

# Resources for 2017 Tax Returns

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# Where to Find Help

IRS official website is the best place to find tax help [www.irs.gov](http://www.irs.gov)

Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$54,000 or less.

You can find a local site here:

<https://irs.treasury.gov/freetaxprep/>

Nearest site is in Pullman at Neill Library.

<https://irs.treasury.gov/freetaxprep/jsp/direction.jsp?id=25435&lng=-117.180911&lat=46.730798>

# Additional Help Sites

- For seniors, the nearest site is the Pullman Senior Center or the 1912 Center in Moscow  
Pullman is open every Thursday until April.  
Coast will provide free transportation with 48 hour notice
- Check back frequently for new sites that may be added

# Dates to Remember

- IRS begins accepting returns 1/29/2018. Don't expect refunds until late February if e-filing
- Refunds for paper returns could take 6 weeks.
- Due date for you to receive W2's is 1/31/2018
- Due date for tax return to be filed is 4/17/18.
- Can file an automatic extension until 10/15/18 but the total amount of tax is still due 4/17.

# E-filing

- If your adjusted income is \$66,000 or less, you can free file with a provider approved by the IRS through the IRS website. Free filing has tax advice and help throughout the program
- Those making above that can use free fillable forms which provides the math but offers little if no tax advice. Can use an authorized e-file provider approved by the IRS. Local providers are found here:  
<https://www.irs.gov/efile-index-taxpros-search?zip=99111&state=All&ero=All&bureau=All&developer=All&transmitter=1>

# Free File Providers

- The IRS website has a free file software provider lookup tool:  
<https://apps.irs.gov/app/freeFile/jsp/index.jsp>
- The tool asks a few basic questions about how much you earned and where you live and matches you to a provider based on that. If you can file your federal return free, you can often find a provider that will provide a free state return also.

# Things to Have to E-File

- Copy of 2016 return showing adjusted gross income
- Personal Identification Number from the previous year (if using the same provider as last year, you will not need the pin number)
- If you don't have a copy of last year's return, you can order a transcript from the IRS.
- You will need any W2's, Form 1099's, Social Security Statements, any business income or other income items.

# Setting up an E-file account

- **Here's what new users need to get started:**
- A readily available email address;
- Your Social Security number;
- Your filing status and address from your last-filed tax return;
- Your personal account number from a:
  - credit card, or
  - home mortgage loan, or
  - home equity (second mortgage) loan, or
  - home equity line of credit (HELOC), or
  - car loan(The IRS does not retain this data)
- A readily available mobile device.

# Do I need to file??

- Interactive tax assistant at IRS.gov can help
- <https://www.irs.gov/help/ita>
- Personal exemption is set at \$4,050
- For 2017, the standard deduction has increased to \$6,350 if single; \$12,700 if married filing jointly or qualifying widow(er); \$6,350 if married filing separate returns; and \$9,350 if head of household.

# Filing Requirements for Most

- Table 1-1. **2017 Filing Requirements for Most Taxpayers** IF your filing status is... AND at the end of 2017 you were...\* THEN file a return if your gross income was at least...\*\*
- **Single** under 65 \$10,400 65 or older \$11,950
- **Married filing jointly\*\*\*** under 65 (both spouses) \$20,800 65 or older (one spouse) \$22,050
- 65 or older (both spouses) \$23,300
- **Married filing separately** any age \$ 4,050
- **Head of household** under 65 \$13,400 65 or older \$14,950
- **Qualifying widow(er)** under 65 \$16,750 65 or older \$18,000

# Dependents May Need to File

- **Single dependents**—Were you **either** age 65 or older or blind?
- **No.** You must file a return if **any** of the following apply.
  - Your unearned income was more than \$1,050.
  - Your earned income was more than \$6,350.
  - Your gross income was more than the **larger** of:
    - \$1,050, or
    - Your earned income (up to \$6,000) plus \$350.
- **Yes.** You must file a return if **any** of the following apply.
  - Your unearned income was more than \$2,600 (\$4,150 if 65 or older **and** blind).
  - Your earned income was more than \$7,900 (\$9,450 if 65 or older **and** blind).
  - Your gross income was more than the **larger** of:
    - \$2,600 (\$4,150 if 65 or older **and** blind), or
    - Your earned income (up to \$6,000) plus \$1,900 (\$3,450 if 65 or older **and** blind).
- **Married dependents**—Were you **either** age 65 or older or blind?
- **No.** You must file a return if **any** of the following apply.
  - Your unearned income was more than \$1,050.
  - Your earned income was more than \$6,350.
  - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  - Your gross income was more than the **larger** of:
    - \$1,050, or
    - Your earned income (up to \$6,000) plus \$350.
- **Yes.** You must file a return if **any** of the following apply.
  - Your unearned income was more than \$2,300 (\$3,550 if 65 or older **and** blind).
  - Your earned income was more than \$7,600 (\$8,850 if 65 or older **and** blind).
  - Your gross income was at least \$5 and your spouse files a separate return and itemizes deductions.
  - Your gross income was more than the **larger** of:
    - \$2,300 (\$3,550 if 65 or older **and** blind), or
    - Your earned income (up to \$6,000) plus \$1,600 (\$2,850 if 65 or older **and** blind)

# Other instances requiring you to file

- You must file a return if any of the six conditions below apply for 2017.
- **1.** You owe any special taxes, including any of the following.
  - **a.** Alternative minimum tax.
  - **b.** Additional tax on a qualified plan, including an individual retirement arrangement (IRA), or other tax-favored account. But if you are filing a return only because you owe this tax, you can file **Form 5329** by itself.
  - **c.** Household employment taxes. But if you are filing a return only because you owe this tax, you can file **Schedule H** by itself.
  - **d.** Social security and Medicare tax on tips you didn't report to your employer or on wages you received from an employer who didn't withhold these taxes.
  - **e.** Recapture of first-time homebuyer credit.
  - **f.** Write-in taxes, including uncollected social security and Medicare or RRTA tax on tips you reported to your employer or on group-term life insurance and additional taxes on health savings accounts.
  - **g.** Recapture taxes.
- **2.** You (or your spouse, if filing jointly) received health savings account, Archer MSA, or Medicare Advantage MSA distributions.
- **3.** You had net earnings from self-employment of at least \$400.
- **4.** You had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes.
- **5.** Advance payments of the premium tax credit were made for you, your spouse, or a dependent who enrolled in coverage through the Marketplace. You or whoever enrolled you should have received Form(s) 1095-A showing the amount of the advance payments.
- **6.** Advance payments of the health coverage tax credit were made for you, your spouse, or a dependent. You or whoever enrolled you should have received Form(s) 1099-H showing the amount of the advance payments