

Filing your taxes for free

Moderate · 1 to 2 hours to do · Free, if you qualify

YOU'LL NEED

- ☐ Your W-2 from every job, and any 1099s (side gigs, payment apps, bank interest, unemployment)
- ☐ Your Social Security number, and your name exactly as Social Security has it
- ☐ Last year's AGI and refund amount, if you filed
- ☐ Bank account and routing numbers for a direct-deposit refund
- ☐ Tuition and education expense receipts, if you're a student

DO IT LIKE THIS

- 1 **Check whether you have to file.** For 2025, a single filer under 65 had to file with gross income of \$15,750 or more, or with over \$400 in net earnings from self-employment like side jobs. If a parent can claim you as a dependent, the limits are different: for example, earned income over \$15,750 or unearned income over \$1,350.
- 2 **File even if you don't have to, if federal income tax was withheld from your paycheck or you qualify for a refundable credit.** You may get money back.
- 3 **Gather your forms.** Employers and others who paid you must send W-2s and 1099s in January or February. Common ones: W-2 for wages, 1099-NEC for freelance and gig work, 1099-K for payment apps and online marketplaces, 1099-INT for bank interest, 1099-G for unemployment. Wait until you have all of them.
- 4 **Go to [IRS.gov/freefile](https://www.irs.gov/freefile), not a company's site directly.** You only get IRS Free File if you start at IRS.gov. Guided tax software is free with an adjusted gross income (AGI) of \$89,000 or less, and each partner sets its own rules on income, age and state, so use the "Find your trusted partner" tool.
- 5 **Over the limit, or comfortable with forms?** Free File Fillable Forms is free at any income, but it does limited math and no state return.
- 6 **Want a person to help?** VITA sites offer free basic tax prep by IRS-certified volunteers, generally for people who make about \$70,244 or less, people with disabilities and people who speak limited English. Every return gets a quality review before it's filed.
- 7 **File by the deadline: April 15 for most people, or the next business day if it falls on a weekend or holiday.** Choose direct deposit for your refund.
- 8 **Save the email confirming the IRS accepted your return, plus a copy of the return.** You'll need this year's AGI to e-file next year.

Watch out Start from IRS.gov. Free File partners can't upsell or sell bank products like refund anticipation loans, but a partner may charge for a state return or if you don't meet its rules.

DAD NOTE Do your taxes in February, not April. Same forms, a lot less sweat.

Full lesson: aptkeys.com/money/taxes-for-regular-people/filing-your-taxes-for-free/

Checked October 2, 2026. Sources: Internal Revenue Service.