

KNOW YOUR RIGHTS:

TIPS FOR TAX TIME



1. YOU DON'T HAVE TO PAY TO FILE YOUR TAXES

- TurboTax Free File is available to anyone with an income of \$66,000 or less — if you qualify for the Earned Income Tax Credit or are active military — and anyone with an income of \$34,000 or less. The program includes your federal, state and local tax returns, and can handle self-employed tax returns. Get started at UnitedWaySEM.org/TurboTax.
- United Way's MyFreeTaxes program is available to anyone with an income of \$66,000 or less. MyFreeTaxes can handle almost any tax situation, but does not include local taxes. If you live or work in Detroit, Hamtramck, Highland Park, or Pontiac, you'll need to file your city tax return separately. Get started at UnitedWaySEM.org/Taxes. For resources on how to file your city taxes, visit:
 - **DETROIT:** UnitedWaySEM.org/DetroitTaxes
 - **HAMTRAMCK:** UnitedWaySEM.org/HamtramckTaxes
 - **HIGHLAND PARK:** UnitedWaySEM.org/HPTaxes
 - **PONTIAC:** UnitedWaySEM.org/PontiacTaxes
- If your income is less than \$55,000, you qualify for free, in-person tax preparation services. Free and accessible tax preparation sites are conveniently located through Metro Detroit and can assist you with preparing your federal, state and city tax returns.

2. ASK QUESTIONS AND LOOK FOR WARNING SIGNS WHEN USING PAID TAX PREPARATION

- If you choose to use a paid tax preparer, ask them up front how much it will cost. The cost of the tax preparation service should not be based on your refund amount.
- Don't pay someone who isn't willing to sign the return, and make sure they'll help you if the IRS or state contacts you about your return.
- Don't use a tax preparer that advertises a guaranteed refund. If it sounds too good to be true, it probably is. Tax preparers do not have the ability to guarantee a refund.
- Never sign a blank return or sign in pencil.
- Your tax preparer works for you. You have the right to ask questions until you understand.
- Have questions about paid tax preparation services? Visit IRS.gov/ChooseATaxPro.

3. CHOOSE DIRECT DEPOSIT

- Keep more of what you earn by choosing to have your tax refund directly deposited into your bank account. Paid tax preparers may offer loans or advances to get you your refund faster, but these services often cost a lot in fees. With direct deposit, you'll get your refund in two to three weeks, and you'll keep every dollar.

4. REVIEW YOUR TAX RETURN CAREFULLY

- Review the return to make sure the information is accurate. Make sure your name is spelled correctly, and your social security or taxpayer ID number, address and list of dependents are correct.
- Make sure to get a copy of your completed, signed return for your records.

Call United Way's 2-1-1
for more information on free tax preparation services.



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