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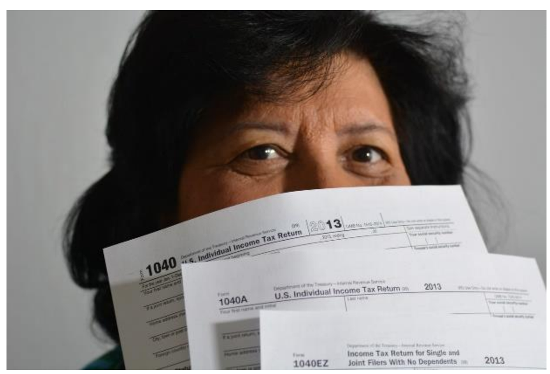
Get Your Taxes Done for Free — January 2024

Want someone to do your taxes for you this year? Yes, it *is* possible! You can have an IRS-certified and trained volunteer prepare your federal and state tax return and explain it, usually face-to-face. Most of the sites doing this work are sponsored by the AARP Foundation – they have 3300 sites nationwide.

Every year the volunteers – who are usually seniors themselves – "recertify" by taking training and tests, and preparing sample tax returns. They are finishing that month, and will begin preparing returns for people in the first ten days of February.

Are you eligible for this service?



The short answer is Yes! In practice, there is no maximum income level, and no minimum age, though the target folks are over 60 years old with income less than $60,000.

Is your tax return too complicated for these volunteers?

Probably not. The volunteers routinely handle wages (W2 or 1099), investment income (1099-B), social security and pensions, IRA distributions, unemployment income, gambling wins/losses, various credits, itemized deductions, and even sale of your home in many cases.

Training does not cover unusual or very complex situations, so the volunteers are not permitted to handle returns in those "out-of-scope" cases. Examples include running a home business at a loss or with depreciation/inventory, unusually complicated capital gains/losses, and most rental or farm income. Most K-1s and all digital assets (e.g. crypto-currency) are also out of scope.

Do they offer this in my town?

With 3300 sites nationwide, the odds are good there is a site nearby! To find out, click this link: [AARP Foundation Tax-Aide Site Locator]

Do they have room for me in their schedule?

Once you find the site, the next question is whether you can get an appointment. Your site's phone number is shown in the AARP Site Locator when you select "details" next to its name.

Don't delay making this call -- the slots fill up fast! At one site in St. Paul MN, all the appointment slots had already been reserved by January 12.

There is no need to wait to receive all your paperwork in the mail before you make the appointment – you just need to bring it when the appointment actually happens. W-2s should be received by January 31, and brokerage statements (1099-B) by February 15.

My town's site has 4 two-person teams working at a time, for four hours at a time, on two days per week. Appointments are 45 minutes long, so they have 20 appointments available per day, or 40 per week. If your town's site is filled up, use the locator link above to find sites in other nearby towns.

What do I need to bring?

- Photo ID
- Social Security Card for self and spouse/dependents, if available
- Birth dates for you and spouse/dependents
- Copy of last year's tax return, if available
- All wage and earning statements (W-2, W-2G, 1099s) from all employers
- Social Security 1099
- Interest and dividend statements from banks (1099s)
- 1099B from broker
- Total paid for daycare and provider's social security number
- If you plan to itemize, bring a list of the amounts you plan to deduct. Note: most people don't itemize anymore, now that the standard deductions are so high.
- Blank check, to show your bank info, if you want direct deposit of your refund
- Bring your spouse if filing jointly – both of you must sign the return before it can be e-filed, and usually this must be done at the site.

This list is important. Appointments are hard to come by, and if you must come back, you may have trouble finding an available time.

How does the appointment go?

When you arrive a few minutes before your appointment time, a volunteer greeter gives you an intake form, where you list personal ID info and the types of tax inputs you are bringing (for example, wages, social security, pension, investments, deductions). Then the greeter reviews the ID and the form, matching your documents with all your planned tax inputs to make sure nothing is missing.

Next, the greeter takes your documents to a pair of volunteers for processing. They input data from your documents into tax software, which automatically fills in the forms, calculates tax due, and whether you will pay or get a refund. At my site, the volunteers are in an adjoining room, and you stay in the waiting area while the return is being prepared.

After it is done, and has been quality-reviewed by another volunteer, and then printed, the preparer will bring it to you and explain the return.

This is when you verify the bank account information, and sign it. Then you take home the printed copy, and all your inputs, and the return is e-filed by the volunteers. You can also file a paper return instead of e-filing.

Since COVID, sites have been using different modes of interactions with the taxpayers. Some do it all face-to-face, some do the waiting area method described above, and others use some variety of document drop-off.

By the way, you could become an AARP Tax-Aide volunteer yourself! You might find it an interesting diversion from the winter blahs, meeting some nice people and helping folks at the same time. If you are interested, inquire at your local site.

Other free tax-prep alternatives

Your town or township or county may have its own tax prep assistance for seniors.

Or, you can skip the volunteer assistance and still e-file your taxes using free software, if your income is less than $79,000. One way to access the software is using IRS Free-File (https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free), or you can access the software via the AARP site, at the AARP link shown earlier. When choosing which free software to use, check to make sure they will e-file your *state* return as well as federal, at no charge.

So don't let looming tax issues make you worry. Just make an appointment, gather your paperwork, and let the volunteers do it for you!