

Save money at tax time by finding your best filing option. Commercial tax preparers charge \$55-\$100 for a basic return. Products like refund anticipation loans and refund anticipation checks add \$60 or more in extra fees (eitcoutreach.org).

There are filing options at every income level. Tax filers with complicated returns may need to hire a commercial service. If so, it's important to find a reliable, qualified preparer. Be sure to shop around and compare prices. Many people can file for free. The average tax filer can save \$150 or more by using a free service.

Why pay when you can file for free? Here are some options to consider:

- Online - IRS Free File is a partnership between the IRS and the Free File Alliance. Use Free File Software if your income is \$62,000 or less and Free File Fillable Forms if your income is greater than \$62,000. My Free Taxes is step-by-step online filing for individuals and families with incomes of less than \$62,000. The MyFreeTaxes Partnership campaign, now in its sixth year, allows free, online federal and state preparation and filing in all 50 states
- In person - Volunteer Income Assistance (VITA) sites can be found in community centers, libraries, schools, and other local places. Trained volunteers provide tax preparation for filers with household incomes of \$54,000 or less. The AARP Tax Aide program offers free tax help to people ages 60 and up. AARP volunteers provide in-person assistance at sites in local communities.

Find more information about IRS Free File at www.freefile.irs.gov

Learn more about tax credits and file free with My Free Taxes at www.myfreetaxes.com
To find the nearest VITA site, call 1 (800)-906-9887 (toll-free) or search for the closest location online at <http://irs.treasury.gov/freetaxprep>

To locate the nearest AARP Tax-Aide site call 888-227-7669 or use the AARP Site Locator Tool at <http://www.aarp.org/applications/VMISLocator/searchTaxAideLocations.action>

Discover the latest research-based tips for personal finance at www.uaex.edu. The Cooperative Extension Service is your source for reliable, research-based information to improve quality of life. Discover the latest recommendations for creating a spending plan, managing credit, building your savings and investing for the future. Learn more at www.uaex.edu

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