

## **Free tax help?? Where to find it and who qualifies for it.**

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**Let's talk taxes...**It's that time of year again and I have put together some information to help make tax time a little less painful. No matter what your income, there is plenty of help available online and in our community to help you sort out all those new tax laws and answer all your questions.

One of the best resources in the community for help is the AARP Tax-Aide program. Every year Tax-Aide volunteers provide tax help to low- and middle-income taxpayers, with special attention provided to those who are 60 and older starting February 1<sup>st</sup> until the second week in April. The volunteers have extensive training and will help anyone. They are friendly and helpful experts. According to the coordinator, no one will be refused help. You do not have to be retired and you do not have to be an AARP member.

**The AARP Tax-Aide locations are:** Key Largo Library; Fridays 10-2, Marathon Senior Center Wednesdays: 1:00 to 4:30. Marathon Library; Mondays 10-2, Big Pine Library; Thursdays 12:30-4:30, and Key West at the Harvey Government Center on Truman 12-8 PM. If you need more information you can call these locations. You can also contact AARP at 888-227-7669 or visit <http://www.aarp.org> Taxpayers should bring such forms as W-2 wage statements, Form 1099 interest and dividend reports, a daycare center's tax number, Social Security numbers for all household members and a photo ID.

Another place to find help is through H&R Block, which is offering taxpayers help with their most difficult tax questions for free through Jan. 31 by accessing H&R Block's Ask a Tax Advisor online feature available at [www.digits.hrblock.com](http://www.digits.hrblock.com).

Some companies offer free software for basic federal income tax preparation and e-filing in addition to more sophisticated products that cost money. Last year I used the IRS Free File. If your adjusted gross income was \$54,000 or less in 2007, you can use Free File to prepare and e-file your taxes online. It was really easy; I answered the online questions and the tax software takes care of the rest. When choosing a company, be sure to link to the company's Website through [www.IRS.gov](http://www.IRS.gov). By going directly to a company's Website and not through IRS.gov, you may be charged a fee. An estimated 97 million taxpayers, or seven out of 10, are eligible for the Free File program for tax year 2007. With the IRS Free File, you can: Get a faster refund, in as little as 10 days with Direct Deposit, File your taxes any hour of the day or night and save paper—and that helps all of us.

Regardless of your income, some companies such as Turbo Tax offer 1040EZ and simple returns which can be filed through their Web site for free at <http://turbotax.com>. You will have to go to a tax preparation firm's Web site for more complicated returns such as 1040A or to itemize deductions, which you will have to pay to download the tax software. Such software can be purchased for as little as \$20.

Worried that your tax return will be affected by processing delays related to the alternative minimum tax fix, there are resources to make filing taxes easier and faster. A big one is electronic filing. E-filing is faster, can help you get a refund sooner and is free for most taxpayers. "E-filing is secure," said David Williams, director of electronic tax

administration and refundable credits for the IRS. "(Taxpayers) can get a refund faster, in as little as 10 days if they file electronically and choose direct deposit. E-file is also less error-prone."

Another benefit of both Free File and other tax preparation software is that it automatically checks for accuracy. You receive a quick confirmation within 48 hours that your return was received and you know that your return is safe and secure. Most are available in Spanish and is so easy you can do it yourself.

The IRS itself provides free tax help in several ways: Its Web site has information on any tax topic, publication, instructions or form. You can research tax questions, order forms and publications, view IRS bulletins and use interactive tools for making certain calculations. Phone assistance is also available. The IRS has several toll-free numbers for tax help. For individuals, call 1-800-829-1040; for businesses, 1-800-829-4933; hearing impaired, call 1-800-829-4059.

Additional information on family and community development is available from the UF/IFAS/Monroe County Extension Service, 1100 Simonton St. #2-260, Key West, FL 33040, phone 305-853-7385 or [Monroe@ifas.ufl.edu](mailto:Monroe@ifas.ufl.edu) or visit our Web site at <http://monroe.ifas.ufl.edu>. Our services are free and available to all without regard to race, color, sex, or national origin.