



NATIONAL

# TAX PREP CHECKLIST FOR TRANSITION AGE YOUTH



If you live in California, please download the CA Checklist [HERE](#).

## STEP 1: HAVE YOUR PERSONAL INFORMATION READY



### DO YOU HAVE A GOVERNMENT ID, DRIVER'S LICENSE, OR PASSPORT?

**IF YES:**

Your name, address, and ID number will be used to file your taxes.

**IF NO:**

You can get help obtaining your ID from your caseworker, IL worker, or attorney if you have one. You can find information about requesting a state ID [here](#).



### DO YOU HAVE A PERMANENT ADDRESS?

**IF YES:**

Great, this will be used if you choose to have your cash back refund mailed to you as a check.

**IF NO:**

That's ok - you can still file your taxes and get your refund! With their permission, you can use a health care clinic, shelter, or drop-in center's address as your permanent address.

### DO YOU HAVE A SOCIAL SECURITY NUMBER OR INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER?

If you are married, have children or are caring for an elderly parent in your home you'll need their social security number too.

**IF YES:** You will need this number to file your taxes.



**IF NO:**

**YOU NEED TO GET A SOCIAL SECURITY CARD / NUMBER**



**IF NO:**

**YOU NEED AN INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER (ITIN)**

You can get help [obtaining your social security card](#) from your case manager or child welfare attorney. If you have a Social Security Number, but you do not know what it is or have forgotten it, go to your local Social Security office. Bring as many legal identity documents as you currently have with you, such as your passport, birth certificate, driver's license, marriage license, or official name change order. You may be able to order a replacement card online.

If you do not have a Social Security Number and are not eligible for one, you may use an ITIN to file your taxes. In order to receive an ITIN number [apply online](#), use an IRS acceptance agent, or work with VITA site that offers that help. You can see if this is right for you by [completing this quiz](#).

## STEP 1: HAVE YOUR PERSONAL INFORMATION READY



### DO YOU HAVE A BANK ACCOUNT NUMBER & ROUTING NUMBER?

#### IF YES:

Have your checking or savings account and bank routing numbers ready when you file so you can receive your **cash back refund fastest with direct deposit.**

#### IF NO:

A paper check will be mailed to the address you file taxes with.



### DID YOU FILE TAXES LAST YEAR?

#### IF YES:

Find your copy of last year's federal and state tax return. This may be a paper copy or an electronic copy depending on how you filed. If you filed online you can login to your account and download the file.

#### IF NO:

That's ok! If you earned at least \$1 in the prior tax year you may qualify for a cash back refund. You can file the previous year's tax returns as well. You will need to gather the same information and documents for each tax year.



## STEP 2: GATHER WORK, SCHOLARSHIPS, INCOME, AND EARNINGS DOCUMENTS



### DID YOU WORK AS AN EMPLOYEE IN A PART-TIME OR FULL-TIME JOB?

#### IF YES AND YOU RECEIVED A W-2:

A [W-2](#) is a form that outlines your income from that workplace, and the amount of taxes that have already been removed from your paycheck. Your employer must issue your W-2 by Jan. 31, so keep an eye on your mailboxes, both physical and electronic. If you moved during the year, make sure to call or email your employer before January 31 and update your address with them.

#### IF YES BUT YOU LOST YOUR W-2:

Contact your employer to see if they can send you one. You can ask for the form electronically, so it will be delivered to you immediately.

#### IF YES BUT YOUR EMPLOYER NEVER SENT YOU A W-2:

If you are not able to reach your employer, or if they will not give you a W-2, call the IRS at **1-800-829-1040**, and then send in the [Form 4852](#), which is a substitute for your W-2 form. To fill out this form, use information from your last pay stub. A pay stub is the piece of paper that comes with your paycheck and has the amount of income you earned, the taxes and insurance costs that your employer took out of your check.



### DID YOU WORK AS A CONTRACTOR, FREELANCER, OR SELF-EMPLOYED?

**IF YES:** Did you receive by mail or email a [1099-NEC](#) or [1099-MISC](#) form from each company or individual you contracted with? If you're paid via a third party such as PayPal or Amazon, you'll likely get a [1099-K](#). You should receive 1099 forms from whoever is paying you for the work if they paid you \$600 or more in the year.

If you have earned more than \$600 from any single organization as a contractor and have not been sent a 1099, you can file taxes without one. If you would like help completing a 1099 form, you can call the IRS at **1-800-829-1040**.

If you received any 1099s during the year, you are considered self-employed. There are several popular deductions that you may be able to take to receive more cash back, but you will need receipts or proof of the expenses. [Here's a list of deductions you may be eligible for.](#)



### DID YOU RECEIVE UNEMPLOYMENT COMPENSATION?

**IF YES:** Look for form [1099-G](#) by mail, you will need to enter this when you file your taxes. If taxes were withheld from your unemployment paycheck you may receive some of that money back.



### DO YOU HAVE A SAVINGS ACCOUNT?

**IF YES:** Did you deposit money in the account during the year? You may have earned interest on your money and your bank will send you a [1099-INT](#), either through your email, online account, or in the mail. **If you cannot find the information** and you have put a good amount of money into your account, call your bank for help finding your 1099-INT information.





## WHAT IS A DEDUCTION?

A deduction is money you spent during the year for work, insurance, retirement, education, child care, rent and more that reduces how much you pay in taxes and could **help you get a bigger cash back refund**.

### STEP 3: GET THE MOST CASH BACK POSSIBLE BY REVIEWING YOUR DEDUCTIONS



#### ARE YOU A STUDENT WITH EDUCATIONAL OR COLLEGE EXPENSES?

**IF YES:** Students can claim a deduction for tuition and fees, but you'll need a 1098-T form to do so. You can find the [1098-T](#) form in your student financial aid account or contact the financial aid office at your school. Keep receipts of any purchases you made for school supplies, books, fees and more.



#### DID YOU MAKE ANY DONATIONS OR CHARITABLE CONTRIBUTIONS?

**IF YES:** If you have receipts for proof, you can provide the name of the non-profit or 501(c)(3) organization and the amount you donated in the year to reduce your overall taxable income. This also counts if you donated any clothes, kitchen items, books etc. to a thrift store, just make sure you ask them for a receipt when you do! Keep those receipts with your tax return for proof of donation.



#### DID YOU HAVE A LOT OF MEDICAL BILLS OR PRESCRIPTION COSTS?

**IF YES:** If your costs were more than 7.5% of your total income for the year, you can claim a deduction, but you need all of your receipts to do so. If you are missing any receipts, you can contact your doctor's office and they may be able to provide copies for you.

## STEP 4: SEE IF YOU QUALIFY FOR CASH BACK TAX CREDITS



### DID YOU EARN AT LEAST \$1 IN THE TAX YEAR?

Tax credits can put money back in your pocket!

#### FEDERAL EARNED INCOME TAX CREDIT

For the 2021 tax year, the eligible age range for the EITC was lowered to 18 for youth who have been in foster care or are homeless and lowered to age 19 for students attending college. If you're 18 or older and were in foster care on or after age 14, the earned income credit ranges from **\$1,502 to \$6,728** depending if you are filing as single or married and how many children you have. [Check here to see](#) how much you could qualify for in cash back.



### ARE YOU A COLLEGE OR TRADE SCHOOL STUDENT?

#### AMERICAN OPPORTUNITY AND LIFETIME LEARNING CREDITS

These education credits can save you up to **\$2,500**. Your college financial aid office or career training program will provide the 1098-T form. Check your financial aid online account or talk to the financial aid office for your school to receive a copy of your form. You'll need to save receipts for any [qualifying expenses](#) for this credit which includes books, supplies, tuition and fee payments, and any course materials or subscriptions required for your classes. When you file, you enter the total amount of educational expenses that was not covered by scholarships. To calculate this, use a calculator and enter the 1098-T scholarship amount and subtract it by the cost of tuition, fees, on the 1098-T as well as any other qualified expenses you have a receipt for.





## ARE YOU A PARENT?

### CHILD TAX CREDIT

The standard Child Tax Credit for 2022 is **\$3,600** for children ages 5 and under and **\$3,000** for children ages 6 through 17 at the end of 2021.

### JOINT CUSTODY HEAD OF HOUSEHOLD CREDIT

If you are unmarried, have a qualifying child, and paid to furnish more than one-half of a home of a child or step-child who lived in your home for between 146 and 219 days of that year, you may qualify for this credit. The joint custody head of household credit is up to **\$484**.



## DID YOU PAY FOR CHILDCARE IN THE TAX YEAR?

### CHILD CARE CREDIT

Keep your receipts from child care, day care, summer day camps or babysitters. For 2021, you can claim up to **\$8,000** for one child and **\$16,000** for more than one child. Children have to be under age 13 during the tax year and live with you for more than half of the year. You have to enter the business or babysitter's name, address, and tax number or social security number when you file for this credit.

To see if you qualify, visit the [IRS website](#) about Child and Dependent Care credits.

## STEP 5: GET ALL YOUR FEDERAL AND STATE STIMULUS CHECKS



## DID YOU RECEIVE ALL THREE FEDERAL STIMULUS CHECKS?

### 2020 RECOVERY REBATE CREDIT

In 2020, U.S. citizens ages 18 and older earning \$0 - \$75,000 a year qualified for two stimulus payments. The first payment was **\$1,200** for an individual and an additional **\$500** for families with children. The second payment was **\$600** per individual and **\$600** for families with children. If you qualify and did not receive this, you will get these payments when you file your 2020 taxes and it will be included in your tax refund.

### 2021 THIRD STIMULUS PAYMENT

In 2021, U.S. citizens ages 18 and older earning \$0 - \$75,000 a year qualify for a **\$1,400** payment.

### ARE YOU MISSING ONE OR MORE STIMULUS CHECKS AND HAVEN'T FILED 2020 TAXES?

If your 2020 income was below \$12,400 as an individual or \$24,800 for a married couple. To receive any missing stimulus checks you need to file your taxes.



## STEP 6: SCHEDULE A FREE TAX APPOINTMENT OR FILE YOURSELF FOR FREE!



### DO YOU WANT FREE HELP FILING YOUR TAXES FROM AN IRS CERTIFIED AND TRAINED TAX VOLUNTEER?

#### IF YES:

If yes, and if you made **\$57,000 or less** in the tax year, you can file your federal and state taxes for free in person or virtually at a Volunteer Income Tax Assistance (VITA) program site.

VITA offices open throughout the country each year on February 1st. Some are open all year.

To find a VITA office near you, call **1-800-906-9887**, dial **2-1-1** or use the [VITA Locator Tool](#). Just click on the VITA Locator Tool Link, enter your zip code and find the place closest to you. Call or go to their website to set up an appointment time. The site will let you know their hours and if they are holding virtual, drop-off, or in-person appointments.

Due to the coronavirus pandemic some appointments may be virtual, drop-off, or in-person following safety guidelines.



### DO YOU WANT TO FILE YOUR TAXES FOR FREE YOURSELF?

#### IF YES:

If yes, and you made **\$73,000 or less** in the tax year, you can file your federal and state taxes for free online. [IRS Free File](#) lets you prepare and file your federal income tax online. Make sure to not use the paid services – it should be 100% free for you to file if you have earned **\$57,000 or less**. You can either file for free yourself or upload your documents and have a volunteer file for you.

#### OTHER DO-IT-YOURSELF OPTIONS ARE:

- ▶ Get Your Refund: [GetYourRefund.org](https://www.getyourrefund.org)
- ▶ Cash App Taxes: [Cash.app/taxes](https://cash.app/taxes)
- ▶ EZ Tax: [EZTaxReturn.com](https://eztaxreturn.com)
- ▶ IRS e-file: [UDStax.com](https://udstax.com)

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FOR MORE INFORMATION AND RESOURCES SEE OUR TAX FILING GUIDE:  
[JBAY.ORG/RESOURCES/TAX-FILING-GUIDE-NATIONAL/](https://jbay.org/resources/tax-filing-guide-national/)



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