It's that dreaded time of year again. Time to get ready to file your taxes. This year United Way has put together a checklist to help get you started on the road to collecting your refund.

1. Gather your documents
2. Double check your tax credits
3. File your taxes
4. Advocate for charities
1. Gather Your Documents

Before you get started, you need to make sure you have the correct documents to do your taxes. This includes:

**Personal Information**
- Your social security number or tax ID number
- Your spouse's full name and social security number or tax ID number

**Dependent(s) Information**
- Dates of birth and social security numbers or tax ID numbers
- Childcare records (including the provider’s tax ID number) if applicable
- Income of other adults in your home
- Form 8332 showing that the child’s custodial parent is releasing their right to claim a child to you, the noncustodial parent (if applicable)

**Sources of Income**

- **Employed**
  - Forms W2

- **Unemployment**
  - Unemployment, state tax refund (-1099G)

- **Self-Employed**
  - Forms -1099MISC, Schedules K1, income records to verify amounts not reported on 1099s
  - Records of all expenses — check registers or credit card statements, and receipts
  - Business-use asset information (cost, date placed in service, etc.) for depreciation
  - Office in home information, if applicable
  - Record of estimated tax payments made (Form 1040ES)

- **Retirement Income**
  - Pension/IRA/annuity income (-1099R)
  - Traditional IRA basis (i.e. amounts you contributed to the IRA that were already taxed)
  - Social security/RRB income (-1099SSA, RRB1099)
Savings & Investments or Dividends

- Interest, dividend income (1099INT, 1099OID, 1099DIV)
- Income from sales of stock or other property (1099B, 1099S)
- Dates of acquisition and records of your cost or other basis in property you sold (if basis is not reported on 1099B)
- Health Savings Account and long-term care reimbursements (1099SA or 1099LTC)
- Expenses related to your investments
- Record of estimated tax payments made (Form 1040ES)

Other Income & Losses

- Gambling income (W2G or records showing income, as well as expense records)
- Jury duty records
- Hobby income and expenses
- Prizes and awards
- Trusts
- Royalty Income 1099 Misc.
- Any other 1099s received
- Record of alimony paid/received with ex-spouse’s name and SSN

TYPES OF DEDUCTIONS

Home Ownership

- Forms 1098 or other mortgage interest statements
- Real estate and personal property tax records
- Receipts for energy-saving home improvements
- All other 1098 series forms

Charitable Donations

- Cash amounts donated to houses of worship, schools, other charitable organizations
- Records of non-cash charitable donations
- Amounts of miles driven for charitable or medical purposes

Medical Expenses

- Amounts paid for healthcare insurance and to doctors, dentists, hospitals

Health Insurance

- Form 1095A if you enrolled in an insurance plan through the Marketplace (Exchange)
- Form 1095B and/or 1095C if you had insurance coverage through any other source (i.e., an employer, insurance company, government health plan such as Medicare, Medicaid, CHIP, TRICARE, VA, etc.)
- Marketplace exemption certificate (ECN) if you applied for and received an exemption from the Marketplace (Exchange)

Childcare Expenses

- Fees paid to a licensed day care center or family day care for care of an infant or preschooler
- Wages paid to a baby-sitter
  Don’t include expenses paid through a flexible spending account at work

Educational Expenses

- Forms 1098T from educational institutions
- Receipts that itemize qualified educational expenses
- Records of any scholarships or fellowships you received
- Form 1098E if you paid student loan interest

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2. DOUBLE-CHECK YOUR TAX CREDITS

Nearly 5 million Americans don’t claim an average of $3,000 that they are entitled to during tax return season. The Earned Income Tax Credit (EITC) is one of the largest pro-work, anti-poverty tools that is available to employed individuals. The more you work, the more EITC you get back. You can use your EITC for everyday expenses like rent and groceries or to make a bigger purchase like a reliable vehicle.

EITC provides financial stability to many families. Plus it’s easy to see if you qualify! Use the IRS EITC Assistant here.

You can also see a full list of IRS tax credits here.

Help us expand EITC so workers who are currently excluded will be able to keep more of what they earn. Take action today.
3. File Your Taxes

United Way has two no-cost options for you to file your taxes:

**MYFREETAXES.COM**

We partner with H&R Block on MyFreeTaxes.com, which lets anyone with W-2 only income and a simple return file federal and state tax returns for free. This is the only free, national, online tax filing product offered by a nonprofit. Since 2009, more than 1.2 million people have used MyFreeTaxes, saving $250 million in filing fees and 1.7 billion in refunds back to our local communities.

To get started go to [www.myfreetaxes.com](http://www.myfreetaxes.com) to see if you qualify for this service.

**Volunteer Income Tax Assistance**

Volunteer Income Tax Assistance (VITA) sites offer free, in-person help on federal returns to anyone earning less than $56,000. VITA volunteers become IRS-certified tax preparers. Last year, some 82,000 volunteers at nearly 11,000 VITA sites prepared 3.5 million returns, with a 98 percent accuracy rate.

To find a VITA site in your area, visit the IRS website here: [https://irs.treasury.gov/freetaxprep/jsp/vita.jsp](https://irs.treasury.gov/freetaxprep/jsp/vita.jsp) or call 211 from any phone for assistance in scheduling an appointment.
4. ADVOCATE FOR CHARITIES

Did you know that 21 million Americans are now taxed on their donations to charities because of recent changes in the tax code?

This change drastically impacts the amount of money Americans give to charities each year. Fewer charitable donations means fewer resources to fund private food banks, homeless or domestic violence shelters, provide day care, or job training. This damages the very fabric of the charitable sector and our communities.

United Way is working with lawmakers to find a solution so that everyone, no matter their income or giving level, can claim the charitable deduction.

United Way advocates for hard working Americans to maximize their tax refunds. Help us get the word out about tax credits, myfreetaxes.com, and free IRS-certified volunteer tax preparers.

Join us in asking Congress to expand charitable giving incentives for all Americans and fight for charities.