



# GET READY TO FILE

## Take Steps Now to Get a Jump on Next Year's Taxes

### Get ready to file your federal income tax return with these preparation tips

#### Rely on IRS.gov for verified information

Join the millions of people who use IRS.gov to get answers to tax questions, file their tax return, check their refund status or pay their taxes. There's no wait time or appointment needed—start with IRS.gov to find helpful **online tools and resources** available 24 hours a day.

#### Protect your data

The official IRS website is IRS.gov and most IRS.gov web page addresses start with <https://www.irs.gov/>. Don't be misled by websites or unsolicited emails claiming to be the IRS. Their URLs often end in .com, .net or .org, instead of .gov. Take **these steps** to protect yourself from identity thieves and IRS impersonators.

#### Stay connected with the IRS

The IRS has several ways you can stay updated on important tax information that may help with tax planning. Follow the IRS' official **social media accounts and email subscription lists** to stay up to date with the latest tax topics and alerts. Download the **IRS2Go** mobile app, watch **IRS YouTube videos**, subscribe to **IRS e-Newsletters** or follow the IRS on **X, Facebook, LinkedIn** and **Instagram** for the latest updates on tax changes, scam alerts, initiatives, products and services.

#### Get tax information in your preferred language and format

Tax information can be hard to understand in any language especially if it isn't one you know well. We're translating our tax resources into more languages and currently have basic tax information in **twenty languages**. To receive written communications from the IRS in other languages as they become available, you can file **Schedule LEP, Request for Change in Language Preference** or **Subscribe to IRS News in Spanish** (Noticias del IRS en Español) to receive tax tips and updates in Spanish. Form 9000, Alternative Media Preference, is available to receive written communication in alternative media formats (Braille, Large Print, etc.).



#### Request an IP PIN

An **IP PIN** is a six-digit number that prevents someone else from filing a federal tax return using a taxpayer's Social Security number or Individual Taxpayer Identification Number. Using an IP PIN is a way for taxpayers to help protect themselves against identity theft. The IP PIN will also help protect taxpayers when someone fraudulently claims a taxpayer's dependent. The IRS will accept Forms 1040, 1040-NR and 1040-SS even if a dependent has already been claimed on a previously filed return as long as the primary taxpayer on the second return includes a valid IP PIN. The easiest way to get an IP PIN is through your IRS Online Account.

#### Securely access your individual tax account information online

IRS online account lets you see key data from your most recent tax return. This includes information you may need to file next year's taxes, like your prior-year Adjusted Gross Income. Your online account also has your tax balance, payment plan details and allows you to make payments. You can also view selected correspondence from the IRS and approve Power of Attorney and Tax Information Authorization requests from your tax professional. Access your account at [IRS.gov/account](https://irs.gov/account).

#### Update your records

Notify the IRS if your **address changed** to ensure you receive IRS correspondence at your new address. File **Form 8822, Change of Address (For Individual, Gift, Estate, or Generation-Skipping Transfer Tax Returns)** to update your address with the IRS. Otherwise, IRS will automatically update your records with the address on your tax return when you file your taxes. If you've had a legal name change, notify the **Social Security Administration** to avoid a delay in processing your tax return.

#### Review your eligibility for credits and deductions

Life events—purchasing a home, going to college or losing a job—may make you eligible for certain tax benefits. Finding out your eligibility now can help make filing easier next year. Other circumstances, such as getting married or divorced, welcoming a child or experiencing the death of

a spouse or a dependent you claim, could also affect your tax benefit eligibility and filing status. To learn more, go to [managing your taxes after a life event](#).

**Tax credits and deductions** can mean more money in your pocket; and thinking about your eligibility now can help make filing easier next year. Use the [Interactive Tax Assistant](#) on IRS.gov to find out if you qualify for credits such as the **Earned Income Tax Credit, Child and Dependent Care Credit, Child Tax Credit** and the **Credit for Other Dependents**. Families with students may qualify for **education credits**.

Remember to keep records, including government agency letters, that show your eligibility for credits you claim.

## Check your ITIN

If you use an ITIN (Individual Tax Identification Number) to file, make sure it hasn't expired. Go to [IRS.gov/ITIN](#) for more information.

## Prepare to file electronically

**E-file** is the most accurate way to prepare and file your tax return. Errors delay refunds and the easiest way to avoid them is to **file electronically**. Tax preparation software guides you through the process and does all the math.

Seventy percent of all taxpayers can use free brand name tax software to prepare and file their federal income tax return electronically using **IRS Free File**. All taxpayers, regardless of income level, can also use **IRS Free File Fillable Forms**. Older adults, members of the military, and many other taxpayers—depending on their income—may also qualify for **free tax return preparation** and electronic filing by IRS-trained volunteers through the **Volunteer Income Tax Assistance (VITA)** or **Tax Counseling for the Elderly (TCE)** programs.

File your taxes online – for free – directly with the IRS. Direct File is simple, accurate and secure. IRS Direct File will be open for filing in early 2025 expanding to 24 participating states with additional features making this option available to more taxpayers. Use the Eligibility Checker to find out if IRS Direct File is right for you in 2025. Subscribe to the Direct File newsletter or visit [Direct File](#) on IRS.gov to learn more.

There are various types of tax return preparers, including certified public accountants, enrolled agents, attorneys, and many others who don't have a professional credential. Most tax return preparers provide outstanding and professional tax service. However, each year, some taxpayers are hurt financially because they choose the wrong tax return preparer. Be sure to check our [tips for choosing a tax preparer](#) and [how to avoid unethical "ghost" return preparers](#).

Beware of inaccurate tax information circulating on social media. Remember, if it sounds too good to be true, it probably is.

## Get ready to direct deposit your refund

Combining **direct deposit** with electronic filing is the

safest and fastest way for you to get your refund. With direct deposit, your tax refund goes directly into your bank account. There's no reason to worry about a lost, stolen or undeliverable refund check.

If you don't have a bank account, go to the **FDIC website** or the National Credit Union Administration's **Credit Union Locator Tool** for information on where to find a bank or credit union to open an account online and how to choose the right account for you.

## Manage refund expectations

Different factors can affect your refund. Be careful not to count on getting a refund by a certain date, especially when making major purchases or paying other financial obligations. See [IRS.gov/refunds](#) for more information.

While the IRS issues most e-file refunds in less than 21 days, it's possible your tax return may require additional review. Some returns take longer to process than others for many reasons, including when a return is incomplete, affected by identity theft or fraud, or includes math errors.

And, if you claim the **Earned Income Tax Credit** or **Additional Child Tax Credit**, by law, the IRS cannot issue your refund before mid-February. This timeframe applies to the entire refund, not just the portion associated with these credits.

## Clean energy credits

From purchasing clean vehicles to making your home more energy efficient, the Inflation Reduction Act of 2022 may have a significant effect on your taxes. See if you qualify for the **Clean Vehicle Tax Credit** or the **Home Energy Tax Credit**.

## Form 1099-K

Form 1099-K, Payment Card and Third Party Network Transactions, is an IRS form that is used to report certain payment transactions. If you got a **Form 1099-K**, understand why you received it. Then use the form and your other records to help report your correct income on your tax return.

## Find out if you need to adjust your withholding

Did you receive a smaller refund than expected or have an unanticipated tax bill? Use the **IRS Tax Withholding Estimator** to help decide if you need to adjust your tax withholding or make estimated or additional tax payments. Submit a new **Form W-4, Employee's Withholding Certificate**, to your employer if you need to make an adjustment. You can also make **estimated or additional tax payments** if the withholding from your salary, pension or other income doesn't cover the income tax that you'll owe for the year.

## Organize your tax records

Well-organized records make it easier to prepare a tax return and help provide answers if you receive an IRS notice. Keep records and documents that support an item of income, a deduction, or a credit on your return.