



# Newlywed Tax Tips

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### Tips for Newlyweds

Updating your status from single to married may bring about some unanticipated changes, including changes relating to your taxes. While wedding planners don't typically use an IRS checklist, here are a few things to keep in mind when filing your first tax return as a married couple.

As with any tax issue, contact your tax professional to help you navigate your own unique situation.

#### Notify the Social Security Administration (SSA)

If one of you has taken on a new name, report the change to the SSA by filing Form SS-5, *Application for a Social Security Card*.

It is important that your name and Social Security Number match on your tax return. The IRS will match your information with records provided by the SSA and, if the records don't match, any electronically filed return will be rejected and any paper filed return will be delayed until the error is corrected.

Avoid making a name change too close to tax season. While the SSA can process a name change in about two weeks, the delay in data-sharing between the SSA and the IRS can make any change near the end of the year problematic. In such situations, it may be advisable to file the tax return using your maiden name and change your name with the SSA after the return has been filed.

Form SS-5 is available on the SSA website at [www.ssa.gov](http://www.ssa.gov), by calling 800-772-1213, or by visiting a local SSA office. A copy of your marriage certificate and driver's license or passport will be required.

#### Notify the IRS If You Move

The IRS will automatically update your new address upon filing your next tax return, but any notices the IRS sends in the meantime may not get to you. The U.S. Postal Service does not forward certain types of federal and certified IRS mail. IRS Form 8822, *Change of Address*, is the official way to update the IRS of your address change. Download Form 8822 from [www.irs.gov](http://www.irs.gov) or order it by calling 800-TAX-FORM (800-829-3676).

#### Notify the U.S. Postal Service

To ensure your mail, including mail from the IRS, is forwarded to your new address, you'll need to notify the U.S. Postal Service. Submit a forwarding request online at [www.usps.com](http://www.usps.com) or visit your local post office.

Most post offices will not forward refund checks so be sure the IRS has your correct address. Using electronic direct deposit for refunds can prevent them from being delayed due to address mix-ups.

#### Notify Your Employer

Report your name and/or address change to your employer(s) to make sure you receive your Form(s) W-2, *Wage and Tax Statement*, after the end of the year.

#### Notify Financial Institutions

Financial institutions with which you do business need to be notified to ensure that any Forms 1099 are sent to the proper address. This would include banks and brokerage firms, as well as employer-sponsored retirement plans.

#### Notify Your Health Insurance Marketplace

If you or your spouse are receiving advance payments of the Premium Tax Credit, you should report changes in circumstances to your Health Insurance Marketplace as they