

# Income Tax Information

Does the tax law puzzle you? Are you unsure which credits and deductions you can take? If so, then look into free, IRS-sponsored, volunteer tax return preparation services. In addition to free tax preparation, you may also be able to electronically file your return.

## What is Volunteer Tax Preparation Assistance?

The Volunteer Income Tax Assistance (VITA) Program offers free tax help to people whose incomes are \$35,000 or less. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls and other convenient locations.

## What is The Tax Counseling for the Elderly?

The Tax Counseling for the Elderly (TCE) Program provides free tax help to people age 60 and older. Trained volunteers from non-profit organizations provide free tax counseling and basic income tax return preparation for senior citizens. AARP offers the Tax-Aide counseling program at more than 9,000 sites nationwide during the filing season. Trained and certified AARP Tax-Aide volunteer counselors help people of low-to-middle income with special attention to those aged 60 and older. Call AARP at 1-888-AARP NOW (1-888-227-7669) or visit [www.aarp.org](http://www.aarp.org) to find the nearest Tax-Aide site.

## What if I am in the Military?

Airmen, soldiers, sailors, marines, guardsmen and their families worldwide can get free tax help at offices within their installations. Service members and their families can receive tax advice, tax preparation and assistance through the Military VITA Program. They are trained and equipped to address military-specific tax issues, such as combat zone tax benefits.

## What Documentation Do I Need?

Taxpayers wanting to take advantage of these free programs must bring photo identification with them and:

- Social Security cards for you, your spouse and dependents
- Birth dates for primary, secondary and dependents on the tax return
- Current year's tax package if you received one
- Wage and earning statement(s) Form W-2, W-2G, 1099-R, from all employers
- Interest and dividend statements from banks
- A copy of last year's federal and state returns if available
- Bank routing numbers and account numbers for direct deposit
- Other relevant information about income and expenses
- Total amount paid for day care and day care providers' identifying number

## Earned Income Tax Credit

The Earned Income Tax Credit (EITC) is a federal income tax credit for low-income workers. The credit reduces the amount of tax you owe, and may be returned in the form of a refund. The credit is money for people who work but don't earn a high enough income. You may have earned it, why not claim it! See our fact sheet on the EITC or visit [www.irs.gov](http://www.irs.gov) or [www.icanefile.org](http://www.icanefile.org).

## Avoid Tax Season Pitfalls & Scams

- **Tax Refund Anticipation Loans** are short-term cash advances against your anticipated income tax refund. But the loans are offered at high interest rates and only speeds up refunds by just a few days. You are borrowing your own money and paying someone else to do it.

- **Tax credits or refunds related to reparations for slavery.** There is no such provision in the tax law. Dishonest promoters have encouraged clients to pay them to prepare a claim for this refund. These claims are a waste of money.

### **Content provided by the Internal Revenue Service**

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