

## Do I Need to File a Tax Return This Year?

By Mary Ann David, Esq., Legal Services of Greater Miami, Inc.

You are required to file a federal income tax return if your income is above a certain level, which varies depending on your filing status, age and the type of income you receive. Remember, your filing season deadline this year is **April 17, 2012**. However, the Internal Revenue Service reminds taxpayers that some people should file even if they aren't required to because they may get a refund if they had taxes withheld or they may qualify for refundable credits.

To find out if you need to file, check the Individuals section of the IRS website at [www.irs.gov](http://www.irs.gov) or consult the instructions for Form 1040, 1040A or 1040EZ for specific details that may help you determine if you need to file a tax return with the IRS this year. You can also use the Interactive Tax Assistant available on the IRS website. The ITA tool is a tax law resource that takes you through a series of questions and provides you with responses to tax law questions.

Even if you don't have to file for 2011, here are 4 reasons why you may want to:

1. **Federal Income Tax Withheld** You should file to get money back if your employer withheld federal income tax from your pay, you made estimated tax payments, or had a prior year overpayment applied to this year's tax.
2. **Earned Income Tax Credit** You may qualify for EITC if you worked, but did not earn a lot of money. EITC is a refundable tax credit; which means you could qualify for a tax refund. To get the credit you must file a return and claim it.
3. **Additional Child Tax Credit** This refundable credit may be available if you have at least one qualifying child and you did not get the full amount of the Child Tax Credit.
4. **American Opportunity Credit** Students in their first four years of postsecondary education may qualify for as much as \$2,500 through this credit. Forty percent of the credit is refundable so even those who owe no tax can get up to \$1,000 of the credit as cash back for each eligible student.

**Eligible individuals can claim a significant portion of their payments made for qualified health insurance premiums.**

For more information about filing requirements and your eligibility to receive tax credits, visit [www.irs.gov](http://www.irs.gov).

## Free Tax Return Preparation for You by Volunteers

The IRS Volunteer Income Tax Assistance Program (VITA) offers free tax help for taxpayers who qualify.

Trained community volunteers may help with special credits, such as Earned Income Tax Credit, Child Tax Credit, and Credit for the Elderly or the Disabled. In addition to free tax return preparation assistance, most sites also offer free electronic filing (e-filing). Individuals taking advantage of the e-file program will receive their refunds in half the time compared to returns filed on paper – even faster when tax refunds are deposited directly into one's bank account.

### **Volunteer Income Tax Assistance Program**

The VITA Program offers free tax help to low- to moderate-income (generally, \$50,000 and below) people who cannot prepare their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing. **To locate the nearest VITA site, call 1-800-906-9887.**

### **Items to bring to the VITA site to have your tax return prepared:**

- **Proof of identification**
- **Social Security Cards for you, your spouse and dependents** and/or a Social Security Number verification letter issued by the Social Security Administration
- Individual Taxpayer Identification Number (ITIN) assignment letter for you, your spouse and dependents

- Proof of foreign status, if applying for an ITIN
- **Birth dates for you, your spouse and dependents on the tax return**
- Wage and earning statement(s) Form W-2, W-2G, 1099-R, from all employers
- Interest and dividend statements from banks (Forms 1099)
- A copy of last year's return *if available*
- Proof of bank account routing numbers and account numbers for Direct Deposit, such as a blank check
- **Total paid for daycare provider and the daycare provider's tax identifying number** (the provider's Social Security Number or the provider's business Employer Identification Number)
- To file taxes electronically on a married-filing-joint tax return, both spouses must be present to sign the required forms.

It is extremely important that each person use the correct Social Security Number. The most accurate information is usually located on your original Social Security card. Each year hundreds of thousands of returns are delayed in processing, or credit/deductions are disallowed because names and Social Security Numbers do not match Social Security Administration records. To prevent processing delays in paper returns and rejected electronically filed returns, volunteers check the accuracy of each Social Security Number, as well as the spelling of the name associated with the number. If you do not have an SSN for you or a dependent, you should complete Form SS-5, Social Security Number Application. This form should be submitted to the nearest [Social Security Administration Office](#).

If you or your dependent is not eligible to get a Social Security Number, you may need an [Individual Taxpayer Identification Number \(ITIN\)](#).

There are [payment options](#) available when using IRS e-file.

If you owe, you can make a payment (by April 15) by authorizing an electronic funds withdrawal (direct debit) from a checking or savings account, paying by credit (Discover Card®, American Express®, MasterCard® or VISA® Card), or by check or money order (payable to the United States Treasury) using Form 1040-V, Payment Voucher.

## Get your refund faster -- Tell IRS to Direct Deposit Your Refund to One, Two or Three Accounts

You have several options for receiving your federal income tax refund. You can:

- Split your refund with direct deposits into two or three checking or savings accounts
- Direct deposit your refund into one checking or savings account
- Receive your refund as a paper check in the mail
- [Buy up to \\$5,000 in U.S. Series I Savings Bonds with your refund](#)

Splitting your refund is easy. Use IRS [Form 8888, Allocation of Refund \(Including Savings Bond Purchases\)](#). Just follow the instructions on the form. If you want IRS to deposit your refund into just one account, use the direct deposit line on your tax form.

With split refunds, you have a convenient option for managing your money — sending some of your refund to an account for immediate use and some for future savings — teamed with the speed and safety of direct deposit.

Whether you file electronically or on paper, direct deposit gives you access to your refund faster than a paper check.

Direct deposit also avoids the possibility that your check could be lost or stolen or returned to IRS as undeliverable.

Speed, safety and choice — with direct deposit you can have it all.

## Information for e-file

### Everyone can e-file, and everyone can e-file Individual tax returns for free

Last year, nearly 100 million taxpayers opted for the safest, fastest and easiest way to submit their individual tax returns — IRS e-file. Since 1990, taxpayers have e-filed nearly 1 billion Form 1040 series tax returns safely and securely. E-file is the norm. And now, with Free File, everyone can file Form 1040 series tax returns for free!



#### e-file with Free File

If your income is \$57,000 or less, let Free File brand-name software do the hard work for you with free tax preparation and free e-filing. It's available only through IRS.gov, where a number of tax software companies make their products available for free. Some also support state tax returns for free. Go to [Free File](#) to take advantage of this option.

#### e-file with Free File Fillable Forms

Regardless of income, everyone can use online [Fillable Forms](#), which are an electronic version of the IRS paper forms. This option is best for people who are comfortable preparing their tax returns but want the advantages of fast, secure and free e-filing. Fillable forms do only basic math and do not support state tax returns.



#### e-file with commercial tax software

[Do it yourself](#). Buy tax preparation software either over-the-counter or online, prepare your own return and press send to e-file. Your return is sent through safe and secure channels, not via e-mail. Prices do vary, so shop around (or use Free File).

#### e-file through a paid tax preparer

Find a tax professional you trust to prepare and e-file your return. Nearly all tax preparers use e-file now and many are now required by law to e-file. But it's still a good idea to tell your tax preparer you want the advantages of e-file — your refund in half the time, or if you owe, more payment options. Use our tax professional locator to find an [e-file provider](#) near you.

## Contact My Local Office

### Face-to-face Tax Help

IRS Taxpayer Assistance Centers are your source for personal tax help when you believe your tax issue cannot be handled online or by [phone](#), and you want face-to-face assistance. If you need to resolve a tax problem, have questions about how the tax law applies to your individual tax return, or you're more comfortable talking with someone face-to-face, visit your local Taxpayer Assistance Center where you can spread out your records and talk with an IRS representative across the counter. No appointment is necessary - just walk in. If you prefer, you may call a local number (see below) to learn about available and alternate services, and to reschedule appointments with IRS personnel. If you have an ongoing, complex tax account problem or a special need, such as a disability, an appointment may be requested. If you are deaf or hard of hearing and would like to request an appointment, please provide us with a telephone number to reach you during business hours or your email address. All other issues will be handled without an appointment.

Miami	51 S.W. First Ave. Miami, FL 33130	Monday-Friday - 8:30 a.m.-4:30 p.m.	(305) 982-5077
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