

Financial Strategies to Get You Through the Pandemic Fact Sheet Number 7

Help with Filing Your Taxes: File for Free and Look for Free Tax Preparation Assistance

Do your own taxes for free, using software to guide you.

Many people hire someone to file their taxes. But you can do it yourself! That doesn't mean you have to read through pages and pages of instructions in order to fill out confusing, complicated forms. You can access free versions of software that will guide you through the process of filing out the forms. And then you will be able to file your taxes for free.

To find software that will guide you through the process, and file for free.

- Income limit: \$72,000 <https://apps.irs.gov/app/freeFile/browse-all-offers>
- No income limit: <https://www.myfreetaxes.com/> Choose “By Myself” to use the software and do your taxes yourself. Click “With Assistance” to see if there are services that still have opening to do your taxes for you.

Get your taxes done for free.

Every year, there are many free tax preparation services available. But the pandemic has made it harder for these groups to serve people. Also, free tax preparation services may be full or already be closed for doing 2020 taxes.

Check these sources to look for free tax preparation services:

- <https://irs.treasury.gov/freetaxprep/>
- <https://www.myfreetaxes.com/> provided by United Way
- For Chicago: <http://www.taxprepchicago.org/> a partnership between the City of Chicago and Ladder Up, a non-profit organization.

File prior year taxes to get refunds you missed.

Did you miss getting credits such as the Earned Income Tax Credit, Child Tax Credit, or Child & Dependent Care Credit in 2018, or 2019? You can file 2018 taxes until April 15, 2022, and file 2019 taxes until April 15, 2023. **There is no penalty for late filing if you are owed a refund.**

Ask free tax prep sites whether they prepare prior year returns. Otherwise, you may have to fill out the forms yourself or pay a tax preparer.