



Do you know your options?

Tax information for individuals and families with income from wages, retirement and investments.

For filing your return FAST & FREE

Low-to-Moderate Income (generally 54,000 and below)

- Community-based assistance
- Certified IRS volunteers
- Free e-file and fast refunds
- Go to [IRS.gov](https://www.irs.gov) to locate a site. [Click on Find a VITA or TCE Site Now](#)

Age 60 or older

- Community-based assistance
- Certified IRS volunteers
- Free e-file and fast refunds
- Go to [IRS.gov](https://www.irs.gov) to locate a site. [Click on Find a VITA or TCE Site Now](#)

Everyone using the Internet

- Free file software options
- Use the other online tools
- Go to [IRS.gov](https://www.irs.gov) to find [Free File](#) options

Also go to [IRS.gov](https://www.irs.gov) for [tips to keep in mind when choosing a tax preparer](#).

More details are available in the [Form 1040 Instructions](#)

** Available at certain VITA sites; Go to [IRS.gov](https://www.irs.gov) to locate a site. [Click on Find a VITA or TCE Site Now](#)

For RECEIVING your refund

- Get your refund in less time through Direct Deposit
- Split your refund between two or more accounts
- Purchase U.S. Series I savings bonds when filing your return
- Open an Individual Development Account **
- Deposit it to a debit card **

For PAYING the amount you owe

- Check or Money Order
- Credit or debit card
- Electronic funds withdrawal from your account
- Extension to pay in full within 60 or 120 day agreement
- USING EFTPS
- Installment Agreement (Form 9465)
- Go to [IRS.gov/payments](https://www.irs.gov/payments) to see all your electronic payment options
- Go to [IRS.gov](https://www.irs.gov) to see [IRS2GO Mobile Applications](#)

For REDUCING your balance due or refund in the future

Submit the applicable form:

- Form W-4, Employee Withholding Allowance Certificate
- Form W-4P, Withholding Certificate for Pension or Annuity Payments
- Form 1040-ES, Estimated Tax Payments for Individuals

For ANSWERING refund and other questions

- Go to [IRS.gov](https://www.irs.gov) and click on [Where's My Refund](#)
- **Forms & Publication:** Go to [IRS.gov](https://www.irs.gov) and click on [Forms & Pubs](#)
- **Taxpayer Advocate Service:** 1-877-777-4778 Search [Taxpayer Advocate Service](#) on [IRS.gov/Advocate](https://www.irs.gov/Advocate)
- **Low Income Taxpayer Clinics:** Go to [IRS.gov](https://www.irs.gov) and search [LITC Assistance](#)