Why Pay When You Can Get Your Taxes Done for Free?

More than half of all taxpayers pay a tax preparer to file their tax return. Before using a commercial tax preparer, find out if there is a **Volunteer Income Tax Assistance (VITA)** site nearby that can help you prepare your taxes for free.

- Commercial tax preparers charge an average of $100 to prepare a return claiming the Earned Income Credit (EIC). You may pay as much as $100 more if you get a Refund Anticipation Loan (RAL).
- Sometimes RALs are advertised as "fast cash" or a "quick tax refund." RALs are loans with extremely high interest rates. If there is an error on the return and the IRS doesn't send the refund, you will be stuck having to repay the loan.
- RALs are sometimes promoted through car dealerships, furniture outlets or jewelry stores that offer to prepare your taxes and try to convince you to use refund loans for in-store purchases.
- RALs provide a fast cash loan (1 to 2 days) on your tax refund, but having the IRS refund deposited directly into a bank account takes only about 7 to 10 days. Is it worth paying $200 or more?

If you earn under about $50,000, you can get free tax filing help through the IRS-sponsored VITA or Tax Counseling for the Elderly (TCE) programs. Both programs can provide fast electronic tax filing. Community volunteers receive IRS-approved training to assist individuals with tax returns. Some VITA sites can help you open a bank account if you don't have one. **Call 1-800-906-9887 to find the nearest VITA location and its days and hours of operation.**

Guidelines for Choosing a Tax Preparer

If you can't find a VITA site or choose to go to a commercial tax preparer, be sure to do the following:

- **Select a tax preparer that you can contact later** in case the IRS has questions about your tax return.
- **Check out the tax preparer's reputation** with others in the community. You can also research the tax preparer with your local Better Business Bureau (www.bbb.org) to see if any complaints have been filed.
- **Ask about fees to have your taxes prepared** before scheduling an appointment. Be sure to ask if there are any fees for additional schedules or forms, like the Schedule EIC, used to claim the Earned Income Credit.
- **Do not leave originals of documents** with a tax preparer if he or she needs to work on your tax return when you are not present.
- **Avoid a tax preparer who suggests you lie** or make up information. You will be held responsible for errors, NOT the preparer.
- **Do not sign a blank tax return** or a return completed in pencil. Sign a tax return in pen, only after you've reviewed it. Check names, addresses, Social Security numbers and wage information. Ask questions to understand the reason for any refund you get or taxes that you owe.
- **Check that the tax preparer signs the tax return in pen**. The preparer's signature, address and Preparer Identification Number (PTIN) are required on the tax return by federal law. The PTIN indicates the preparer has registered with the IRS.
- **Request a copy of your completed tax return**. Write down the preparer's phone number to call if you have additional questions about your tax return later.

2014 VITA Checklist
Getting Help to Prepare your Taxes
What to Bring with You

If you need help completing tax forms, a Volunteer Income Tax Assistance (VITA) site near you can help. Call 1-800-906-9887 to find the nearest location. When you go to a VITA site, or if you choose to go to a commercial tax preparer, be ready. **Take these items with you:**

- Valid picture ID
- Copy of 2012 tax return (if you have it)
- Social Security Cards, Social Security Number verification letters or Individual Taxpayer Identification Number (ITIN) letters for you, your spouse and any children born before December 31, 2013.
- Income documentation including:
  - W-2 Forms from all jobs worked in 2013
  - All 1099 Forms showing other income received in 2013
  - A blank check for direct deposit of your refund (If you don't have a checking account, bring your bank account name, number and the 9-digit American Bankers Association (ABA) routing number. Contact your bank if you need assistance identifying the ABA number.)

If any of the following apply to you, take documentation with you:

- Child care expenses, including the provider's address and federal tax ID #
- Mortgage company statements
- Adoption expenses
- Alimony paid or received
- Any notices received from the IRS or state tax office
- Property tax bills
- College tuition and student loan interest statements
- Additional forms of income such as:
  - Prizes and awards
  - Scholarships and fellowships
  - Lottery/ gambling winnings

If you lost or do not have all of these items, you can still get your taxes prepared. Call the IRS helpline at 1-800-829-1040 to find out what you need to do and how to obtain replacement documents.