

IRS TAX TIP 2004-63

TAX TIPS FOR LAST-MINUTE FILERS

With the tax filing deadline close at hand, the IRS offers some tips for those still working on their paper tax forms:

- Put all required Social Security numbers on the return (they're not on the label)
- Double-check your figures
- Sign your form
- Attach all required schedules
- Send your return or request a filing extension by April 15

The numbers to check most carefully on the tax return are the identification numbers — usually Social Security numbers — for each person listed. This includes the taxpayer, spouse, dependents and persons listed in relation to claims for the Child Care or Earned Income Tax Credits. Missing, incorrect or illegible SSNs can delay or reduce a tax refund.

Taxpayers should also check that they have correctly figured the refund or balance due and have used the right figure from the tax table.

Those claiming the Child Tax Credit Tax should be sure to subtract last year's Advance Child Tax Credit when figuring the Credit. There's a worksheet for this in the instructions for Forms 1040 and 1040A and in IRS Publication 972, "Child Tax Credit."

Taxpayers must sign and date their returns. Both spouses must sign a joint return, even if only one had income. Anyone who is paid to prepare a return must also sign it.

The only attachments that should be at the front of the tax return are:

- Form W-2, "Wage and Tax Statement,"
- Form W-2G, "Certain Gambling Winnings,"
- Form 1099-R, "Distributions from Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, Etc.,"
- Form 2439, "Notice to Shareholder of Undistributed Long-Term Capital Gains," or
- Form 9465, "Installment Agreement Request."

All other required forms and schedules should be behind the Form 1040 or 1040A, in the attachment sequence order listed in the upper right of each page.

People expecting a refund should consider direct deposit of the refund to their bank account. Choosing direct deposit is the best way to guard against having a tax refund misplaced or stolen. A word of caution — some financial institutions do not allow a joint refund to be deposited into an individual account. Check with your bank or other financial institution to make sure your direct deposit will be accepted. Also, make sure you enter the correct nine-digit routing number for your financial institution and your correct account number when selecting direct deposit. Wrong numbers can cause your refund to be misdirected or delayed.

People sending a payment should make the check out to “United States Treasury” and should enclose it with, but not attach it to, the tax return or the Form 1040-V payment voucher, if used. The check should include the taxpayer’s SSN, daytime phone number, the tax year and the type of form filed.

Those who don’t e-file may use the U.S. Postal Service or one of the designated private delivery services to send their forms to the IRS by the deadline. The tax instructions list these private delivery services, which are offered by four companies: Airborne Express, DHL Worldwide Express, Federal Express (FedEx) and United Parcel Service (UPS).

By April 15, taxpayers should either file a return or request a four-month extension of time to file, which will give them until August 15. The extension of time to file is not an extension of time to pay. The extension may be requested by calling toll-free 1-888-796-1074, by e-filing a Form 4868, “Application for Automatic Extension of Time to File U.S. Individual Income Tax Return,” that is included in most tax preparation software, or by sending a paper Form 4868 to the IRS. Taxpayers are not required to make a payment to get the extension. Taxpayers who request an extension by phone or computer and who wish to make a tax payment will need the adjusted gross income from their 2002 return.

Taxpayers who choose to charge an extension-related payment to a credit card through one of the two processors do not have to file Form 4868 to get an extension. Official Payments Corporation may be reached at 1-800-2PAY-TAX (1-800-272-9829), or at www.officialpayments.com. Link2Gov, Inc., may be reached at 1-888-PAY-1040 (1-888-729-1040) or at www.pay1040.com. There is no IRS fee for credit card payments, but the processors charge a convenience fee.

The IRS Web site at www.irs.gov has forms and publications available for downloading, links to private sector e-file partners, and helpful information on a variety of tax subjects. The toll-free IRS customer assistance help number for individuals, 1-800-829-1040, is available from 7:00 a.m. to 10:00 p.m. weekdays and from 10:00 a.m. to 3:00 p.m. on Saturdays through April 10 (all times are local, except for Alaska and Hawaii, which should use Pacific Time).

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