JOHN BURTON Advocates for Youth

TAX PREP CHECKLIST

File your **2024 taxes** to claim the **$1,154** California Foster Youth Tax Credit and more!

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. Current and former foster youth should contact their case manager, dependency attorney, ILP coordinator or the Ombudsperson for help at **1-877-846-1602** or fosteryouthhelp@dss.ca.gov.

☐ Do you have a Social Security Number *or* Individual Taxpayer Identification Number?

IF YES: You will need one of these numbers to file your taxes.

IF NO: GETTING YOUR SOCIAL SECURITY CARD / NUMBER

You can get help obtaining your social security card from your case manager, dependency attorney, or the Ombudsperson's office. 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 NO: GETTING YOUR INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER (ITIN)

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.

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

☐ 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 bank account number & a 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**. You can also use a Cash App to receive your tax refund as long as the app has routing and account numbers. In the app, select "checking" as the account type.

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 your 2023 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 are a parent or you earned at least $1 in 2023 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 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.

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.

☐ 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.

You can use JBAY's Self-Employed Income & Expenses Tracker to help calculate money you can earn back.

Keep your receipts and review your bank and credit card statements for expenses! Gig workers who drive for work should be prepared to provide mileage and the make and year of the car used for the gig work.

☐ 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.

STEP 3: See if you qualify for cash back tax credits

☐ DID YOU EARN AT LEAST $1 IN 2024? TAX CREDITS CAN PUT MONEY BACK IN YOUR POCKET!

FEDERAL EARNED INCOME TAX CREDIT: The EITC helps low-to-moderate-income workers and families get a tax break. If you are eligible, you could qualify for a cash back refund. In 2025, the maximum credit ranges from **$632 to $7,830** depending on the number of children you have and your income. If you were age 25 or older in 2024 or were a parent at any age filing as a head of household, you could qualify.

Check here to see how much you could qualify for in cash back.

CALIFORNIA EARNED INCOME TAX CREDIT: If you were 18 or older, or had a qualifying dependent, and you made at least $1 but less than $31,950 in 2024, you qualify for the CalEITC when you file your state tax return. In 2025, the maximum credit ranges from **$285 to $3,644** depending on how you file and if you have children.

Use the CalEITC4Me calculator to find out how much money you could get back.

CALIFORNIA FOSTER YOUTH TAX CREDIT: If you were in foster care on or after your 13th birthday, age 18-25 on 12/31/24, and earned at least $1 but less than $31,950 in 2024, you may be eligible for the Foster Youth Tax Credit, worth up to **$1,154** in cash back! To claim the credit you must do the following:

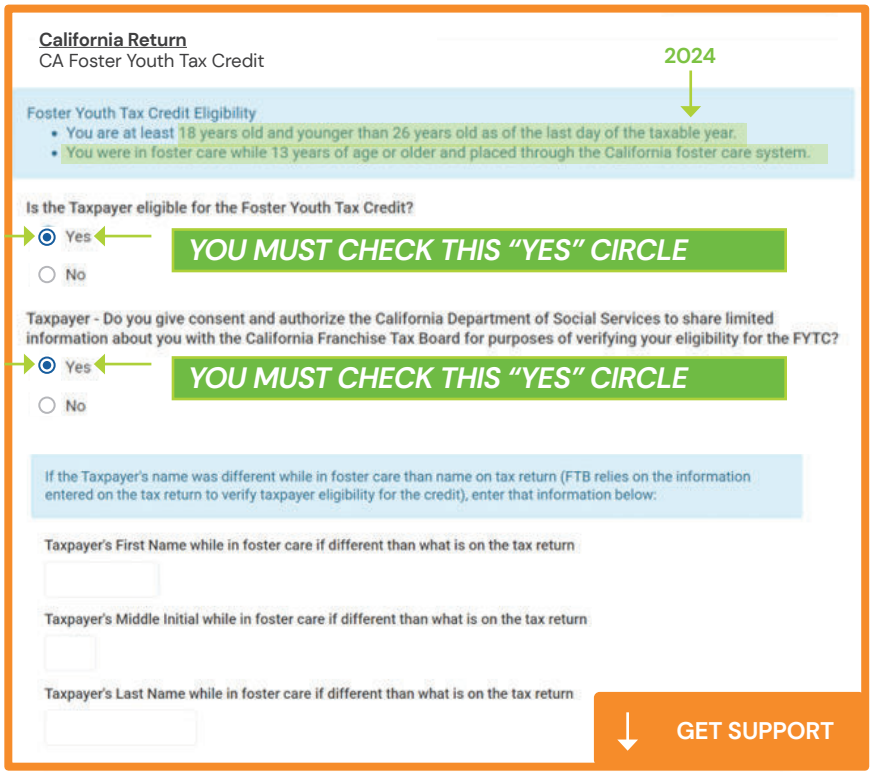
- File your federal and state tax return.
- Check the circle stating you are eligible for the Foster Youth Tax Credit.
- Check the circle stating you consent to confirm your eligibility with the CA Department of Social Services.

☐ CAN YOU PROVIDE PROOF OF YOUR TIME IN FOSTER CARE? (IF NOT, THAT'S OK!)

IF YES: You can upload a PDF copy of the proof or ward of the court letter when you file your state tax return. You'll be provided with an option to upload a PDF document.

IF NO: you can still claim the FYTC when you file your California state tax return. **It is very important that you check the circle stating you are eligible for the Foster Youth Tax Credit and the circle consenting for your eligibility to be verified.**

After you submit your return your name will be checked in a database. If for some reason you cannot be verified you will receive a letter in the mail from the Franchise Tax Board (FTB) requesting you provide proof of foster care status. **The good news is, once you are verified you will remain on the FTB's list for future years.**



☐ DID YOU FILE LAST YEAR AND NOT RECEIVE THE FOSTER YOUTH TAX CREDIT?

If you filed your 2022 or 2023 taxes during the last two years and did not receive the Foster Youth Tax Credit even though you were eligible, you can amend your taxes for either or both of those years. You will need a copy of your original tax return(s) and tax documents for the filing year(s). You can visit a Volunteer Income Tax Assistance (VITA) site to file an amendment.

If you are **18, 19 or 20** - Contact your case manager or Independent Living Program.

If you are **21-26** contact the Office of the Foster Care Ombudsperson or the California Department of Social Services at piar@dss.ca.gov or by phone at **916-651-8848** Weekdays, 8AM to 5PM.

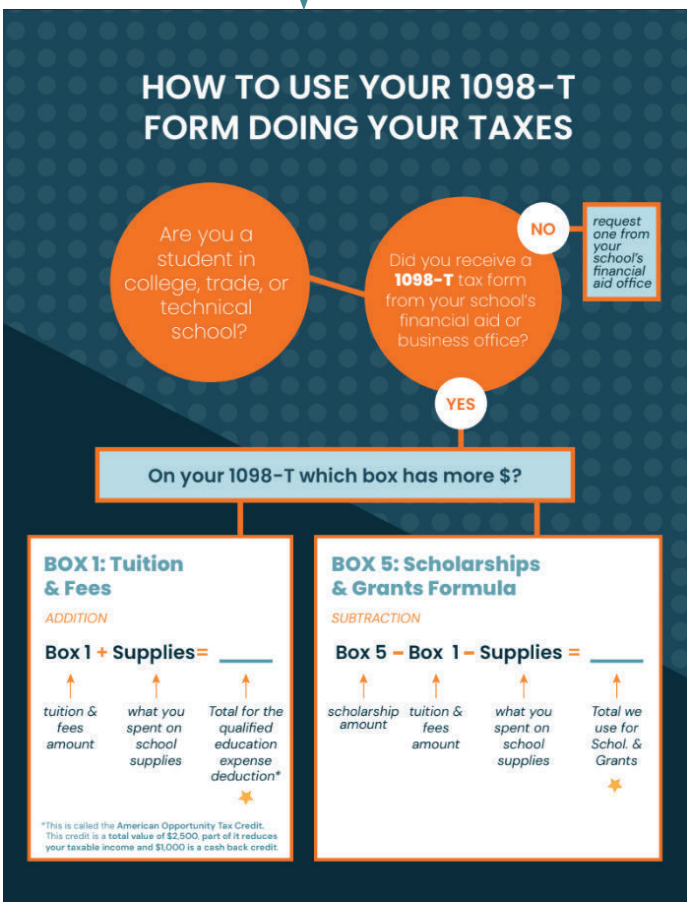
STEP 3: See if you qualify for cash back tax credits

☐ Did you pay rent in California in 2024?

RENTERS CREDIT: If you lived in California for all of 2024, paid rent for at least half of 2024, and were not living with a parent or foster parent or legal guardian, you may qualify for the renter's credit. The renter's credit is either a nonrefundable **$60** credit for single renters whose income is below $50,746, or a nonrefundable **$120** credit for married/registered domestic partner taxpayers who file together and whose incomes are below $101,492.

☐ 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. (Note: Dorm fees are not qualified expenses). When you file, you enter the total amount of educational expenses that was not covered by scholarships. To calculate this, zoom in on the image to the right for a breakdown of the process or click this link to fill out the calculator spreadsheet.



☐ Are you a parent?

FEDERAL CHILD TAX CREDIT: The standard Child Tax Credit for 2024 is $2,000 for children ages 17 and under. In 2025 you may receive more through the "Additional Child Tax Credit," which is a non-refundable tax credit for taxpayers with more than $2,500 of taxable earned income and at least one qualifying child.

CALIFORNIA YOUNG CHILD TAX CREDIT: If you have a child under the age of 6 as of Dec. 31, 2024 and lived in California for half the year or more, then you qualify for this credit, which is an additional **$1,154** in your refund.

CALIFORNIA 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 2024, you may qualify for this credit. The joint custody head of household credit is up to $573.

☐ Did you pay for childcare in 2024?

CHILD CARE CREDIT: In 2025, you can claim up to $3,000 for one child and $6,000 for more than one child. Children had to have been under age 13 and have lived with you for more than half of 2024. 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 and the California Franchise Tax Board website about Child and Dependent Care credits.

Keep your receipts from child care, day care, summer day camps or babysitters and/or ask your child care provider for a summary of payments.

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 4: 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.

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☐ 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 your receipts with your tax return for proof of donation.

STEP 5: Schedule a Free Tax Appointment or File Yourself for Free!

☐ **Do you want to file your taxes for free yourself?**

IF YES: If yes, you can file for free at myfreetaxes.org. Use JBAY's Self-Filing Guide for the 2025 tax season to help ensure you don't miss any credits you're eligible for.

☐ **Do you want free help filing your taxes from an IRS certified and trained tax volunteer?**

IF YES: If yes, and if you made **$67,000 or less** in 2024, you can file your federal and state taxes for free in person or virtually at a Volunteer Income Tax Assistance (VITA) program site.

VITA sites open in 2025. Visit this LINK in 2024 to to find a VITA site.

For more information and resources visit our website

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