

## Frequently asked questions

### Do I need an appointment?

Yes, appointments are required. No show appointments will not be rescheduled. If for some reason you are not able to make it to your appointment, please call at least 24 hours in advance and reschedule.

### Do I qualify for free tax preparation through VITA?

If you made \$66,000 or less in 2017 you may qualify. Upon calling for an appointment additional information will be needed to determine if you qualify.

If you were self-employed and had:

- No more than \$25,000 in annual business expenses to claim. All business expenses and mileage logs must be complete and brought to the appointment
  - No W-2 employees
- (If any of the conditions are not met, you are not eligible and should contact a paid professional)

Do you own any rental property? (If yes, you are not eligible and should contact a paid professional)

Do you have investment income?

- The program volunteers have limited training and cannot prepare returns with complicated capital gains. Excessive stock trading will not qualify. (Ex. Scottrade, Ameritrade, E-trade accounts, buying and selling stock with a personal account frequently. Please see a professional preparer for assistance.)

### What should I bring to my tax appointment?

- A copy of last year's federal return if available
- Valid Photo ID for all adults
- Social Security Cards or ITINs for you, your spouse and dependents or a Social Security Number verification letter (Must be originals, photocopies not accepted)
- Birth dates for you, your spouse and dependents
- If you are married and filing jointly, your spouse must be present with you.
- Wage and earning statement(s) Form W-2, W-2G, 1099-R, 1099-Misc from all employers
- Form 1095-A Health insurance marketplace information
- Form 1095-B Health coverage information from another source (optional, if provided)
- Health Insurance Exempt Certificate (if provided)
- IP Pin- Identity Protection Pin if applicable.
- Interest and dividend statements from banks—Form 1099, 1098-T or forms received from the IRS that indicate on the form that it is for tax purposes.
- Savings or Checking account routing numbers and account numbers for Direct Deposit, such as a blank check
- Total paid for daycare provider & provider's Social Security Number or business Employer Identification Number
- If self-employed: Completed proof of all income and expenses.

## Do I need to file?

If you or your spouse is at least 25 years of age you should file (even if your income is very low) because you may be eligible for the Earned Income Tax Credit (EITC). EITC is a tax credit for certain people who work and have low wages. A tax credit usually means more money in your pocket.

## What documents do I need to prove my health insurance?

Any documents received showing your health coverage for 2017 should be brought to your tax appointment. 1095-A and 1095-B will be the most popular documents showing health coverage. Beginning with tax year 2014, taxpayers should keep insurance cards, explanation of benefits statements from their insurer, W-2 or payroll statements reflecting health insurance deductions, records of advance payments of the premium tax credit and other statements indicating that they or a family member had and maintained health care coverage. [Click here for more information.](#)

## What are Tax Credits?

Some people benefit from tax credits. Here are some examples of tax credits that can really make a difference on your return:

[Earned Income Tax Credit \(EITC\)](#)

[American Opportunity Tax Credit](#)

[Lifetime Learning Credit](#)

[Child and Dependent Care Credit](#)

[Savers Tax Credit](#)

## How fast will I get my refund?

You can generally expect the IRS to issue your refund in less than 21 calendar days after your tax return has been received. Direct deposit is quick, easy, secure and the best way to receive your refund. Get up to date refund information using [Where's My Refund?](#)

## Should I wait to file if I know I will owe money?

No, you can file now and pay as late as April 15th. To avoid late filing fees, you should file even if you are going to be unable to pay your taxes.

## Is help available with prior year or amended tax returns?

Yes, just make sure to schedule an appointment and let us know what you have. You will need to schedule an appointment for each tax year you need prepared.