

## VITA (Volunteer Income Tax Assistance) Program 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 2019 you may qualify. Upon calling for an appointment additional information will be needed to determine if you qualify.

If you were self-employed, for us to do your taxes:

- Business expenses (including mileage) must be less than \$25,000.
- Bring in an itemized list of ALL business expenses along with business mileage log to your appointment—this needs to be complete prior to the appointment (we do standard mileage not actual car expenses and we cannot do business use of home expenses or any depreciation)
- You cannot have employees working for you
- Bring in a total of ALL income earned for your business, whether you got a 1099-Misc or not, all income must be reported.

(If you had a business loss, had employees, or your expenses exceeded \$25,000 then you are not eligible for our services 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)  
\*\*We can file W-7 ITIN applications
- Birth dates for you, your spouse and all 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 **\*\*A MUST if you have Marketplace Insurance**
- Form 1095-B Health coverage information from another source (optional, if provided)
- Health Insurance Exempt Certificate (if provided)
- IP Pin- Identity Protection Pin issues by IRS if applicable.
- Interest and dividend statements from banks, brokers, and student loan companies—Form 1099-INT, 1099-DIV, 1098-E or other 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 **\*\*Consider splitting your refund into two (2) accounts to save for an emergency-**
- Total paid to daycare provider, their business name, Employer Identification Number or Social Security Number, and address
- If self-employed: Completed proof of all income and expenses (see notes above)

### **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 2019 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](#)  
[Retirement Savings 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 at: [Where's My Refund?](#) \*Refunds containing the Earned Income Tax Credit (EITC) and/or the Additional Child Tax Credit (ACTC) can't be released by the IRS before Feb. 15.

### **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. **\*The penalty for not filing is generally more than the penalty for not paying—so make sure to file on time.**

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

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