

File Your Taxes for Free Online

Note: most free online tax services are not available until the last week in January, to offset the time required to ratify new tax laws. For 2015, it began on January 20th.

To file online go to one of the following web addresses:

<http://freefile.dor.in.gov>

<http://freefile.irs.gov>

You can also reach this page by going to the Library's website, under Electronic Resources, on the Tax Forms page:

<http://www.fulco.lib.in.us/electronic-resources/local-links/tax-forms/>

Requirements:

Filing for free is only available if you meet the requirements of each provider. Different providers have different requirements to be able to use them for free. It is recommended that you read the requirements of each tax provider on the Indiana DOR page before deciding which to use.

Such requirements can be:

- If you are in a certain age range
- An upper limit on your AGI (Adjusted Gross Income)
- If you were a member of a branch of the military
- If you are eligible for the EIC (Earned Income Credit)

Some providers will allow you to do State Taxes without Federal.

Things You'll Need:

- An email address
- W-2's from ALL your employers for the previous year
- 1099 forms from interest dividends from any bank accounts, stocks, or unemployment
- Home or Business expenses (Property Tax, Renter's Dues, Gas used for your business)
- ANY income or expenses for things such as jury duty, gambling (wins or losses), medical or school
- Energy Credits, moving expenses, alimony, vehicle registration, donations, etc.
- Bank information (Routing Number and Account Number for direct deposit)
- Social Security Numbers for ALL dependents/spouses
- Health Insurance Coverage Information

The General Process:

1. Follow one of the links at the above address
2. Sign Up or click Start button, using your email address & a password you must set up
3. Fill in the information they ask from you and click the Next button at the bottom of each page
4. Choose your preferred method of receiving/submitting payment (check, debit card, or direct deposit)
5. Submit Tax Forms via e-File

Note: You MUST BE SURE NOT TO LOG OUT UNTIL YOU HAVE E-FILED YOUR TAXES! If you do not finish the process, you may be fined by the tax agencies.

E-File PIN:

To finish doing your taxes online and eFile, you will need your eFile PIN: a 5-digit number you can get from the IRS website:

<http://www.irs.gov/Individuals/Electronic-Filing-PIN-Request>

You may instead call: **1-866-704-7388**

You will need:

- Copy of last year's tax return
- Social Security number or Individual Tax Identification number
- First and last name, date of birth and filing status
- Complete mailing address as it appeared on your 2013 tax return

If you didn't file your taxes last year, you will NOT be able to e-File, and will be forced to PRINT & MAIL your tax returns instead, which you can also do with these online services.

If you don't have and can't get your PIN, you may also use your AGI (Adjusted Gross Income) from the previous year's taxes in place of the PIN. It is better to just use the PIN, however, as this number will never change, and you can use the same PIN next year. If you forget your PIN, you can always reset it at the above address or phone #.

W-2 Autofill:

If your employer submitted your W-2 to the IRS, the information MAY be able to be automatically filled in when you type in the Employer's EIN #. The tax service will prompt you if this applies.

Healthcare and Your Taxes:

If you didn't have health coverage for 3 months or more in 2014, you'll either pay a fee when you file your 2014 federal income tax return, or you may qualify for a health coverage exemption.

The fee is based on your income and how many months you didn't have coverage. Generally, the higher your income and the more months you didn't have health insurance, the higher the fee.

If you didn't have health coverage for all of 2014, you'll pay the **higher** of:

- \$95 per person who didn't have coverage (\$47.50 per child under 18). The maximum fee per family using this method is \$285.
- An amount that depends on your income. Generally it's 1% of your yearly household income above a certain amount — \$10,150 for an individual, \$20,300 for a married couple filing jointly.

You may be able to get an exemption because of a special situation like:

- The lowest-priced coverage available to you would cost more than 8% of your household income
- Having only a short gap in coverage (generally less than 3 months)
- Having yearly household income below the tax filing threshold (\$10,150 for an individual, \$20,300 for a married couple filing jointly)
- You're a member of a federally recognized tribe or eligible for services through an Indian Health Services provider
- You're a member of a recognized health care sharing ministry
- You're a member of a recognized religious sect with objections to insurance, including Social Security and Medicare (must have been est. before 1950)
- You're incarcerated (either detained or jailed), and not being held pending disposition of charges
- You're not lawfully present in the U.S.
- You qualify for a hardship exemption. Learn more about hardship exemptions.

Hardship Exemption:

You may qualify for a hardship exemption if:

1. You were homeless
2. You were evicted in the past 6 months or were facing eviction or foreclosure
3. You received a shut-off notice from a utility company
4. You recently experienced domestic violence
5. You recently experienced the death of a close family member
6. You experienced a fire, flood, or other natural or human-caused disaster that caused substantial damage to your property
7. You filed for bankruptcy in the last 6 months
8. You had medical expenses you couldn't pay in the last 24 months that resulted in substantial debt
9. You experienced unexpected increases in necessary expenses due to caring for an ill, disabled, or aging family member
10. You expect to claim a child as a tax dependent who's been denied coverage in Medicaid and CHIP, and another person is required by court order to give medical support to the child. In this case, you don't have to pay the penalty for the child.
11. As a result of an eligibility appeals decision, you're eligible for enrollment in a qualified health plan (QHP) through the Marketplace, lower costs on your monthly premiums, or cost-sharing reductions for a time period when you weren't enrolled in a QHP through the Marketplace
12. You were determined ineligible for Medicaid because your state didn't expand eligibility for Medicaid under the Affordable Care Act
13. Your individual insurance plan was cancelled and you believe other Marketplace plans are unaffordable
14. You experienced another hardship in obtaining health insurance

You can claim some exemptions when you complete your federal tax return. You claim others by filling out and mailing in a paper application to the Marketplace. When you claim an exemption with your tax return, you'll fill out a new form, Form 8965, Health Coverage Exemptions.

Like other Americans, the unemployed must have [minimum essential coverage](#) or [pay a fee](#). This is true regardless of your employment status.

There are several exemptions from the fee that may apply to people who have no income or very low incomes. If you have an exemption, you don't need to pay the fee for being uncovered. You **MUST** file for an exemption if you wish to take one AS SOON as it applies to you in the year, and **NOT** just before you do your taxes for the previous year.

If you're covered by any of the following types of plans, you're considered covered under the health care law and don't have to pay a penalty.

- Any Marketplace plan, or any individual insurance plan you already have
- Any employer plan (including COBRA plans, with or without “grandfathered” status)
- Retiree health plans
- Medicare
- Medicaid
- The Children's Health Insurance Program (CHIP)
- TRICARE (for current service members and military retirees, their families, and survivors)
- Veterans health care programs (including the Veterans Health Care Program, VA Civilian Health and Medical Program (CHAMPVA), and Spina Bifida Health Care Benefits Program)
- Peace Corps Volunteer plans
- Self-funded health coverage offered to students by universities for plan or policy years that begin on or before Dec. 31, 2014

Some products that help pay for medical services don't qualify as minimum essential coverage. If you have only this kind of product, you may have to pay the fee. Examples include:

- Coverage only for vision care or dental care
- Workers' compensation
- Coverage only for a specific disease or condition
- Plans that offer only discounts on medical services

Get more information on exemptions and links to the forms needed here:

<https://www.healthcare.gov/fees-exemptions/fees-exemptions-overview/>

You can apply for HealthCare Coverage for free and see your options for 2015 coverage at:

<https://www.healthcare.gov>

Approved religious sects for the religious exemption are described in section 1402(g)(1) of the Internal Revenue Code:

(g) Members of certain religious faiths

(1) Exemption

Any individual may file an application (in such form and manner, and with such official, as may be prescribed by regulations under this chapter) for an exemption from the tax imposed by this chapter if he is a member of a recognized religious sect or division thereof and is an adherent of established tenets or teachings of such sect or division by reason of which he is conscientiously opposed to acceptance of the benefits of any private or public insurance which makes payments in the event of death, disability, old-age, or retirement or makes payments toward the cost of, or provides services for, medical care (including the benefits of any insurance system established by the Social Security Act).

The churches and movements listed below have religious beliefs against some or most forms of medical care:

- Followers of Christ
- Faith Assembly
- Church of the Firstborn
- Christian Science
- Faith Tabernacle
- End Time Ministries
- The Believers' Fellowship
- Jehovah's Witnesses
- Church of God of the Union Assembly
- Church of God (certain congregations)
- First Century Gospel Church
- Full Gospel Deliverance Church
- Faith Temple Doctoral Church of Christ in God
- Jesus through Jon and Judy
- Christ Miracle Healing Center
- Northeast Kingdom Community Church
- Christ Assembly
- The Source
- "No Name" Fellowship
- The Body
- 1 Mind Ministries
- Twelve Tribes
- Born in Zion Ministry

Who DOESN'T qualify for the religious exemption?:

- Amish
- Mennonites
- Muslims
- Scientologists
- Christian Scientists
- Most of the more popular religions (Christians, Hindus, Buddhists, Jews, etc.)

Remember, they won't accept it if it is just your own personal belief.

It must be a part of a well-established religion that medical treatment is forbidden.

Mobile Devices:

Not all free e-file websites will work on tablets and smart phones. It is a matter of trial and error to find out which will.

Some companies have apps that let you use your tablet or smart phone to e-file.

Note: not all apps allow FREE e-file. Please read the details for an app before using!

- **TurboTax Mobile App:** Lets you take a picture of your W-2 and answer a few questions, then e-file your taxes.
<https://turbotax.intuit.com/personal-taxes/mobile-apps/turbotax.jsp>
- **TaxACT Free Federal Edition:** Lets you file Federal Taxes for free, State starting at \$15.
<http://www.taxact.com/mobile-taxes/income-tax-tablet-app/>
- **MyBlock Mobile App:** Doesn't let you file taxes, but helps you keep track of your refund status, and can help you find the nearest H&R Block center.
<http://www.hrblock.com/mobile-apps/mobile-app.html>

After e-Filing:

Refunds typically take from 2-3 weeks to process. Mine was filed on January 26th, and was direct deposited on Feb. 1st, just 6 days later!

Check on the status of your refund any time by going here:

<http://www.irs.gov/Refunds>

You will need your SSN, Filing Status (Single, Married Filing Jointly, etc.), and the estimated refund total.

If you want to keep a copy of your tax forms, usually the e-file provider will let you download a printable PDF file. It's a good idea to print a copy, and keep the other in your Documents folder on your computer.

If you haven't signed up for Health Insurance for the new year, you have until March 31st to do so without being fined for NEXT years taxes. Check your options online:

<https://www.healthcare.gov>