

Avoiding Problems when Paying Taxes

1) The time and energy spent filling out paperwork can make tax time stressful. Depending on how you file, tax time can also be expensive.

If you have questions about filing your taxes, consider our time and money-saving tips.

2) How do I file my taxes?

The easiest and fastest way to file your taxes is **through the IRS website**. The site links to many companies that will efile your federal tax return for free. Some of these services require payment for filing state taxes.

You can also file by mail. Download the forms from the IRS website or get them from your local library branch. You'll need the Form **1040**, **1040EZ**, or **1040A** depending on the complexity of your return.

3) Can I get free help to file my taxes?

Yes! If you made \$57,000 or less, you may use one of the free efile services available **through the IRS website**. Many states support free efilings through the state's department of revenue website.

The IRS also sponsors free tax preparation services through the **Volunteer Income Tax Assistance** (VITA) program. Call 1-800-906-9887 to find a VITA site near you, and make sure your tax preparer is accredited by the IRS or your state department of revenue.

The IRS has **free tools** and a **Frequently Asked Questions** guide online. You can also call the IRS at 1-800-829-1040 for individual returns, and 1-800-829-4933 for business returns.

4) If I make more than \$57,000, can I file for free? And, if I pay someone to do my taxes, what should I watch out for?

Yes. Search online for "free tax preparation" to find Internet-based and volunteer services.

If you pay someone to do your taxes, you could be dealing with an unscrupulous return preparer if they:

- Do not sign or do not include their Preparer Tax Identification Number on your return.
- Do not give you a copy of your tax return.
- Promise a larger than normal tax refund.
- Charge a percentage of the refund amount as a preparation fee (there should be a flat fee).
- Add forms to the return you have never filed before.

- Encourage you to place false information on your return, such as false income, expenses and/or credits

5) What are the “instant” tax rebates I see offered? And, What is the fastest way to get my tax refund?

In reality, there is no way to immediately receive your refund from the IRS. "Instant" refunds offered by some tax services are often Refund Anticipation Loans (RALs). Although they may seem appealing, RALs have large fees and interest rates of up to 37%. Advertisements for RALs must accurately list all associated costs and services charges, as well as the charges for tax preparation and electronic filing.

The fastest way to get your tax refund is to select “direct deposit” when you efile online. You can track the status of your tax return [on the IRS website](#).

6) I received an email from the IRS, asking for personal information. Is it real?

No; the IRS does not initiate email correspondence with taxpayers. Identity thieves often send official-looking, fake emails informing recipients that they must click on a link that takes them to a website asking for their personal information. All such requests are phishing scams. [Report suspected phishing to the IRS](#).