



**Department of  
Taxation and Finance**

# Overview of Free Tax Preparation Programs

Michelle Duchowny

Outreach Specialist, *Office of the Taxpayer Rights Advocate*

# Tax Literacy

1. Why do we pay taxes?
2. Forms to complete for your employer
3. What's a W-2 or a 1099-MISC?
4. Estimated tax payments
5. What is a tax refund?
6. Free file services
7. Paid preparers
8. Identity theft/Scams
9. Refund anticipation loans and checks
10. Refund options/Payment options

# Income Tax Credits

- Household Credit
- Family Tax Relief Credit
- IT-209 Noncustodial Parent EITC
- IT-213 Empire Child Tax Credit
- IT-214 Real Property Tax Credit
- IT-215 Earned Income Tax Credit
- IT-216 Child Care and Dependent Care Credit
- IT-245 Volunteer Firefighter & Ambulance Worker Credit
- IT-249 Long Term Care Credit
- IT-258 Nursing Home Credit
- IT-272 College Tuition Credit
- IT-112-R Resident Tax Credit

# Electronically Filing (E-File)

- Nearly 90% of New Yorkers qualify
- File both Federal and State income tax returns
- Safe and secure encrypted transmission
- Instant confirmation of submission
- Savings on preparation fees

# Free e-File Options

- **VITA** - Offers free tax preparation to most taxpayers with income less than \$54,000
- **AARP/ TCE** Offers free tax preparation to taxpayers with low to moderate income with special attention to taxpayers over age 60
- **DTF Hosted FSA** - File both Federal and State tax returns if your 2015 FAGI income is \$62,000 or less with assistance from a tax department employee
- **FSA** - Self prepare both Federal and State return if you 2015 FAGI household income is \$62,000 or less
- **NYS Web-file** - File your State tax return with no income limit

# Volunteer Income Tax Preparation (VITA)

- Uncomfortable with tax law and not computer literate
- Traditional one to one interface
- IRS Certified Volunteers
- Both Federal and State Income tax return
- 2015 FAGI of \$54,000 or less

# AARP / TCE

- Uncomfortable with tax law and not computer literate
- Traditional one to one interface
- IRS Certified Volunteers
- Both Federal and State Income tax return
- Low to Moderate income taxpayers

# DTF Hosted Facilitated Self-Assisted (FSA)

- Uncomfortable with tax law and computer literate
- Many sites across the state
- Assistance with software
- Both Federal and State Income tax returns
- 2015 FAGI of \$62,000 or less

# Facilitated Self-Assisted (FSA)

- Computer literate and comfortable with tax software
- Access anywhere with Internet access
- Both Federal and State Income tax returns
- 2015 FAGI of \$62,000 or less
- [www.tax.ny.gov](http://www.tax.ny.gov) or [www.myfreetaxes.com](http://www.myfreetaxes.com)

# NYS Web-File

- Confidence with tax law and computer literate
- Full year NYS resident
- Online Services Account
- No income restriction but limited credits
- Must file your Federal return with IRS

# Overcoming Obstacles

- VITA
  - Volunteer recruitment and retention
  - Site coordinators
  
- FSA
  - Internet access
  - Cyber security

# Expanding

- Supermarkets and Convenience Stores
- Payroll Companies
- Employers
- Churches

# How can NYS-DTF help?

Work 518-453-5382

Cell 518-319-0410

[michelle.duchowny@tax.ny.gov](mailto:michelle.duchowny@tax.ny.gov)