

# Free Tax Filing Assistance Through VITA

**Paying to file a tax return can drain money from a worker's tax refund.** Many people feel confused or intimidated when faced with filing a tax return. They often seek the services of a commercial tax preparer who may charge \$55 to \$130. Knowing that tax filers would like to get their refunds back quickly, the preparer may persuade the tax filer to go for a "refund anticipation loan" which can add another \$100 or even more to the cost. Lower-income workers need every penny of their tax refunds and may not realize that they do not have to pay fees that drain money away from their refunds. That choice is VITA — Volunteer Income Tax Assistance — a program run by the IRS in conjunction with community based organizations.

**VITA is a cost-free alternative.** VITA volunteers are trained, according to IRS guidelines, to fill out basic tax forms including the ones needed to claim the EIC and the CTC. There is no charge for VITA services. VITA sites are located in community action agencies, churches, libraries, public assistance offices, shopping malls, community colleges, and other public places. VITA sites are generally open from late January through April 15, although hours may be limited. Many VITA sites can file tax forms electronically, or can arrange for this to be done later at a central location. Filing electronically — having a return completed by computer — helps filers get a faster turn-around on a refund and makes it less likely that incomplete forms will be filed. This helps avoid refund delays and provides an alternative to expensive commercial fees.

## Bring These Documents to a VITA Site

- A copy of 2012 tax return, if available
- Social Security numbers for the worker, spouse and any children born before 12/31/13 are needed to claim the EIC.
- W-2 forms from all jobs. If you don't have the W-2, bring final pay stubs, if available.
- 1099 forms for any other income
- Statements received from a mortgage company during 2013
- Any IRS notices received during 2013
- Workers with Individual Taxpayer Identification Numbers (ITINs) should bring the ITIN letter sent to them by the IRS. Workers need either an ITIN or an SSN to claim the Child Tax Credit.