular 230 §10.37. It does not compute tax, compare the tax under different statuses, or decide state-law questions of marriage, separation, or custody. The practitioner retains full professional responsibility for all conclusions presented to clients.

ELEMENT 3 — ACCURACY AND VERIFICATION

Primary sources

IRC §2 and §7703 (uscode.house.gov); IRC §1(a)-(d) and (j)(2), and §6013(a), (g), (h) (Cornell LII). IRS guidance: Publication 501 (2025), Filing Status (irs.gov/publications/p501, page last reviewed 30-Apr-2026). All read 2026-09-25.

Test fixtures

Publication 501 (2025) Qualifying Person Examples 1 through 4, the Death or birth example (a parent living alone), the Qualifying Surviving Spouse example, and Table 4 with its footnotes; plus an invariant check over 15,360 input combinations.

How to verify the result

1. Open Publication 501 at irs.gov/publications/p501 and read Filing Status: Marital Status, Head of Household (Considered Unmarried, Keeping Up a Home, Qualifying Person, Table 4), and Qualifying Surviving Spouse.
2. Re-run Publication 501's Qualifying Person Examples 1 through 4 and the Death or birth example (a parent living alone) in the tool and compare the results.
3. Compare the tool's head of household tests to IRC §2(b) and §7703(b), and its qualifying surviving spouse tests to IRC §2(a), at uscode.house.gov.

Known limitations — KNOWN FAILURE MODES

- The tool does not compute tax or say which available status gives the lowest tax.
- The user answers the cost-of-keeping-up-a-home question; the tool does not total Publication 501 Worksheet 1.
- State law decides marriage, legal separation, and custody; the tool relies on the user's answers.
- The tool checks one qualifying person at a time.
- A spouse who died during the year after the couple lived apart, a spouse in missing status in a combat zone (§2(a)(3)), and nonresident or dual-status filers are not modeled.
- Everything the Dependent Eligibility Calculator leaves to the user (support arithmetic, residency day counts) is also left to the user here.

ELEMENT 4 — DATA HANDLING

This tool does not ask for names, Social Security numbers, or addresses: it asks yes-or-no questions, ages, and amounts. FTD does not store tax return information from this tool. When you use it in your browser, the tool sends none of it to FTD's servers. Do not enter taxpayer-identifying information.

Short version: FTD's code keeps your entries in your browser. The email form sends your result, which can include your entries, out of your browser. A program from another company that runs on the page can also read what the page shows (see Analytics and other scripts).

In your browser: this tool runs in your web browser. FTD's servers do not receive the answers and amounts you enter, and FTD does not log or store what you enter.

Section 7216: a federal law, IRC §7216, limits what tax return preparers can do with the information people give them. FTD is not a tax return preparer under that law (Treas. Reg. §301.7216-1(b)(2)). FTD’s tools estimate, check, and analyze; they do not prepare or file income tax returns. FTD does not offer to prepare returns, or to help anyone prepare or file them. That law therefore does not govern how FTD handles what you enter in its tools.

Analytics and other scripts: FTD's pages send usage events to two analytics services, Plausible and Google Analytics. The events record the page address and what you do on the page: that the tool opened, that a calculation ran, and actions such as copying or emailing a result. None of these events carries an amount, date, name, or text you enter. Google Analytics also runs its own standard page measurement, which FTD controls in Google's dashboard, not in its page code. The pages also load Grow by Mediavine, a program from another company that adds reader features to the page. FTD's code sends it nothing you enter, but it runs inside the page, so it can read the page and its address, and FTD's code cannot limit what it reads.

If you email a result: the "Email me this result" form sends three things to the program on FTD's web host that sends FTD's email: the email address you type, the tool's name, and the result text. The result text is a plain-text copy of the result, which can include what you entered. Before sending, the program turns any web address in the result that points outside federaltaxdesk.com and the government sites FTD's tools cite (irs.gov, ssa.gov, and bls.gov) into plain text that can't be clicked. The program then passes all three to Resend, the company that delivers FTD's email. FTD's code does not log or save the result text. To limit how many emails go out, the program saves send counts in storage run by FTD's web host, Netlify: one count for the email address, one for your IP address (the number that identifies your internet connection), and one total for the whole site. It files the email-address and IP-address counts under a scrambled code made from each address with a secret key, never the address itself, and FTD's code deletes the counts within two days. Resend's own terms, not FTD's code, govern what Resend keeps.

ELEMENT 5 — CIRCULAR 230 / SSTS 1.4 COMPLIANCE STATEMENT

This tool is designed for use by tax practitioners subject to Circular 230, and individual taxpayers can use it for their own returns. Use of this tool does not satisfy the practitioner's obligation to exercise due diligence under Circular 230 §10.22 or to possess technological competence under Circular 230 §10.35. The practitioner must independently verify tool outputs before relying on them in client matters or submissions to the IRS. OPR Alert 2026-19 (June 24, 2026) confirms that practitioners may not delegate professional judgment to software tools.

ELEMENT 6 — TOOL CLASSIFICATION

TOOL CLASSIFICATION: This tool is a deterministic rules engine, not a generative AI tool. Given the same answers and tax year, it always returns the same result. It does not generate, infer, or predict outputs. The practitioner retains full obligation to exercise appropriate judgment and verify outputs before relying on them in client matters.

ELEMENT 7 — UPDATE AND CORRECTION LOG

Table A — Version History

Date	Version	Change Description	Trigger
2026-09-25	v1.0	Initial card for the Filing Status Calculator. Data handling, including the §7216 statement, uses FTD’s shared data-handling text, the same on every card.	New tool (Consumer ITA Wave 1, topic 6)

Table B — Correction Log (OPS-002)

Date	Error Class	Description	Authority	Affected TCs
(no entries)				

Note: No corrections issued since this card's release on 2026-09-25.

FIRM ADOPTION RECORD

Tool reviewed and adopted by (practitioner name and credentials):

Firm name:

Date of initial review:

Filing status rules verified against IRS.gov on:

Initials:

[ ] This card has been added to firm's §10.36 AI tool inventory.