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INCOME TAX IN MONTANA HIGH SCHOOLS

by

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TABLE OF CONTENTS

Chapter	Page
I. INTRODUCTION	1
Statement of the Problem	2
Need for the Study	2
Limitations	4
Definitions of terms	4
Organization of the Study	5
II. REVIEW OF LITERATURE	6
Internal Revenue Service	6
Greene Study	8
Huffman Study	9
Rezac Study	9
Personal Interviews	12
Summary	13
III. PROCEDURES	14
Population Description and Sampling Procedures	14
Survey Instrument and Administration of the Survey Instrument	14
Analysis of Data	16
IV. PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA CONCERNING THE STUDY OF INCOME TAX BEING INSTRUCTED IN MONTANA HIGH SCHOOLS	18
General Information	18
Specific Information	21
Curriculum at High School Level	28
V. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	49
Summary	50
Conclusions	54
Recommendations	58
BIBLIOGRAPHY	60

APPENDICES	62
Appendix A: Cover Letter to High Schools	63
Appendix B: Follow-up Letter to High Schools	64
Appendix C: Second Follow-up Letter to High Schools	65
Appendix D: Questionnaire sent to High Schools	66

LIST OF TABLES

Table	Page
1. Number and percent of returns of the survey instrument. .	16
2. Number of students enrolled in high schools that returned the questionnaire	19
3. Number of students receiving instruction in income tax .	19
4. Most popular income tax course.	20
5. Average number of weeks of instruction in income tax. . .	20
6. Do you teach income tax as a separate course.	21
7. Is nine weeks to long to teach income tax	22
8. Is the 1040A short form taught in your income tax class .	23
9. Is the 1040 long form covered in your tax class	23
10. Do you expose your class to the basic farm income tax . .	24
11. Are your students exposed to the form, Schedule C	25
12. Have you as an educator received instruction in income tax	25
13. Should every Montana high school student be exposed to income tax.	26
14. Do you think a class in taxation is important	27
15. Does income tax warrant expansion into the Montana school system	28
16. Do you teach who must file an income tax return	29
17. Are your students exposed to the standard deduction . . .	29
18. Do you teach your students the section on joint returns .	30
19. Do you teach a section on when to file an income tax return	31

Table	Page
20. Do you teach the section on tax tables and schedules . . .	32
21. Do you teach filing separate tax returns	32
22. Do you teach when to pay taxes	33
23. Do you teach a section on the tax laws	33
24. Do you teach a section on exemptions and dependents. . . .	34
25. Do you teach your students about the returns of minors . .	35
26. Do you teach what records to keep.	36
27. Do you teach about installment interest expense.	36
28. Do you teach the section on contributions.	37
29. Do you cover marital status.	38
30. Do you cover interest expense.	38
31. Do you teach a section on Medical/Dental expense	39
32. Do you teach the section on head of a household.	40
33. Do you teach a section on earned interest.	41
34. Do you expose your students to the section on single tax- payers	41
35. Do you show your students how to fill out a completed tax return	42
36. Other sections of income tax you taught, that was not covered by this questionnaire.	43
37. What are the strengths of the income tax course that you teach	45

ABSTRACT

The primary purpose of this study was to evaluate the teaching of income tax in Montana high schools. This evaluation was based upon responses from the various high schools in three areas: (1) General information, (2) Specific information, (3) Curriculum at the high school level.

The population of this study included all of the public and non-public high schools in the state of Montana. In answer to the questionnaire, 136 out of 187 responded; this represents an overall response of 72.7 percent. The data was analyzed by the number responding to the individual questions and placing this on a percentage basis. Since every high school educator did not answer each question the percentage was determined by the total number who did answer the particular question analyzed.

The conclusions of the study were: (1) Only a minority, or 24 percent of the total school enrollment, are receiving instruction in income tax, (2) The average number of weeks of instruction in income tax is 5.2, (3) Almost every high school educator felt that every Montana high school student should be exposed to income tax, (4) A significant majority of the respondents wanted income tax expanded into the Montana school system; (5) The worst weakness of the income tax course was that there was not enough time allowed to teach it, (6) The main comment was, "that income tax should be a separate class, and all seniors required to take it."

The recommendations of the study were: (1) More Montana high school students be exposed to taxes, (2) Expand income tax into the Montana schools, (3) All Montana high school seniors be required to take the course.

CHAPTER I

INTRODUCTION

Many proposals have been made to simplify the existing Federal Income Tax laws. Despite arguments for simplifying the law, Federal Income Tax laws are growing more and more complex. In light of this problem, a course of study in Federal Income Tax for the novice is proposed. No prior knowledge or experience in income tax is considered necessary for any student taking the course.

The study was based on the belief that all individuals would prefer, to prepare their own returns, if they had the knowledge to do so. Even if an individual has his income tax prepared for him, a knowledge of taxation would enable him to keep better records and inform the preparer of more pertinent information.

Criticism of the income tax has been prevalent throughout the sixty-four years of its existence in the United States.

These criticisms differ in sophistication and vehemence and are often inconsistent with each other. Some objections reflect little more than dissatisfaction, while others argue for complete reform of the tax structure. Until the tax laws are drastically simplified, the education of the taxpayer appears to be the best answer. (Rezac, 1974:2)

Four year colleges and universities have traditionally offered courses in income tax, and the adoption of an income tax course into Montana High Schools, which do not offer it, should not be difficult,

or expensive. The Internal Revenue Service offers materials necessary to conduct at least a nine-week course in Income Tax, free to all schools.

Statement of the Problem

The purpose of this study was to prove that Income Tax is being taught effectively in Montana High Schools. And a secondary purpose was to see what per cent of Montana High School students were being exposed to Income Tax. This was done through the results of a questionnaire sent to all High Schools in the State of Montana.

Need for the Study

Tax laws are becoming more complex every year. In fact; a major motive behind the revisions of the law in 1954, was to make even more precise the already detailed provisions of the 1939 Code. This trend has continued in amendments to the Code since 1954. (Parker, 1971:46)

There are many texts available to students. The various income tax manuals on the market give the taxpayer some assurance that his conclusions based on reading are correct. Rezac found only one programmed text, Self Instructional Guide to Federal Income Tax, by Schneider, in income tax. It did provide direction in aiding the taxpayer to prepare his own return, but the specific needs of various individuals was not taken into consideration. This need of the student, to be aware of what he has to face when he enters the world of work,

helped lead to this study.

The need for an income tax course can be demonstrated every year as incorrect returns come into the Internal Revenue Service Offices. Some of the studies citing this problem follow:

Barker Study (1966). Barker's conclusions were: (1) taxpayers have a general lack of knowledge as to tax responsibilities and liabilities and (2) the taxpayer should maintain more information and keep better records; the taxpayer needs to know what records to keep and how long to keep them.

Dickerson and Stone (1966). In the introduction to their textbook, Federal Income Tax Fundamentals, 2nd Edition, presented reasons for income tax knowledge that summarizes many of the other articles on why this course is needed. They cited the handicap of people who lack in determining the probable results of business decisions, investments and personal decisions. The taxpayer should be able to recognize which tax situations require professional assistance. He should develop familiarity with the relatively basic provisions of the law that govern in the majority of the cases and not with the highly technical interpretations of the tax law.

The need for an income tax course should be on the minds of all Secondary Educators, so that the students graduating from High School and also becoming adults, will know what to expect about taxes. It is a thing which every American high school student will be faced with.

Limitations

Limitations of this study were the following:

- a. This study was limited to include only the State of Montana.
- b. The population sample was limited only to Montana High Schools, Public and Private.
- c. The data is limited to the responses to the questionnaire sent to the high schools.
- d. The abilities and personal characteristics of the respondents to the questionnaire were not examined. Responses to the questionnaire were assumed to be given in an honest manner.

Definitions of Terms Used

1. High School. Included both public and private. The range of grades are those that include grade 12 (such as 9-12 or 10-12).
2. Course of Study. Defined for this study, means a unit being used by the teachers and those enrolled in the course.
3. Income Tax Law. The law regarding income tax as passed by Congress, regulations of the Treasury Department, the Judicial interpretations of the Federal Courts, and enforced by the Internal Revenue Service.
4. Responses. The data and information received from each high school on the mailed questionnaire.
5. Income Tax. Defined for this study, means a class of instruction.
6. Section. A part of the income tax course in preparing the Federal Income Tax Return.

Organization of the Study

The results of this study have been organized into the following chapters:

Chapter I, Introduction, includes the need for the study, statement of the problem and definition of terms.

Chapter II, Review of Literature, brings to the surface other studies which have been done on the same or related topics, shows the value of follow-up studies, and gives the opinions of experts in regard to Income Tax being taught in Montana High Schools.

Chapter III, Procedures, Summarized the procedures used in conducting the study.

Chapter IV, Reports the results of the questionnaire as related to Income Tax being effectively taught in Montana High Schools.

Chapter V, Presents the conclusions and makes recommendations for the improvement of effective teaching of Income Tax in Montana High Schools.

CHAPTER II

REVIEW OF LITERATURE

The purpose of this chapter was to review the literature considered most relevant to the effective teaching of Income Tax in all Montana High Schools.

The search of literature from Income Tax Textbooks, teachers manuals, periodicals, and personal interviews that pertained to this study was limited.

William H. Hoffman, Jr., LL.B., PH.D., C.P.A. and Hershel M. Anderson, PH.D., C.P.A., state, "that everyone needs to know his obligations and rights under current income tax laws. He should and must pay every cent properly owed to the government, but not one penny more!"

Every citizen of the United States and every alien is subject to the income tax. All citizens must pay the tax even if they are residents of a foreign country. Age, occupation, and mental or physical condition have no influence on who is subject to the tax. A minor must pay the tax on his or her income just like any adult. Even people institutionalized because of mental incapacity are still subject to taxation if they earn an income. (Anderson, 1968:1)

Internal Revenue Service (1975). The Internal Revenue Service offers Fundamentals of Tax Preparation, this course is for individuals wishing to become tax return preparers.

The course is designed for relatively inexperienced tax pre-payers. The book is divided into 23 chapters with 45 hours assigned to the first 11 chapters which will give the students a basic working knowledge of the Short Form 1040A and the Long Form 1040.

Internal Revenue Service: Understanding Taxes, Teachers Guide (1975). The Internal Revenue Service found that this unit on taxes is usually taught in business classes, such as bookkeeping, business mathematics, and accounting. It need not be restricted, however, to these courses. It can make an effective contribution to social science classes, such as history, government, civics, and classes such as distributive education or vocational agriculture, also find this unit practical, as do teachers of home economics. Because the unit covers a subject affecting all students, teachers are introducing it into other courses.

Internal Revenue Service: Understanding Taxes (1975).

Donald C. Alexander, Commissioner of Internal Revenue, stated the following: "You, the young people of our country, are an increasingly productive and influential segment of the economy. As you earn more money, your buying power expands and your responsibilities as citizens increase. Filing a Federal income tax return is one of those responsibilities some of you fulfill now, and that the rest of you will fulfill when you begin your careers.

" Understanding Taxes will help you in your role as a Taxpayer."

First, it informs you of the rights and obligations of taxpaying citizens; and second, it helps you learn to prepare and file your Federal Income Tax Returns. Our system of taxation is based on voluntary compliance--that is, each person freely pays the tax owed, based on computations made under the present tax laws"

If students do not receive the fundamentals of filling out income tax returns from basic accounting, where do they get it? Allen J. Wedell and Lee Schmidt took the approach of offering income taxes in their "Office Procedures" class. Time was used to present the fundamentals of preparing Colorado State Tax and Federal Tax returns. Wedell and Schmidt proposed for the State of Colorado, that a course in basic tax returns be instituted into the office administration curriculum or into the required courses to graduate from Colorado High Schools.

(Schmidt, 1973:26)

Greene Study (1955). A study in income tax for Business Education. He determined through a check list of the topics to be included in his proposed course that a majority of the respondents stated that income tax be taught to solve personal problems in income tax, to solve problems for others, and for general public information.

The American Accounting Association (AAA) has supported a course in basic income tax for the accounting student or other business students to develop a knowledge and understanding of the principles and technical aspects of the income tax laws. They also support a basic

tax course for all students to obtain a general concept of the income tax. (AAA, 1969:37)

Huffman Study (1948). Attempted to solve the problem of finding what experiences secondary school students have had and how they can be used in teaching. Twenty-one approaches to teaching were examined. Huffman concluded (1) that the "experience approach" contributed more toward facing life and (2) the experiences of young people were worth-while as bases for new learning. Huffman also found that 84 per cent. of working secondary school students surveyed, have paid someone to fill out their income tax forms because of no experience available in the classroom.

Rezac Study (1974). The primary purpose of this study was to develop a course of study in individual income tax for the non-accountant student at the secondary and post-secondary level. The secondary purpose of the study was to determine if a significant difference existed between the response of Certified Public Accountants in public practice in Colorado and income tax educators in Colorado.

A search of literature from income tax registers, income tax forms, and income tax textbooks and manuals produced the topics to be considered for inclusion in the proposed course. It also clearly established a need for taxpayers and tax return preparers to have more knowledge of what records to keep. From this information an instrument was constructed. Response to the questionnaire was analyzed.

Findings

The analysis of the response provided the information for recommendations for the topics to be included in the proposed course.

Educators and Certified Public Accountants agreed generally that the following topics should be taught and rated them as most important: Filing the Return, Itemized Deductions, Short Form and Long Form 1040.

Conclusions

1. The conclusion was reached that it was a very essential course to be taught to all secondary students in the State of Colorado, and that the course be incorporated into the Colorado School Systems as a nine-week course.

2. A ranking of importance of the topics can be developed from the analysis of data in a normative survey questionnaire.

3. A significant difference does exist between Certified Public Accountants and Educators in Colorado regarding their views of the importance of various sections of income tax topics.

Recommendations

The following twenty topics were ranked most important by Certified Public Accountants and Educators in Colorado. They are recommended topics that should be included in an effective course on income tax, for all secondary students:

<u>TOPIC</u>	<u>RANK</u>
Who Must File	1
Standard deductions	2
Joint returns	3
Separate returns	4
When to file	5
Tax tables/schedules	6
When to Pay	7
Taxes	8
Exemptions/dependency	9
Returns of minors	10
What records to keep/wages & salaries	11
Installment interest expense	12
Contributions	13
Marital status	14
Interest expense	15
Medical/dental expense	16
Head of the household	17
Interest earned	18
Single taxpayers	19
How to fill out the return	20

Courses in Taxation are extremely important and warrant expansion in the United States, in secondary and post-secondary schools.

This course should be practical in nature. (Schwartz, 1975:93)

It's a fearsome thing, the Federal Income Tax Return. No fewer than 65 blank numbered spaces stare out at you from the Form 1040 alone, not to mention hundreds more standing by on whatever additional forms or schedules you might need. The confronting of the forms normally spooks about half the countries taxpayers into finding someone else to do the job. If all people had been introduced to a basic course of income tax in high school, this wouldn't be such a mind shattering experience every year after you have entered the world of work. (Changing Times, 1975:18)

Personal Interviews

Dr. Harold H. Holen, Montana State University (1976). "I feel that every High School student in the State of Montana should be exposed to basic income tax through the 1040A Short Form and the 1040 Long Form; because everyone will enter into the world to make a living and break away from adolescent ties." He feels to do a sufficient job of exposing the students would take an hour a day for three to four weeks at the least, and would possibly be in favor of nine-week section on income tax.

Audrey Toll, Educational Coordinator for Internal Revenue Service, Helena (1976). "There were 186 high schools in the State of

Montana that ordered the Internal Revenue Service's free income tax course for the 1975-1976 school year." According to Audrey Toll, the schools spent anywhere from one week to nine weeks on the subject. The Internal Revenue Service had no idea how effective the course was. The Internal Revenue Service's feeling on the income tax course, is that it should be mandatory for every student in the secondary schools for a nine week period at least. This would give a basic working knowledge of the most common forms that would be encountered by the individuals upon entering the world of work and their first income tax form.

The Internal Revenue Service would be happy to go to any school on a speaking engagement whenever asked by the teacher or administration of a school.

Summary

The review of literature in this study revealed the general trend towards an effective income tax course for all Montana High School students.

The general findings and recommendations of the literature reviewed were compatible with one another in all areas.

The most popular recommendation was: All students should be effectively exposed to the 1040A Short Form and the 1040 Long Form.

All literature and interviews indicated the need for this study.

CHAPTER III

PROCEDURES

This study was made to determine if Income Tax is effectively being taught in all Montana High Schools and what percent of the students were receiving instruction in Income Tax. It was intended that the conclusion reached and recommendations made will be of significant value for Montana High Schools on planning curriculum effectiveness, and making curriculum changes which may effect students in Montana High Schools.

The purpose of this chapter is to (1) show the development of the survey instrument and construction on the basis of the review of literature, (2) describe the population and sampling procedures, (3) describe the method of collecting the data, and (4) describe the method of analyzing the data.

Population Description and Sampling Procedures

The population of this study included all 187 Montana High Schools. In preparation for the initial mailing of the questionnaire, a list of all Montana High Schools was secured from the Office of the Superintendent of Public Instruction in Helena, Montana.

Survey Instrument and Administration of the Survey Instrument

Before the questionnaire was mailed to the High Schools, it was

tested for validity by the staff of the Business Education Department at Montana State University under Dr. Dan Hertz's supervision, and by fellow teachers at Hamilton High School. They were asked to scrutinize the questionnaire carefully and to make any corrections or recommendations that were necessary.

A copy of the final revision of the questionnaire and a cover letter were sent to the 187 Montana High Schools.

On January 12, 1977, the initial mailing of the cover letter and questionnaire were made. (Appendix A and D) In answer to the first mailing, 78 of the 187 high schools responded; this represents a 41.7 percent return. On January 28, 1977, the first follow-up letter was sent to the remaining 109 high schools. (Appendix B) In answer to the first follow-up, 39 responded giving a 35.8 percent return. On February 14, 1977, a second follow-up letter and questionnaire were sent to the remaining 70 high schools. (Appendix C and D) In answer to the second follow-up letter, 29 responded giving a 41.4 percent return.

In answer to the three mailings, 136 out of 187 high schools responded; this represents an overall response of 72.7 percent. It is then assumed that the remaining 51 schools offer no instruction in income tax.

Table 1 indicates this breakdown of the number of questionnaires sent and the number and percentage of those returned.

TABLE I

Number and Percent of Returns
of the Survey Instrument

Survey Instrument	Response
Questionnaires Sent Out	187
Questionnaires Returned	136
Percentage	<u>72.7%</u>

Analysis of Data

This study sought to survey the income tax instruction in Montana High Schools to determine the effectiveness of the instruction.

The questionnaire was divided into three parts: (1) General Information, (2) Specific Information, (3) Curriculum Instructed.

The data was analyzed by the number responding to the individual questions and placing this on a percentage basis. Since every high school did not answer each question the percentage was determined by the total number who did answer the particular question analyzed.

A series of tables was used to illustrate the findings of the study. The first column of each table listed the possible responses the schools could have selected. The second column listed the number of schools responding to each choice. The third column gave the

percentage based on the number of schools responding to the particular question being analyzed. Each column of the table was totaled to the number who had responded and 100 percent--100 percent being the number who had actually responded to the question.

Following each table is a brief interpretation of the data presented on it. Interpretation was based on the number and percent of high schools agreeing on the responses to the particular question being analyzed.

The tables mentioned are constructed in Chapter IV.

CHAPTER IV

PRESENTATION, ANALYSIS AND INTERPRETATION OF DATA CONCERNING THE STUDY OF INCOME TAX BEING INSTRUCTED IN MONTANA HIGH SCHOOLS

This chapter, which is the Tabulation and presentation of the data collected for this study, it is divided into the following divisions: (1) General Information, (2) Specific Information, (3) Evaluation of the Curriculum being Instructed.

The investigation was constructed during the months of January, February, and March of 1977. The study was concerned with the opinions and ideas of Montana High School Educators of Income Tax. All Montana high schools were surveyed. Of the 187 high schools, responses from 136 gave a 72.7 percent return.

Responses to the items on the questionnaire have been analyzed in the order in which they occurred. Findings, based upon the responses of the high school educators, immediately follow each item or occasionally precede the item.

General Information

Responses from high school educators concerning general information are presented in Tables 2 through 5.

TABLE 2

Number of Students Enrolled in High Schools
That Returned The Questionnaire

Sent Out	Response	Total Enrollment
187	136	27,521

TABLE 3

Number of Students Receiving Instruction in
Income Tax

Total Enrollment	Receiving Instruction	Percentage
27,521	6,603	24%

According to Table 2 only 24 percent of the total enrollment of students in Montana high schools are receiving instruction in income tax. This leaves 76 percent of Montana high school students, each year, unexposed to income tax.

Table 4 will show the answer to questions number 4 and 5 on the most popular Income Tax course being offered in Montana high schools.

TABLE 4

MOST POPULAR INCOME TAX COURSE

Choices	Response	Percentage
Internal Revenue	116	92.1%
Other	<u>10</u>	<u>7.9%</u>
Total	126	100.0%

According to Table 4, only 10 schools out of the 136 that returned the questionnaire taught a different course than the Internal Revenue Service Course. Of those ten there were five schools that didn't offer a class in income tax. It is apparent then that the most popular income tax course is the free Internal Revenue Service Course. There was ten unanswered questionnaires.

TABLE 5

Average Number of Weeks of Instruction in Income Tax

Total Number of weeks taught	Responses	Average Number of weeks taught
707	136	5.2

Table 5 shows that the average number of weeks spent in instruction of income tax is 5.2 weeks.

SPECIFIC INFORMATION

Responses from high schools concerning specific information are presented in Tables 6 - 15. Question one is similar to Table 1; and question two is answered on Table 6.

TABLE 6

Income Tax as a Separate Course

Choices	Responses	Percentage
Yes	9	7.1%
No	<u>117</u>	<u>92.1%</u>
Total	126	100.0%

Table 6 shows that only nine schools offer income tax as a separate course; and two of those nine, offer it as a six-week mini-course. The remaining 117 incorporate it into other classes. Ten responses were left blank.

The question, "Is nine weeks too long to teach income tax to high school students;" the results are tabulated on the next page in

Table number seven.

TABLE 7
Is Nine Weeks too Long
to Teach Income Tax

Choices	Responses	Percentage
Yes	82	67.2%
No	<u>40</u>	<u>32.8%</u>
Total	122	100.0%

In Table 7, 67.2 percent of the high school educators felt that 9 weeks was too long to teach income tax; 32.8 percent felt that it was not long enough. There were 14 educators that did not answer the question. Table 7 corresponds with Table 5, in that it provided the information that the average number of weeks income tax was taught was 5.2.

The following table will show the percentage of schools that instruct their income tax class in the 1040A, Short Form. Table Eight will be presented on the following page.

TABLE 8

Is the 1040A Short Form Taught
in Your Income Tax Class

Choices	Responses	Percentage
Yes	122	100.0%
No	<u>0</u>	<u>0</u>
Total	122	100.0%

The Short Form 1040A, is being instructed in all of the schools that responded to this question. There were fourteen schools that neglected to answer this question and two of those listed that they did not offer income tax as a class.

The 1040 Long Form will be the next part of the income tax that was surveyed. It was to see how many schools offered instruction in this section of the income tax course. This question is covered in the following table.

TABLE 9

Is the 1040 Long Form Covered
in Your Tax Class

Choices	Responses	Percentage
Yes	111	91.0%
No	<u>11</u>	<u>9.0%</u>
Total	122	100.0%

There was fourteen questionnaires that did not have an answer to this question. Of the 122 responses to the question, 91.0 percent felt that it was important to expose the students to it and only 9 percent did not offer any instruction on the 1040 Long Form.

The next question, "Do you expose your students to the basic Farm Income Tax Schedule F." The responses are tabulated in Table 10.

TABLE 10

Do You Expose Your Class to the
Basic Farm Income Tax

Choices	Responses	Percentage
Yes	21	17.4%
No	<u>100</u>	<u>82.6%</u>
Total	121	100.0%

Twenty-one respondents stated yes, they exposed their classes to Farm Income Tax. This gave a 17.4 percent result. One hundred respondents stated No to this question, which came to a 82.6 percent result. There was fifteen responses which were left blank and were not computed into the table.

In the next question, the educators were asked if they exposed their students to the Schedule C, Profit or Loss from a Business or

Profession. Table 11 shows the responses to that question.

TABLE 11

Are Your Students Exposed to
the Form, Schedule C

Choices	Responses	Percentage
Yes	41	35.3%
No	<u>75</u>	<u>64.7%</u>
Total	116	100.0%

Twenty respondents left this question blank, while 64.7 percent answered the question negatively. The positive responses totaled 35.3 percent.

Table 12, shows whether the educator has had a course in income tax.

TABLE 12

Have You as an Educator Received Instruction in Income Tax

Choices	Responses	Percentage
Yes	32	26.2%
No	<u>90</u>	<u>73.8%</u>
Total	122	100.0%

The overwhelming majority of respondents indicated that they had received no previous training in the field of income tax prior to the teaching of it. This was 90 of the 122 respondents, or 73.8 percent. There was 14 respondents that left the question blank. Thirty-two stated that they had taken a course in income tax, this was 26.2 percent of the respondents.

Listed next was the question, "Do you think every high school student should be exposed to a class in income tax." The tabulated results of that question are presented in Table 13 below.

TABLE 13

Should Every Montana High School
Student be exposed to Income Tax

Choices	Responses	Percentage
Yes	115	92.0%
No	<u>10</u>	<u>8.0%</u>
Total	125	100.0%

A minority of 10 respondents, or 8 percent, answered this question No. There was eleven respondents who left the question blank. There was 115, or 92 percent, who responded Yes to the question.

The next question asked the educators, "If they felt a course in taxation was important or not," the results of this question are tabulated in Table 14.

TABLE 14

Do You Think a Class in
Taxation is Important

Choices	Responses	Percentage
Yes	112	92.6%
No	<u>9</u>	<u>7.4%</u>
Total	121	100.0%

Only 9, or 7.4 percent of the educators felt that taxation was not important. There were fifteen who left the question blank. But, 112 or 92.6 percent of the educators felt that taxation was very important and there should be a class in taxation.

The next question asked the educators, "Was if they felt that Income Tax warranted expansion into the Montana School Systems." The results of this question are in Table 15. Fifteen educators left the question blank, while 96 or 79.3 percent felt income tax should be incorporated into the Montana School Systems. Yet 25, or 20.7 percent of the educators felt that it did not warrant incorporation into the school systems.

TABLE 15

Does Income Tax Warrant Expansion
into the Montana School System

Choices	Responses	Percentage
Yes	96	79.3%
No	<u>25</u>	<u>20.7%</u>
Total	121	100.0%

CURRICULUM AT THE HIGH SCHOOL LEVEL

Part three of the questionnaire is entitled "Curriculum." Responses from educators concerning the curriculum are tabulated and presented in Tables 16 - 35.

Because of the large number of different parts to a course in income tax, only the top 20, as rated by a previous paper done by Rezac, were included in this Part III. (Rezac, 1974:78)

Part IV, or the questionnaire is also under "Curriculum" at the high school level. Responses from the educators concerning these special areas on the curriculum are tabulated and presented in Tables 36 - 40.

The first question was related to who must file an income tax return. The tabulated responses to this are shown in Table 16.

TABLE 16

Do You Teach who must File
an Income Tax Return

Choices	Responses	Percentage
Yes	118	97.5%
No	<u>3</u>	<u>2.5%</u>
Total	121	100.0%

There was only 2.5 percent, or 3 respondents who answered No to this question. There was 15 respondents who left it blank; and 97.5 percent, or 118 who answered yes to the question.

Table 17, presents the tabulated information from the question;
"Do you teach your students anything on standard deductions."

TABLE 17

Are Your Students Exposed
to the Standard Deduction

Choices	Responses	Percentage
Yes	119	97.5%
No	<u>3</u>	<u>2.5%</u>
Total	122	100.0%

An extreme majority of 97.5 percent of the respondents answered yes to this question. With only fourteen leaving the choice blank, 2.5 percent or 3 responses were No.

Do you instruct your students on joint returns; 92.6 percent or 113 answered this question Yes, while 7.4 percent or 9, said No. There was 14 respondents who left the question blank. These tabulations are in the following Table numbered 18.

TABLE 18

Do You Teach Your Students the
Section on Joint Returns

Choices	Responses	Percentage
Yes	113	92.6%
No	<u>9</u>	<u>7.4%</u>
Total	122	100.0%

The tabulations for exposing your students on when to file an income tax return is compiled in Table 19, on the following page.

TABLE 19

Do You Teach a Section on When
to File an Income Tax Return

Choices	Responses	Percentage
Yes	115	93.5%
No	<u>8</u>	<u>6.5%</u>
Total	123	100.0%

Eight, or 6.5 percent of the educators did not teach their students on when to file an income tax return. There was 13 blank responses and 115, or 93.5 percent of the educators answered yes to the question.

Table 20, shows the tabulations for the question, "Do you teach the section on tax tables and schedules." Fourteen educators left this blank, while 117 or 95.9 percent answered yes. Five responses by the educators were no, which was 4.1 percent.

Table 20 is presented on the following page.

TABLE 20

Do You Teach the Section on
Tax Tables and Schedules

Choices	Responses	Percentage
Yes	117	95.9%
No	<u>5</u>	<u>4.1%</u>
Total	122	100.0%

Do you teach your class about filing separate returns, this
is tabulated in Table 21.

TABLE 21

Do You Teach Filing Separate Tax Returns

Choices	Responses	Percentage
Yes	98	80.3%
No	<u>24</u>	<u>19.7%</u>
Total	122	100.0%

Twenty-four or 19.7 percent responded with a no, and 98 or 80.3 percent answered yes. There was again fourteen blank answers by the respondents.

TABLE 22

Do You Teach When
to Pay Taxes

Choices	Responses	Percentage
Yes	101	83.5%
No	<u>20</u>	<u>16.5%</u>
Total	121	100.0%

TABLE 23

Do You Teach a Section on the Tax Laws

Choices	Responses	Percentage
Yes	59	48.8%
No	<u>62</u>	<u>51.2%</u>
Total	121	100.0%

The statistics from Table 22 on the preceding page, show that 83.5 percent of the educators responded with a yes to the question; "Do you teach when to pay taxes." Twenty, or 16.5 percent, said no. There was fifteen blank responses.

The responses to, "Do you teach a section on the tax laws," brought these responses: a slight majority answered no, 51.2 percent or 62 to be exact. While 48.8 percent said yes and there was 15 blank answers.

The next table covers exemptions and dependents. The tabulated responses are on Table 24 below.

TABLE 24

Do You Teach a Section on
Exemptions and Dependents

Choices	Responses	Percentage
Yes	119	97.5%
No	<u>3</u>	<u>2.5%</u>
Total	122	100.0%

Exemptions and dependents rated high with the educators, with 119, or 97.5 percent checking yes. Three, or 2.5 percent checked no. There was fourteen of the questions left unanswered by the educators.

The returns of minors is covered in Table 25, which shows the tabulations.

TABLE 25

Do You Teach Your Students About
the Returns of Minors

Choices	Responses	Percentage
Yes	93	78.8%
No	<u>25</u>	<u>21.2%</u>
Total	118	100.0%

There were 18 educators that left the question blank. Nine-three, or 78.8 percent answered yes and 25, or 21.2 percent answered no to the question, "Do you teach your students about the returns of minors."

"Do you teach what records to keep", this is covered in Table 26 on the following page.

TABLE 26

Do You Teach What Records to Keep

Choices	Responses	Percentage
Yes	99	81.2%
No	<u>23</u>	<u>18.8%</u>
Total	122	100.0%

The results show that 81.2 percent, or 99 respondents answered yes. While 18.8 percent or 23 said no. There was fourteen respondents who left the question blank.

The responses to installment interest expense is tabulated in Table 27 below.

TABLE 27

Do You Teach About Installment Interest Expense

Choices	Responses	Percentage
Yes	71	58.7%
No	<u>50</u>	<u>41.3%</u>
Total	121	100.0%

A slight majority of respondents answered yes in Table 27, 58.7 percent, or 71 to be exact. Fifty, or 41.3 percent had responded with a no answer, and 15 left the question unanswered.

Table 28 following, shows the tabulations to the question, "Do you teach your students about contributions."

TABLE 28

Do You Teach the Section on Contributions

Choices	Responses	Percentage
Yes	104	85.9%
No	<u>17</u>	<u>14.1%</u>
Total	121	100.0%

The section on contributions was covered by 85.9 percent, or 104 of the 121 educators responding to this question. Seventeen, or 14.1 percent checked no, and 15 left the question blank.

Table 29, on the following page covers the tabulations on marital status.

TABLE 29

Do You Cover Marital Status

Choices	Responses	Percentage
Yes	103	84.4%
No	<u>19</u>	<u>15.6%</u>
Total	122	100.0%

TABLE 30

Do You Cover Interest Expense

Choices	Responses	Percentage
Yes	101	90.2%
No	<u>21</u>	<u>17.2%</u>
Total	122	100.0%

Table 29 from above gives the following responses, 103, or 84.4 percent of the educators answered yes to the question concerning marital status. Nineteen, or 15.6 percent said no and there was fourteen blank responses.

The tabulations for interest expense from the preceding page on Table 30 are as follows: One hundred one, or 82.8 percent of the responses were yes and 21, or 17.2 percent were no. Fourteen educators left the question blank.

"Do you instruct your students on medical and dental expenses," was the next question asked the educators and their responses are tabulated in Table 31 below.

TABLE 31

Do You Teach a Section on
Medical/Dental Expense

Choices	Responses	Percentage
Yes	110	90.2%
No	<u>12</u>	<u>9.8%</u>
Total	122	100.0%

Medical and dental expenses are covered by 90.2 percent, or 110 of the 126 responses. There is only 9.8 percent, or 12 respondents that said they did not cover medical/dental expenses, and fourteen respondents left the question unanswered.

The next question asked, "Was do you teach your students

about the qualifications for being the head of a household." Table 32, summarizes the responses.

TABLE 32

Do You Teach the Section on
Head of a Household

Choices	Responses	Percentage
Yes	87	71.3%
No	<u>35</u>	<u>28.7%</u>
Total	122	100.0%

The majority of the respondents said they did teach their students about the head of a household with 87, or 71.3 percent saying yes to this question. Thirty-five, or 28.7 percent do not teach about the head of a household to their students, while once again fourteen educators left the question unanswered.

Earned interest is covered in the next question and the results are shown in Table 33 on the following page.

TABLE 33

Do You Teach a Section on
Earned Interest

Choices	Responses	Percentage
Yes	96	79.3%
No	<u>25</u>	<u>20.7%</u>
Total	121	100.0%

Only 96, or 79.3% of the educators answered yes, while 25, or 20.7 percent said no to the question. Fifteen educators left the question blank.

The next table shows the tabulations on the questions about single taxpayers.

TABLE 34

Do You Expose Your Students
to the Section on Single Taxpayers

Choices	Responses	Percentage
Yes	115	94.3%
No	<u>7</u>	<u>5.7%</u>
Total	122	100.0%

Seven, or 5.7 percent of the respondents answered no, to this question. But 115, or 94.3 percent said yes they did expose their students to the section on single taxpayers. Fourteen respondents left the question unanswered.

The last question in Part III asked the educators, "if they showed their students how to fill out a completed income tax return." Table 35 summarizes the responses.

TABLE 35

Do You Show Your Students how to
Fill out a Completed Return

Choices	Responses	Percentage
Yes	121	99.2%
No	<u>1</u>	<u>00.8%</u>
Total	122	100.0%

The majority of the respondents showed their students how to fill out a completed tax return with 121, or 99.2 percent saying yes to that question. One, or 0.8 percent did not show it to their students, and fourteen respondents left the question blank.

The next five questions are part of Part IV, which is the Views and Ideas of the educators that might not have been covered in any of the previous questions.

The educators were asked to list other parts of the income tax course that they taught, which was not listed in questions one through twenty of Part III. The responses are tabulated in Table 36.

TABLE 36

Other Sections of Income Tax You Taught, but
not Previously Covered by Questionnaire

Other Sections	Responses	Percentage
None	49	38.9%
Montana Tax	15	11.9%
History of Taxes	10	7.9%
Depreciation	9	7.1%
Obtaining Social Security No.	8	6.3%
Employee Business Expense	8	6.3%
Moving Expense	7	5.6%
Spending of the Tax Dollar	6	4.8%
Capital Gains	6	4.8%

Continued on page 44.

TABLE 36 Cont'd

Other Sections	Responses	Percentage
Appeal Procedures	3	2.4%
Budgeting	3	2.4%
Tax Theories	2	1.6%
Total	126	100.0%

Many varied responses were received in regard to the other sections of income tax taught by the educators not covered in the questionnaire. However, the majority of them fit in the categories listed in Table 36. None, was listed as the strongest response with 49, or 38.9 percent of the respondents answering this. Montana tax was mentioned by 15, or 11.9 percent of the respondents, while 10, or 7.9 percent responded with the History of Taxes being taught. Depreciation was being offered by 9, or 7.1 percent of the educators. Employee business expense and filing for a Social Security number were both tied with 8, or 6.3 percent of the educators offering this. Moving expense was taught by 7, or 5.6 percent of the educators. Capital gains and Government spending of the tax dollar both had 6, or 4.8 percent of the responses. Budgeting and appeal procedures were

responses of three, or 2.4 percent of the educators. Tax Theories was mentioned by two, or 1.6 percent of the respondents. There were ten unanswered questionnaires.

The educators were asked, "What are the strengths of the income tax course you teach?" The replies fell into the following categories; which are presented in Table 37 below.

TABLE 37
What are the Strengths of the
Income Tax Course You Teach

Strengths	Responses	Percentage
1040A - 1040 Forms	49	38.9%
Aquaintance & Usefulness	30	23.8%
Well Developed Material	20	15.9%
No Response	11	8.7%
Good Examples	8	6.3%
Movies, Slides, etc.	6	4.8%
Farm Tax	<u>2</u>	<u>1.6%</u>
Total	126	100.0%

Many varied responses were received in regard to the strengths

of the income tax course the educators taught. However, they fell into the categories listed in Table 37. The 1040A - 1040 long form were listed as a major strength by 49, or 38.9 percent of the respondents. The acquaintance and usefulness of the class was mentioned by 30, or 23.8 percent of the educators. The well developed material of the Internal Revenue Service's course was ranked by 20, or 15.9 percent of the respondents. There was 11, or 8.7 percent of the educators who gave no response to the question. Eight, or 6.3 percent of the responses felt there were good examples in their course. The use of free federal aids, such as textbooks, slides, and movies was mentioned by six, or 4.8 percent of the educators. The farm tax section of the income tax course was rated a strength by only two, or 1.6 percent of the respondents. There was ten unanswered questionnaires.

The educators were also asked, "What are the weaknesses of the income tax course you teach?" The replies to this question varied so greatly, that listed below are quotations representative of these responses.

"Lack of Proper training."

"The forms themselves are not very explicit."

"The lack of information that I am capable of offering."

"Some of the material is to hard for the slower students."

"The main problem is finding resource people who can answer the technical questions that arise in the classroom."

"My lack of knowledge, especially in farm situations."

"Explaining the medical section."

"It could be more extensive, but I don't like to take that much time away from my bookkeeping class."

"It is difficult to hold student interest as they don't feel the need for this course yet."

"We go through the materials too fast for some students."

"Failure of students to comprehend what they read."

"I'm not an expert."

"Insufficient material prepared by publishing companies."

"We do not reach all the students."

"The number of students I teach is just a small percentage of the school enrollment."

The next item asked, "What recommendations would you make for improvement of teaching income tax in Montana high schools?" Because of the inconsistency in responses the following quotations are representative of these replies.

"Have a class in income tax by itself, not incorporate it into another class."

"Teachers taking a course in income tax."

"It should be a required course."

"Course offerings in summer school for teachers that instruct income tax."

"Being a required course for seniors."

"Since this is such a short course in our school, I don't feel qualified to make any recommendations."

"A three-week mini-course included in the math department."

"Six to nine week course in taxes."

"More extensive coverage--make the course easier to understand for the under-achievers."

"I would like to see textbooks and workbooks solely for an income tax class."

"Some company to publish a good, practical, basic textbook on taxes."

"Have workshops or clinics for teachers of income taxes."

"Establish a course of study in U.S. Government with a section of income tax included."

"I think every school should have a unit on it."

The last item on the questionnaire asked, "Please include any comments you wish to make regarding the teaching of income tax in Montana high schools." Many of the respondents chose not to reply to this item. The educators that did reply often commented on already mentioned strengths and weaknesses. However, 31 of the respondents stated that, "income tax should be a separate class, and all seniors required to take it."

CHAPTER V

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

The primary purpose of this study was to prove that income tax is being effectively taught in Montana high schools. This was based upon responses from Montana high schools in three areas: (1) General Information, (2) Specific Information, (3) Evaluation of Curriculum.

The secondary purpose of this study was to show what percent of Montana high school students were receiving instruction in income tax.

Questionnaires were mailed with appropriate follow-ups to 187 high schools in Montana. Responses were received from 136 for a 72.7 percent return. This study is based upon the 136, or 72.7 percent of the high schools who responded to the questionnaire.

The questionnaire was developed through a research of literature and validated by Dr. Dan Hertz at Montana State University, and by fellow teachers at Hamilton High School.

Appropriate revisions in the questionnaire were made prior to the initial mailing.

The review of literature indicated that only a few appraisals of income tax instruction in high schools was ever done; and that there was never one done in Montana. This background of information indicated that a research study to evaluate income tax as a course of instruction in Montana high schools was needed.

SUMMARY

The three general areas investigated in this study were:

(1) General information, (2) Specific information, (3) Evaluation of the curriculum.

General Information

General information included questions concerning school enrollment, number of students taught, course used, and length of course. The findings are as follows:

1. The total enrollment of the high schools that responded to the questionnaire was 27, 521.
2. Only 6,603, or 24 percent of the enrolled students received instruction in income tax.
3. The most popular income tax course is the Internal Revenue Service Free Course with a 92.7 percent, or 116 respondents teaching it.
4. The average number of weeks spent teaching income tax was 5.2.

Specific Information

A summary of the responses to questions concerning the specific information is given below:

1. Responses indicated that 117, or 92.1 percent of the high schools did not offer income tax as a separate class.

2. Eighty-two or 67.2 percent of the educators felt nine weeks was too long to teach income tax.

3. The 1040A, short form was being offered by every school that responded to the questionnaire.

4. The 1040 long form was being covered by 111, or 91.0 percent of the high schools.

5. Only 21, or 17.4 percent of the high schools offered the basic farm tax to the students.

6. The business form, Schedule C, was covered by 75, or 64.7 percent of the educators in their classes.

7. Ninety, or 73.8 percent of the teachers have had no previous training in income tax prior to teaching it.

8. There was 115, or 92.0 percent of the educators felt that every high school student in Montana should be exposed to some type of class of income tax.

9. One hundred twelve, or 92.6 percent of the respondents felt that taxation was an important subject.

10. The majority, or 97.3 percent of the respondents felt that income tax warranted expansion into the Montana school system.

Curriculum

The following list is a summary of responses by high school educators concerning curriculum at the high school level.

1. Who must file an income tax return was taught by 118 high schools.
2. The standard deduction was covered by 97.5 percent of the respondents.
3. The section on joint returns was taught in 113, or 92.6 percent of the high schools.
4. When to file an income tax form was taught by 115 high schools.
5. Tax tables and schedules was taught by 95.9 percent of the respondents.
6. The filing of separate tax returns was rated by 80.3 percent of the educators as being taught.
7. When to pay taxes was covered by 83.5 percent of the high schools.
8. A slim majority of 51.2 percent of the respondents answered no to the teaching of the tax laws to students.
9. The section on exemptions and dependents was taught by 119, or 97.5 percent of the high schools.
10. Only 73.8 percent responded yes to the question, "Do you teach your students about the returns of minors."
11. Keeping of records was being taught by 81.2 percent of the respondents.

12. Seventy-one, or 58.7 percent of the responses said they instructed their students in the section about installment interest expense.

13. Contributions was covered by 85.9 percent of the high schools.

14. Marital status was covered by 84.4 percent of the high school tax classes.

15. Interest expense is covered by 82.8 percent of the respondents in their classes.

16. The section on medical/dental expenses was being taught by 90.2 percent of the respondents.

17. The majority, of 71.3 percent of the high schools offer instruction on the head of the household.

18. Earned interest is being taught in 79.3 percent of the high school tax classes.

19. Single taxpayers is being covered in 94.3 percent of the high school tax classes.

20. There was 121, or 99.2 percent of the respondents who showed their students how to fill out a completed form.

21. Other sections on income tax being taught brought a variety of responses. The most popular was, "no reply or blank" with 38.9 percent. Montana Tax was listed with 11.9 percent. Some of the other

responses were: depreciation, capital gains, budgeting, history of taxes, and appeal procedures.

22. The strengths of the income tax course you teach brought a wide variety of answers. The "1040A - 1040 forms" was mentioned the most with 38.9 percent. "Acquaintance and usefulness" was next with 23.8 percent. Some of the other responses were: good examples, farm tax, use of movies, slides, etc., and well developed material.

23. The vast variety of weaknesses of the income tax class listed had no consistency. Pages 46 and 47 list quotations representative of the responses received.

24. The same variety and inconsistency found in the weaknesses were also apparent in the recommendations. Pages 47 and 48 contain the quotations which are representative of the replies received.

25. General comments made by the respondents show that most of them favor having income tax as a separate class and that all seniors be required to take it.

CONCLUSIONS

The following conclusions were drawn from data collected by the Questionnaire Technique from 126 out of the 187 high schools in Montana. These conclusions are divided into the following three divisions: (1) General information, (2) Specific information, (3) Curriculum at the high school level.

General Information

The following conclusions have been derived from the findings of the general information section.

1. Only a minority, or 24 percent of the total school enrollment are receiving instruction in income tax.
2. The Internal Revenue Services' free course is the most popular tax course.
3. The average number of weeks of instruction in income tax in Montana is 5.2 weeks.

Specific Information

1. There is only nine high schools that are presently teaching income tax as a separate class.
2. Nine weeks is too long to teach income tax as a class.
3. The 1040A is taught in all schools offering a class in income tax.
4. A vast majority of high schools teach about the 1040 long form.
5. The basic farm tax part of the income tax course is not instructed in very many Montana high schools.
6. The majority of respondents taught their students the section about the Schedule C form.
7. The respondents, 73.8 percent, said "they had not received

any prior instruction in income tax.

8. Almost every high school educator felt that every Montana high school student should be exposed to income tax.

9. A class in taxation is very important.

10. A significant majority of the respondents wanted income tax expanded into the Montana school systems.

Curriculum

Conclusions concerning the curriculum program at the high school level are enumerated below:

1. The teaching of who must file an income tax return was taught by almost every educator.
2. Almost every student was exposed to the standard deduction.
3. The section on joint returns was covered by a majority of the educators.
4. A significant majority of students are exposed to when to file an income tax return.
5. The tax tables and schedules was exposed to nearly every high school student taking the income tax class.
6. Over 80 percent of the students were instructed in filing separate tax returns.
7. More than 100 schools offered instruction to the students on when to pay taxes.

8. There was a slight majority of the students who didn't receive any instruction in the tax laws.

9. Almost 100 percent of the respondents instructed their students about exemptions and dependents.

10. A majority of the educators exposed their students to the returns of minors.

11. The records that should be kept by a taxpayer, was instructed by 81.2 percent of the educators.

12. Just slightly over one-half of the respondents taught their students about installment interest expense.

13. Contributions was covered by a vast majority of the high schools.

14. Marital status was taught by over three-fourths of the respondents.

15. More than 80 percent of the respondents taught their students about interest expense.

16. Nearly every high school covered the section on medical/dental expenses in their income tax classes.

17. The head of a household was exposed to students, by over 70 percent of the respondents.

18. The majority of high schools covered the section on earned interest.

19. A significant majority of the respondents taught their students about single taxpayers.

20. Every educator exposed their students to filling out a completed return.

21. Montana tax was the most popular other section of the income tax course offered by the respondents.

22. The greatest strength of the income tax course was the 1040A and 1040 forms.

23. The worst weakness of the income tax course was that there was not enough time allowed to teach it.

24. There was no consistency in the recommendations of the educators that were listed.

25. The main comment was, "that income tax should be a separate class, and all seniors be required to take it."

26. I conclude that income tax is being taught effectively to those students who have received instruction in the course.

RECOMMENDATIONS

Based on the information collected during this investigation and the conclusions drawn, the following recommendations seem to be warranted:

1. More Montana high school students should be exposed to income tax.

2. Income tax warrants expansion into Montana school systems at the high school level as a course of instruction by itself.

3. There should be workshops offered to teachers who instruct income tax.

4. A good look at the possibility of income tax as a mini-course.

5. To be taught effective, all Montana high school seniors should be required to take the course in income tax.

6. A study should be conducted on what sections of the income tax that should be incorporated into a course of instruction; which would be required of Montana high school seniors.

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APPENDICES

321 Hoss Drive
Hamilton, Montana 59840
January 12, 1977

APPENDIX A

Income Tax Instructor

Dear Instructor:

I am conducting a survey on Income Tax being taught in all Montana High Schools. This survey will be helpful to High Schools to initiate and possibly up-grade their curriculums.

Your cooperation in the completion of this auestionnaire will be sincerely appreciated. I am a graduate student working on my requirement for the Master's Degree in Business Education at Montana State University and would very much appreciate your completing the enclosed questionnaire. All information provided will be held in complete confidence. A summary of the results will be forwarded to you at your request upon completion.

Would you please return the questionnaire at your earliest convenience? Thank you very much for your time and consideration.

Sincerely yours,

Ron Kuntz

Enclosure

321 Hoss Drive
Hamilton, MT 59840
January 28, 1977

APPENDIX B

Income Tax Instructor

Dear Instructor:

A questionnaire was recently mailed to you regarding the appraisal and evaluation of Income Tax as a course being taught in all Montana high schools. This questionnaire is for a study which is part of my Masters degree program. To this date, several have not been returned. Could yours be one of them?

If you have not returned the questionnaire, would you please take a few moments now, when you have the questionnaire before you, and complete it. I am also enclosing a self-addressed stamped envelope for your convenience.

Your questionnaire is vital to my survey. Would you please return it by February 12, 1977.

Thanks for your time and effort.

Sincerely,

Ron Kuntz

Enclosure

321 Hoss Drive
Hamilton, MT 59840
February 12, 1977

APPENDIX C

Income Tax Instructor

Dear Instructor:

A questionnaire was recently mailed to you regarding the appraisal and evaluation of Income Tax as a course being taught in all Montana high schools. This questionnaire is for a study which is part of my Masters Degree program. To this date, only several have not been returned.

Your help is needed in order to make my survey a success. Your work experience and knowledge is valuable for the completion of this evaluation.

In the event you may have misplaced the previously mailed questionnaire, another is enclosed. Please take a few minutes to fill it out and return it in the postage paid envelope.

May I expect your completed questionnaire by February 28.

Sincerely,

Ron Kuntz

Enclosure

APPENDIX D

GENERAL INFORMATION

Directions: In part I, please limit your response to this survey. In the space provided at the end of each question write your appropriate answer.

Part I

1. What is your school's enrollment? _____
2. How many students do you instruct in income tax? _____
3. What class are you incorporating income tax into? _____
4. Do you use the "IRS" income tax course? _____
5. If you don't use the "IRS" course, what do you use? _____
6. How many weeks do you teach your section on income tax? _____
7. How many weeks do you feel is necessary to teach income tax effectively? _____

Directions: In Part II, circle either yes or no for your answer.

Part II.

- | | | |
|---|-----|----|
| 1. Do you teach income tax in your high school? | YES | NO |
| 2. Do you teach income tax as a separate course? | YES | NO |
| 3. Do you think 9 weeks is too long to teach income tax? | YES | NO |
| 4. Do you teach a section on the 1040A short form? | YES | NO |
| 5. Do you teach a section on the 1040 Long form? | YES | NO |
| 6. Do you teach a section on basic farm income tax? | YES | NO |
| 7. Do you teach a section on Schedule C? | YES | NO |
| 8. Have you had a course in income tax? | YES | NO |
| 9. Do you think every high school student should have a course in Income Tax? | YES | NO |

Part II continued

10. Do you think a course in taxation is extremely important? YES NO
11. Do you feel that Income Tax warrants expansion into the Montana School Systems? YES NO

CURRICULUM

Directions: Please answer the following questions by checking either yes or no, and write approximate time spent (in hours) in instruction if you marked the yes answer. These are all topics involved with Income Tax.

Part III

	YES	NO	TIME SPENT
1. Do you teach who must file income tax?			
2. Do you teach a section on standard deductions?			
3. Do you teach a section on joint returns?			
4. Do you teach a section on separate returns?			
5. Do you teach the section on when to file?			
6. Do you teach the section on tax tables/schedules?			
7. Do you teach a section on when to pay taxes?			
8. Do you teach a section on tax laws?			
9. Do you teach the section on exemptions/dependency?			
10. Do you teach a section on the Returns of minors?			
11. Do you teach what records to keep?			
12. Do you teach the section on Installment interest expense?			
13. Do you teach the section on contributions?			
14. Do you teach the section on marital status?			
15. Do you teach a section on Interest expense?			
16. Do you teach a section on Medical/dental expense?			
17. Do you teach a section on head of household?			

Part III Continued

18. Do you teach a section on interest earned?
19. Do you teach a section on Single Taxpayers?
20. Do you teach the section on how to fill out the return?

YES	NO	TIME SPENT

Directions: In Part IV please answer the questions in the space provided at the end of each question.

Part IV

1. What other sections on Income Tax do you teach that are not listed in the preceding twenty questions? Also the amount of time spent on each? _____

2. What are the strengths of the income tax course you teach? _____

3. What are the weaknesses of the income tax course you teach? _____

4. What recommendations would you make for improving the teaching of income tax in Montana schools? _____

5. Please include any comments you wish to make regarding the teaching of income tax in Montana high schools. _____

