

Free Help from IRS for Filing 2022 Taxes & Important Info About Filing



Did you know that many Americans can keep more of their money at tax time by getting free tax preparation from IRS-certified volunteer preparers?

The IRS Volunteer Income Tax Assistance (VITA) and the AARP Foundation Tax-Aide programs provide free preparation – without upcharges or hidden fees – and serve taxpayers using rigorous IRS preparation standards and certified tax preparers.

Tax season starts on January 15, so now's the time to get the word out!

The Consumer Federal Protection Bureau (CFPB) has published a web-based [Guide to Filing your Taxes for the 2022 Tax Year](#) that will be a helpful page for you. It's available in both English and Spanish.

For tax year 2022 some tax credits that were expanded in 2021 will return to 2019 levels.

This means that affected taxpayers will likely receive a smaller refund compared with the previous tax year.

[Changes](#) include amounts for the Child Tax Credit (CTC), Earned Income Tax Credit (EITC) and Child and Dependent Care Credit.

- Those who got \$3,600 per dependent in 2021 for the CTC will, if eligible, get \$2,000 for the 2022 tax year.
- For the EITC, eligible taxpayers with no children who received roughly \$1,500 in 2021 will now get \$500 in 2022.
- The Child and Dependent Care Credit returns to a maximum of \$2,100 in 2022 instead of \$8,000 in 2021.

If you are one of the estimated 100 million people that are eligible to file your tax return for free you can keep all of your refund money by choosing one of three options.

In person full-service tax preparation

You can get free tax preparation assistance by IRS-certified volunteers at a [Volunteer Income Tax Assistance \(VITA\)](#) location if:

- Your income is \$60,000 or less, **OR**
- You are 60 years old or older, **OR**
- You have a disability or speak limited English.

You can get free tax preparation assistance by IRS certified volunteers at an AARP Foundation Tax-Aide location if:

- You are age 50 or older, **OR**
- You have low to moderate income.

[Find a VITA or an AARP Tax Aide site.](#)

Remote full-service tax preparation

You can prepare your own return with help from IRS certified volunteers when you need it through [MyFreeTaxes](#) if:

- Your income is \$73,000 or less.

You can get connected to VITA providers around the country virtually to have your return prepared by signing up through [GetYourRefund](#) if:

- Your income is \$66,000 or less.

Self-preparation

You can prepare and file your own return through [IRS Free File](#) :

- If your income is \$73,000 or less, you can access guided return preparation assistance.
- If your income is greater than \$73,000 you can access fillable forms to prepare your own return without assistance.

About filing your tax return

If you have income below the standard deduction threshold for 2022, [which is \\$12,950 for single filers and \\$25,900 for married couples filing jointly](#) , you may not be required to file a return.

However, you may want to file anyway because you may be able to take advantage of several features and benefits in the tax system which could reduce the amount you owe, or in many cases, especially for people with low incomes, increase the amount you could receive in a refund.

Some key factors to make sure you look out for include:

Over-withholding

If you worked during 2022 and had taxes withheld from your paycheck, you may be able to get some or all of that “over-withholding” back in your refund.

Make sure you get W2 forms from all your employers and enter that information into the tax form when you fill it out.

The earned income tax credit

To claim the [Earned Income Tax Credit \(EITC\)](#) , you must

- Have worked and had [earned income](#) under \$59,187
- Have investment income below \$10,000 in the tax year 2022
- Have a [valid Social Security number](#) by the due date of your 2022 return (including extensions)
- Be a [U.S. citizen or a resident alien](#) all year
- Not file Form 2555 (related to [foreign earned income](#))

If you are eligible for this credit, the maximum amount you could receive is:

- \$560 if you have no dependent children
- \$3,733 if you have one qualifying child
- \$6,164 if you have two qualifying children
- \$6,935 if you have three or more qualifying children

The child tax credit (CTC)

The CTC is worth a maximum of \$2,000 per qualifying child. Up to \$1,400 is refundable. To be eligible for the CTC, you must have earned more than \$2,500.

Access your tax refund quickly and safely

If you think you may receive a refund, here are some things to think about before you file your return:

- **Electronically filing and choosing direct deposit is the fastest way to get your refund.** When using direct deposit, the IRS normally issues refunds within 21 days. Issuance of paper check refunds may take much longer.
 - **If you already have an account with a bank or credit union**, make sure you have your information ready — including the account and routing number — when you file your tax return. You can provide that information on the tax form and the IRS will automatically deposit the funds into your account.
 - **If you have a prepaid card that accepts direct deposit**, you can also receive your refund on the card. Check with your prepaid card provider to get the routing and account number assigned to the card before you file your return.
 - [You can learn more about choosing the right prepaid card here.](#)

- **If you don't have a bank account or prepaid card**, consider opening an account or getting a prepaid card. Many banks and credit unions offer accounts with low (or no) monthly maintenance fees when you have direct deposit or maintain a minimum balance. These accounts may limit the types of fees you can incur and may also offer free access to in-network automated teller machines (ATMs). You can often open these accounts easily online.
 - [Learn more about the FDIC's #GetBanked campaign.](#)

Watch out for scams

Thousands of people have lost millions of dollars and their personal information to tax scams. Scammers use the regular mail, telephone, or email to set up individuals, businesses, payroll and tax professionals.

The IRS **does not** initiate contact with taxpayers by email, text messages or social media channels to request personal or financial information.

[Recognize the telltale signs of a scam.](#)

See also: [How to know it's really the IRS calling or knocking on your door.](#)

Many helpful resources about tax season from the Consumer Federal Protection Bureau are attached to this page below -- available in English and Spanish.

Last updated on July 15, 2024.

[Tax Issues](#)

[tax help](#)

Files

[cfpb free-filing-tax-flyer.pdf](#)

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[CFPB169 Before tax appointment English.pdf](#)

[CFPB178 Before tax appointment es.pdf](#)

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