

## **WHOI PDA Tax Resources**

This document contains information and links regarding Taxes during your time as a WHOI Postdoc. Depending on how your appointment and funding are set up through WHOI will impact your tax situation. This document is designed not as an official guide, but more as a resource to aid you in assessing your taxes since situations can vary widely. If you have questions, please feel free to reach out to [whoi-pda@whoi.edu](mailto:whoi-pda@whoi.edu).

This Document is current for the 2020 tax year.

The amount of your taxable income consists of all allowances and stipends including scholarship/fellowship payments, housing allowances, travel allowances, allowances for health, welfare, childcare, other non-travel expenses and any other assistance provided by WHOI.

### **U.S. Citizens/Resident Aliens:**

- WHOI does not withhold taxes from scholarship/fellowship payments (including stipend, travel, housing, or other), and you may be required to pay federal and state estimated taxes. These taxes must be paid quarterly on a set schedule.
- You will not receive a W-2 or 1099 form at year end. Make sure to retain your last paycheck stub (available via Employee Online on the HR website) for year-to-date information. \*Access to this site is not available after checkout.
- Federal taxes: Refer to IRS Publication 970 – Tax Benefits for Education; Publication 505 which is useful to assist in determining Estimated Tax. These documents can be found at <http://www.irs.gov>.
  - The IRS has an [Estimated Taxes](#) page that is useful
  - As well as a [Tax Withholding Estimator](#) tool
- Note: All estimated taxes must be paid on time or penalties may apply (Publication 505).
- State taxes: refer to Form 1-ES found at: [www.mass.gov/dor](http://www.mass.gov/dor).
  - MA also has a [Quarterly Estimated Tax Calculator](#)

### **Foreign Nationals (Non-resident Aliens):**

- Federal tax is withheld at 14% for F-1 and J-1 visa holders and 30% for all others unless a treaty applies. You will receive a form 1042S in late January/early February with information about filing annual taxes. \*Be sure to notify us if your address changes.
- State tax is not withheld; however, it is necessary for you to determine if you are responsible for state income tax and need to make estimated tax payments. These taxes must be paid quarterly on a set schedule. Refer to Form 1-ES found at: [www.mass.gov/dor](http://www.mass.gov/dor).
- If you travel in/out of the US, make sure to inform Payroll ([drichard@whoi.edu](mailto:drichard@whoi.edu)). This will affect your allowable days of presence on form 8843 (provided at year end with form 1042-S) and cannot be changed once processed.

For foreign nationals preparing and filing the forms, [Publication 519: U.S. Tax Guide for Aliens for use in preparing 2020](#) Returns may be useful.

Note: if you have any specific questions about your tax situation, please contact Andrew Daly, WHOI, [adaly@whoi.edu](mailto:adaly@whoi.edu), or Matt Person, MBL, [mperson@mbl.edu](mailto:mperson@mbl.edu), and they will send your questions to Lisa Hong and relay you back her response.

If you are a non-resident alien for tax purposes, you will file either a form 1040NR-EZ or 1040NR: <https://www.irs.gov/pub/irs-pdf/i1040nre.pdf> (instructions)  
<https://www.irs.gov/pub/irs-pdf/f1040nre.pdf> (form)

<https://www.irs.gov/pub/irs-pdf/i1040nr.pdf> (instructions)  
<https://www.irs.gov/pub/irs-pdf/f1040nr.pdf> (form)

In addition, you may need to file Form 8843 [only necessary when excluding days of presence under the Substantial Presence Test - see Who Must File on page 3]

<https://www.irs.gov/pub/irs-pdf/f8843.pdf>

Additional information may be found at:

<https://www.irs.gov/individuals/international-taxpayers/aliens-which-form-to-file>  
<https://www.irs.gov/individuals/international-taxpayers/frequently-asked-questions-about-international-individual-tax-matters>