Myfreetaxes.com Guide

Community Action Partnership of Ramsey and Washington Counties
VITA Tax Clinic

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www.myfreetaxes.com is a collaboration between United Way and H&R Block to provide free tax filing options
Go to [www.myfreetaxes.com](http://www.myfreetaxes.com) and click “File Now”.

Then Click “File Now”.
Create an account.

Usernames have to be six characters.

Passwords must have: 8-30 characters, one uppercase, one lowercase, one number, one special character.

Confirm your password and click “Next”.

I already have an account

Create account later
Select three Security Questions and type in the answers. Select ones you will remember. If you need to log back into your account, you will need to know the answers.

If you agree, check “I agree” at the bottom. Click “Next”.
Add two-step verification.

Text and Google Authenticator are the most secure ways to ensure you’re you when you sign in from a new device.

- **Text message**
  - Set up
- **Google Authenticator**
  - Set up
- **Email**
  - ✅

Select which option you would like to use for two-step verification.

Then click “Create Account”.
Good morning!

A few things before we get started...

- We'll show you how to easily import last year's taxes.
- Always know what you're paying with Price Preview.
- Get help whenever and however you need it.

Click “Start Taxes”.

Help us personalize your H&R Block experience.

If you agree to share your tax return details, we'll give you:

- Invitations to exclusive offers
- Personalized advice based on your tax situation
- New and improved products and services
- Special recognition for the business you do with H&R Block

We'll ask for your consent on the next screen.

Click “Next”.
Let’s get the **legal stuff out of the way.**

Transparency is important to us, and that’s why we’re asking for your approval.

**Important Information**

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot disclose your tax return information to third parties for purposes other than the preparation and filing of your tax return without your consent. If you consent to the disclosure of your tax return information, Federal law may not protect your tax return information from further use or distribution.

You are not required to complete this form to engage in tax return preparation services. If we obtain your signature on this form by conditioning our tax return preparation services on your consent, your consent will not be valid. If you agree to the disclosure of your tax return information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature.

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at complaints@tigta.treas.gov.

Print page

I authorize H&R Block® to disclose to H&R Block Personalized Services, LLC all my 2019 tax return info (excluding all Social Security Numbers and any dependents' personally identifiable information) and info regarding how long I have been an H&R Block customer so that H&R Block Personalized Services can develop, offer, and provide products and services tailored to or that may interest me, including:

- Invitations to exclusive offers;
- Personalized advice based on my tax situation;
- Develop new or improved products and services; and
- Special recognition for the business I do with H&R Block.

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This page is asking if H&R Block can save your tax information and use it to send you special offers.

You may check “NO THANKS” or check the box to authorize, type in your name, the date and click “Next”.
Welcome! **Tell us a little about you.**

Choose all that applied in 2019.

- Had children
- Owned a home
- Had a savings account
- Owned rental properties
- Had investments
- Worked as freelancer or contractor
- Was self-employed
- Owned a business
- Want a tax pro to review

If none of these apply, keep going and we'll suggest the best product for you.

Click all that apply to you.

Click “Next”.
This page is asking if you want to use the Free Edition. Click “Yes, use the Free Edition”.

Click “Next”.
If you filed your taxes with VITA or another tax company last year, click “I used another tax company”.

If you’ve never filed, click “I’ve never filed taxes before”.

Click “Next”
Switch in as little as two clicks! Start by uploading last year’s tax return.

We’ll transfer the important info the IRS needs to save you time.

We don’t need your W-2 just yet! Here’s an example of a form 1040:

If you filed last year you can upload a digital copy of your previous 1040.

If you don’t have a digital copy, click “Skip Import”.

Drag and drop your return here, or browse and upload your return.

What 1040 files can I upload?

How do I get my 1040?

Before you begin, make sure your return isn’t password protected.
Manually enter in this personal information. Click “Next”.

Enter in your Social Security Number. Click “Next”.
Enter in your phone number. Click “Next”.

Click “Let’s Go”.

Now, let’s answer some simple tax questions.

This is what you came here for, after all.
Were you a **U.S. citizen** in 2019?

Click No or Yes. Click “Next”.

Did you **live in the U.S.** for more than six months in 2019?

Click No or Yes. Click “Next”.
Were you a **student in 2019?**

Choose from the options and click “Next”.

- No
- Yes

If you click “Yes” there is 1 follow-up question.

Answer the question, then click “Next”.

Click No or Yes. Click “Next”.
Can **someone else claim you** as a dependent?  
This helps us know what tax breaks we can get you.

**How do I know?**

[ ] No  [ ] Yes

This question is asking if someone else *could* claim you as a dependent on their tax return.

If someone (a parent, partner, roommate, etc.) supported you for more than half the year *they can claim you.*
If you click “Yes”, the next screen requires you to enter the dependent’s information. See the following slides for details.

If you are not sure if a person qualifies as your dependent, see the next screen, for a list of what qualifies someone as your dependent.

IF YOU DO NOT HAVE DEPENDENTS, SKIP THE NEXT THREE SLIDES.
Qualifying as a Dependent

If you’re not sure if your child qualifies as your dependent, click Add Dependent. On the next screen, we’ll see if your child qualifies as your dependent.

Dependents can be children, relatives, or other people.

Children
Your child usually qualifies as your dependent if:

• You and your spouse are both the child’s parents.
• The child lives with you and your spouse.
• The child is under age 19.

Depending on the circumstances, you might be able to claim the child if:

• You’re divorced or separated from the child’s other parent.
• You were never married to the other parent.

Relatives and other people
You might be able to claim others who live with you or whom you support. This includes:

• Relatives
• Foster children
• Other people except for your spouse (You can never claim your spouse as a dependent.)

DEPENDENTS

On the left is a list of who qualifies as a dependent.

If you have a qualified dependent, click “Add Dependent”.

Let's work on your dependents.

To get started, click Add Dependent. Once you've added all your dependents, click Next to continue.

What if I'm not sure if someone qualifies as my dependent?

Add Dependent

Dependent Name Relationship

What credits are available for dependents?

Back Next
**DEPENDENTS**

Enter the personal information for your dependent.

Click all the situations that apply in the checkboxes.

Three checkboxes are already checked for you.

UNCHECK these if they do not apply.
Tell us more about your family.

This will help us determine if you can claim John.

Did John live with his or her other parent or another person for more than six months in 2019?

- Yes
- No

Next >

Let's work on your dependents.

To get started, click Add Dependent. Once you've added all your dependents, click Next to continue.

What if I'm not sure if someone qualifies as my dependent?

Add Dependent

Dependent Name | Relationship
--- | ---
John | Son

What credits are available for dependents?

Next >

DEPENDENTS

Answer this question about your dependent. If you click “Yes”, you answer follow-up questions to confirm you can claim the person.

Repeat this process for each dependent.

Once all dependents are entered, click “Next”.

< Back
We need to know more about your **dependents**.

Did you pay more than half the cost of maintaining the home you shared with your dependent(s)? [Learn more](#)

- Yes
- No

You are asked you a few additional questions to determine your filing status.

If you are unsure about the filing status given, check the box to read more about the different filing status options.
We've enjoyed getting to know you, Elisabeth!
Here's everything you've told us so far.

Your Household

Elisabeth

John Smith
01/01/2009
SSN: 00-00-5555

Your Filing Status

Head of Household

Confirm the information you have entered.
Click “Next”.

Click “Let’s Go” to start on the income section.
INCOME

Do you want to start on your W-2(s)?

Start Now

Skip For Now

Click “Start Now” to enter in W-2s.

If you do not have any W2s, click “Skip For Now” and SKIP THE NEXT THREE SLIDES.
Let's get some info from your W-2.
Tell us the employer name and EIN shown on your W-2. If you have more than one, we'll ask you for those later.

Enter in the employer name and EIN (Box b) exactly as it appears on your W2. Click “Next”.

You can upload a digital version of your W2, take a photo or enter it manually.

Make sure the information you enter exactly matches your paper W2.
W2s

If entering manually, type the information on your W2 into the corresponding boxes on the screen.

Each box on your paper W2 has a letter or number that matches where you put it in on the screen.

If the box is blank on your W2, leave it blank on the screen.

DO NOT type 0 or N/A into a blank box. Just leave it blank. Click “Next” when done.
W2s

You are asked if this is a corrected or nonstandard W2. Most often the answer is no. If your W2 is a regular W2 (not corrected by your employer) click “Next”.

Add all your W2s following the steps in the last two steps.

Once all are entered, click “Next” on this page.
Confirm your address and occupation. Continue by clicking “Next”.
Did you **buy, sell, send, or receive any virtual currency?**

The IRS needs to know if you did any of these activities at any point in 2019. Ex: selling Bitcoin

**Why does this matter?**

- [x] No
- [ ] Yes

Click No or Yes. Click “Next”.

---

Do you have any **foreign accounts or assets?**

This is something the IRS requires us to ask.

**What does this include?**

- [x] No
- [ ] Yes

Click No or Yes. Click “Next”.

*If you answer yes, there are follow-up questions.*
Did you live in Minnesota on Dec. 31, 2019?

This helps us determine your resident state.

Click No or Yes. Click “Next”.

Did you live in Minnesota all year?

This tells us what states you were a full-year or part-year resident of.

Click No or Yes. Click “Next”.

If you lived in another state during the year, you are directed to enter a state return for that state and your Minnesota return.
Did you **earn money in any states** besides Minnesota in 2019?

**What does this include?**

- [ ] No
- [x] Yes

Click No or Yes. Click “Next”.

*If you have income from other states, you are directed to enter that income.*
INCOME

Review your income on this page. If ALL sources of income are entered, click “Next”.

If you have other forms of income, click “+Add income”.

See the next slide for a full list of other forms of income you enter.
**INCOME**

This is the other kinds of income you enter by clicking “+Add income”.

*Look at the tax forms you received in the mail.* What code is written on them (usually in the top right-hand corner, or bottom left-hand corner)? That tells you which form you need to enter. The form numbers are written under the category titles.

Example: The form says SSA-1099. Click on “Retirement and Social Security”.

<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment, 1099-G and Freelance / Contract Income</td>
<td>W-2 and other wage income, 1099-G, 1099-MISC, and taxable scholarships</td>
</tr>
<tr>
<td>Interest, Dividends, and Capital Gain Distributions</td>
<td>Forms 1099-INT and 1099-DIV</td>
</tr>
<tr>
<td>Investments</td>
<td>Form 1099-B, children's 1099-INT or 1099-DIV, K-1 estates or trusts, and other items</td>
</tr>
<tr>
<td>Retirement and Social Security</td>
<td>Forms 1099-R, RRB-1099, RRB-1099-R, and SSA-1099</td>
</tr>
<tr>
<td>Business and Partnerships</td>
<td>Income and expenses from Form 1099-K, self-employment (Schedule C), S corps, and K-1 partnerships</td>
</tr>
<tr>
<td>Rentals, Royalties and Farming</td>
<td>Income and expenses from rentals and royalties (Schedule E), farms (Schedule F and Form 4835), and Schedule O</td>
</tr>
<tr>
<td>Sales and Transfers</td>
<td>Sale of main home, business property, rental property, investment property, farm property, or cryptocurrency</td>
</tr>
<tr>
<td>Foreign Income</td>
<td>Income earned while working in a foreign country, foreign employer while working in the U.S.</td>
</tr>
<tr>
<td>Less Common Income</td>
<td>Income from 1099-MISC for hobby, jury duty, W-2G gambling, clergy income, alimony received, 1099-Q, 1099-CA, debt cancellation, etc.</td>
</tr>
</tbody>
</table>
**INCOME**

Review your income. Make sure all income is entered. Click “Next”.

---

<table>
<thead>
<tr>
<th>Type of Income</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages</td>
<td>$5,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$5,000</strong></td>
</tr>
</tbody>
</table>
Let's find all your **adjustments and deductions**.

- **Mortgage Interest, Real Estate Taxes and Vehicle Taxes**
  Forms 1099-INT home mortgage interest and real estate tax, vehicle or property taxes, and casualty or theft loss

- **Student Loan Interest and Coverdells**
  Form 1098-E student loan interest, Coverdell ESA

- **Charitable Donations**
  Donations of cash, clothes, household goods, volunteer mileage and donations carryovers

- **Health and Medical Expenses, HSA**
  Forms 1099-B and 5936-SA (HSA), MSA, and medical or dental expenses

- **State and Local Income and Sales Taxes**
  Estimated taxes, taxes paid with a return, other income taxes paid, and state and local sales tax

- **Retirement and Investments**
  Traditional or Roth IRAs, IRA conversions, investment loan interest

- **Business, Work-Related, and Moving Expenses**
  Qualified business income (QBI) deduction, K-12 educator expenses, Armed Forces reservist expenses, unreimbursed employee expenses, job-search expenses, and job-related moving expenses

- **Other Deductions**
  Alimony paid, tax prep fees, legal fees, and other deductions

**Finished adding adjustments and deductions?**

---

**DEDUCTIONS**

Read through this list. If you have any tax forms that apply, select the section and enter in the information directly as it appears on the form you received.

You may not have any of these forms.

The most common ones are 1098-E (for student loans) and donations to charity.
**DEDUCTIONS**

Only enter in deductions if you have the documentation to prove the deduction.

When you select a topic a drop down menu appears. It shows the form number (ex. 1098-MA). This matches what is on the form you should have received.

Match these codes and enter in the corresponding information.
DEDUCTIONS

Once you have entered in all of the forms that apply to you. Click “Yes” at the bottom of the page.

The bar at the bottom of the page states whether you are using the standard or itemized deduction. It automatically chooses the best deduction for you.

If you have questions about the choice, click “Learn more”.

Your deduction:

Standard

Learn more
Here are your adjustments and deductions.

No deductions
You have not entered any deductions

+Add deduction

Next

DEDUCTIONS

Once you have entered all or your deductions. Click “Next”. If you have more to add, click “+Add deduction”.

This page explains the deduction you are getting (standard or itemized). MOST PEOPLE GET THE STANDARD DEDUCTION.

This is not your refund amount. Click “Next”.

Elisabeth, the standard deduction is the best choice for you!

We’ve run the numbers, and since you don’t have any itemized deductions, the standard deduction of $18,350 is the best for you. This ensures you’re saving the most money and maximizing your refund. Is this my actual refund amount?

How did tax reform affect my standard deduction?

Next

Back
DEDUCTIONS

Review your deductions to make sure they are correct.

Click “Next”.

---

Here are all your adjustments and deductions we know about.

We're including all of our calculations so the numbers here might look a little different than what you entered.

<table>
<thead>
<tr>
<th>Standard Deduction</th>
<th>$18,350</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extra Amount (if 65 or Blind)</td>
<td>$0</td>
</tr>
<tr>
<td>Total</td>
<td>$18,350</td>
</tr>
</tbody>
</table>

Don't worry, we'll transfer this data from your federal to your state return for you.
Let’s start on your credits.
Here are your credits we already know about:

- Earned Income Credit (EIC) (Schedule EIC)
- Child tax credit and/or additional child tax credit
  (Schedule 8812)

Next, let’s take a look at some more credits for you.

Let’s find all your credits.

- Family
  - Child and dependent care expenses, child tax credit, Earned Income Credit, and adoption expenses
- Education Expenses
  - Form 1098-T college tuition and expenses
- Employment
  - Saver’s credit, health insurance premiums for displaced workers, foreign taxes paid
- Home and Vehicles
  - Residential energy credit, mortgage credit certificate, and electric vehicle
- Other Credits
  - Prior-year AMT, miscellaneous business and investment credits, and credit for the elderly or disabled

Finished adding credits?

Yes

CREDITS

Come credits may already be listed based on the information you have entered (income, dependents, etc.). Click “Next”.

This is a list of all possible credits.

Most credits have a corresponding tax form, just like deductions. You may have no additional credits.

Common additional credits are 1098-T (for college students) or child care expenses.
Let's find all your credits.

Family
Child and dependent care expenses, child tax credit, Earned Income Credit, and adoption expenses

Visit Topic
Child and dependent care expenses (Form 2441)
Include any payments you made for child or disabled spouse care while you worked or looked for work.
Learn more

Visit Topic
Child tax credit (Schedule 8812)
We may have already chosen this for you — based on what you told us earlier.
Learn more

Visit Topic
Earned Income Credit (EIC) (Schedule EIC)
This is available to lower-income workers.
Learn more

Visit Topic
Adoption expenses or credit carryforward (Form 8839)
Include expenses for a finalized or pending adoption.
Learn more

CREDITS

Only enter in credits if you have the documentation to prove the credit.

When you select a topic a drop down menu appears. Enter in the information you have and answer the questions.

Once you have entered in all the credits that apply to you, click “Yes” at the bottom of the page.
Here are your credits.

Are these my actual credit amounts?

- Child tax credit and/or additional child tax credit (Schedule 8812)
  - $375

- Earned Income Credit (EIC) (Schedule EIC)
  - $1,709

Add credit
Revisit

Next

CREDITS

Review the credits on your return. If they are complete, click “Next”. To add another one, click “+Add credit”.

Here are all your credits we know about.

We’re including all of our calculations so the numbers here might look a little different than what you entered.

<table>
<thead>
<tr>
<th>Type of Credit</th>
<th>$</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child Tax Credit</td>
<td>$0</td>
</tr>
<tr>
<td>Earned Income Credit (EIC)</td>
<td>$1,709</td>
</tr>
<tr>
<td>Additional Child Tax Credit</td>
<td>$375</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$2,084</strong></td>
</tr>
</tbody>
</table>

Don’t worry, we’ll transfer this data from your federal to your state return for you.

Review your credits to make sure they are correct.

Click “Next”.
Let's start on your taxes, payments, and penalties. Here are your taxes, payments, and penalties we already know about:

Affordable Care Act (ACA) (Forms 1095-A and 8962)

Next, let's take a look at some more taxes, payments, and penalties for you.

PAYMENTS

Some common payments are shown here. To move past this. Click “Next”.

Elisabeth, here are some common taxes, penalties and payments you might have.

If you’re not sure a topic applies to you, choose it and we’ll work through it together.

Return for IRA and Retirement Plan Tax
Alternative Minimum Tax Adjustments
Additional Medicare Tax
Federal estimated tax payments

Don't worry, you can add other taxes, penalty and payment items later.

Select any other payments/penalties you have.

These are not common.
HEALTHCARE

Answer this question about your health insurance. This includes all kinds of health coverage when referring to “health insurance”. Including Medicare, Medicaid, MNSure, employer coverage and purchased health coverage.

Did everyone in your household have health insurance in 2019?

If you had insurance for at least one day of each month, you’re covered.

- Everyone in my household was covered all year.
- None of us had insurance at any time in 2019.
- Neither applies – my household was partially covered in 2019.

Who do I include in my household?
What types of insurance qualify?
Do I still need insurance?

Next →
If you select “Everyone in my household was covered all year” or “Neither applies- my household was partially covered in 2019”.

You are directed to this question. Select the kind of health coverage you had and click “Next”. You should have received a form noting the type of health insurance in parenthesis (ex. 1095-B).

If you answered “None of us had insurance at any time in 2019”. Read the following page and click “Next”.
1095-A RECIPIENTS ONLY

Skip this screen if you DO NOT have a 1095-A form.

If you have a 1095-A form, this means you purchased your own health insurance. You must complete a series of questions and are asked to enter or upload the 1095-A form.

Follow the prompts on the screen.
Review your healthcare section to make sure it is correct.

Click “Next”.

Review your taxes, payments and penalties section to make sure it is correct.

Click “Next”.
Let's wrap up your Federal taxes.

Here are some things we'll ask about:

- 2020 estimated tax payments
- Allowing someone else to discuss your return with the IRS
- Designating S3 for the Presidential Election Campaign Fund

WRAP UP

You are almost done completing your federal tax return.

Click “Next”.
Let us know if any of these apply to you.

Payments and extension
- I want to create 2020 estimated tax payment vouchers (Form 1040ES).
- I want to apply all or part of my refund to 2020 estimated taxes.
- I want an automatic two-month extension to file and pay federal taxes, since I was living and working outside the United States and Puerto Rico on April 15, 2020. Learn more
  Includes military or naval service members.

IP PIN
- I received an identity protection PIN (IP PIN) from the IRS. Learn more
- John received an identity protection PIN (IP PIN) from the IRS.

Miscellaneous
- I will allow someone else to discuss this return with the IRS.
- I want to designate $3 to the Presidential Election Campaign Fund.

WRAP UP

Check any box that applies to you. It is not common that ANY of these apply.

Only apply your refund to your 2020 taxes if you think you will owe money next year.

An IP PIN is something you have if you have experienced identity theft.
Next Steps

Next, we'll make sure everything's been entered correctly and that we've included every credit, adjustment, and deduction you're eligible for. That way, you'll know you're getting your maximum refund – guaranteed!

After that, we'll work on your state return(s). We'll automatically import everything we need from your federal return, to save you time and help you file faster.

Check for Additional Documents

Search by form names or tax topics.

You can also choose from common forms that might apply to you:
- Form 1098-T: Tuition Expenses
- Form 5498-SA: Health Savings Accounts (HSA)
- Form 1099-G: State Refunds
- Form 1099-INT: Interest Income
- Form 1099-R: Retirement Income

Next Steps
Once you've added all your tax docs, we'll review your entire return to make sure everything's complete and accurate.

Read this and click “Next”.

If you received any tax documents that you did not enter, type the number code or document name into the search box. Example: 1098-T or Tuition Expenses.

Click “Next” when finished.

NOTE: If you have a CRP (Certificate of Rent Paid), that is for the state return and is not need entered here.
This screen means myfreetaxes did not find any errors for your federal return.

If you receive an error message, follow the prompts on the screen to correct the error.

Review your federal taxes to make sure they are correct. Click “Next”.

Now you can begin your state return. Click “Next”.

<table>
<thead>
<tr>
<th>Federal Return</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$8,000</td>
</tr>
<tr>
<td>Adjustments</td>
<td>$0</td>
</tr>
<tr>
<td>Your adjusted gross income (AGI): what you made minus the adjustments we found for you</td>
<td>$5,000</td>
</tr>
<tr>
<td>Deductions</td>
<td>-$18,950</td>
</tr>
<tr>
<td>Exemption(s)</td>
<td>NA</td>
</tr>
<tr>
<td>Your taxable income: The amount of income you'll be taxed on after claiming the deductions and exemptions we found for you</td>
<td>$0</td>
</tr>
<tr>
<td>Tax you owe</td>
<td>$0</td>
</tr>
<tr>
<td>Tax withheld or already paid</td>
<td>-$200</td>
</tr>
<tr>
<td>Credits (The credits we found for you - whom lower your taxes)</td>
<td>-$2,084</td>
</tr>
<tr>
<td>Your refund</td>
<td>$2,284</td>
</tr>
</tbody>
</table>
This screen is asking if you want to pay $7.50 for H&R Block to store your taxes. To keep using the free version, click “No”. Click “Next”.

This screen explains the limits of using the free version.

To prevent having to pay the IRS for a copy in the future, make sure you save your own copy at the end.
Welcome to your Minnesota return!

You're off to a great start! Our tax experts have updated this program with all 457 Minnesota 2019 tax law changes.

Best of all, we've already imported the information we'll need from your federal return so you won't have to look it up again or retype it. This saves you time—and helps you get your maximum refund faster.

Now, we're ready to get every Minnesota tax break you're eligible for.

Ready to get started?

Time to start your state tax return!

Click “Next”.

Select your Minnesota residency status for 2019.

If you lived in another state in 2019, you must enter the state taxes for that state as well.
Next, let’s work through your state income to find any **adjustments or deductions** that can maximize your refund.

**ADJUSTMENTS/DEDUCTIONS**

Click “Next”.
ADJUSTMENTS/DEDUCTIONS

Review the list of possible adjustments to income. Other than Retirement Benefits, these adjustments are not common.

If one applies to you, select the drop down arrow to the right and click “Visit Topic”.

Enter in the information and answer the questions using your tax forms.

When you are done, click “Yes” at the bottom of the page.
Your Minnesota Adjustments

No Adjustments
You have not entered any adjustments.

Do you need to tell us about any additional adjustments?
If you’re not sure, click Yes, and we’ll review the different types of adjustments with you

Yes
No, I’m done

ADJUSTMENTS/DEDUCTIONS

Review your state adjustments to make sure they are correct.

When you are done entering your adjustments, click “No, I’m done”.

Review your Minnesota income. Information entered on the federal return is shown here.

If you have a question about the amount, click “Explain amount”.

If you want to go to where it was entered, click “Go To”.

When you are done, click “Next”.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Explain amount</th>
<th>Go To</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal AGI</td>
<td>$5,000</td>
<td>Explain amount</td>
<td></td>
</tr>
<tr>
<td>Other Minnesota additions</td>
<td>$0</td>
<td>Explain amount</td>
<td>Go To</td>
</tr>
<tr>
<td>Minnesota standard deduction</td>
<td>$18,350</td>
<td>Explain amount</td>
<td></td>
</tr>
<tr>
<td>Minnesota exemptions</td>
<td>$4,250</td>
<td>Explain amount</td>
<td></td>
</tr>
<tr>
<td>Minnesota subtractions</td>
<td>$23,000</td>
<td>Explain amount</td>
<td></td>
</tr>
<tr>
<td>Minnesota taxable income</td>
<td>$0</td>
<td>Explain amount</td>
<td></td>
</tr>
</tbody>
</table>
### Let's find the credits you Deserve.

We used what you've told us so far to customize the Minnesota topics below.

<table>
<thead>
<tr>
<th>Topic</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Credits</td>
<td>K-12 education expenses, child and dependent care credit, credit for parents of stillborn children</td>
</tr>
<tr>
<td>Homestead Credit</td>
<td>Homestead credit refund / renter’s property tax refund</td>
</tr>
<tr>
<td>Credit for Taxes Paid to Another State</td>
<td>Taxes paid to other states or Canadian provinces</td>
</tr>
<tr>
<td>Education</td>
<td>Student loan credit, 529 plan contributions</td>
</tr>
<tr>
<td>Retirement</td>
<td>Past military service credit, military retirement pay subtraction</td>
</tr>
<tr>
<td>Business and Miscellaneous Credits</td>
<td>Long-term care insurance credit, Alternative Minimum Tax credit, employer transit pass credit, SEED capital investment credit, other business and incentive credits</td>
</tr>
</tbody>
</table>

**Finished adding credits?**

**Yes**

---

**CREDITS**

Review the list of possible state tax credits. Common credits are K-12 education expenses, student loan credit, and the child and dependent care credit.

Some credits may be applied based on what you have entered (income, dependents, etc.).
PROPERTY TAX/RENTERS REBATE

To enter your property tax or renters rebate (CRP) information, click on the arrow next to “Homestead Credit”.

Click “Visit Topic” next to “Homestead credit refund/renter’s property tax refund”.

Finished adding credits?
PROPERTY TAX/RENTERS REBATE

Make sure you have the correct documentation listed here.

Then select “Yes” and click “Next”.
PROPERTY TAX/RENTER REBATE

You can add any CRPs you have. Click “+Add Certificate” and follow the prompts.

Enter the information in exactly as it appears on your CRP.

When finished, click “Next”.
CREDITS

If another credit applies to you, click the drop down arrow on the right. If you are not sure if a credit applies to you, click “Learn more”.

To enter information, click “Visit Topic”. You are asked questions to confirm the credit applies to you.

Only enter in information that you have documentation to support (tax forms, receipts, etc.).

Once you have entered in all credits click “Yes” at the bottom of this page.
CREDITS

Review your credits to make sure they are complete. Then click “No, I’m done”.

Review credits to confirm they are correct. You may see that the program applied credits to you automatically.

To learn more about the credit, click “Explain amount”. To see where this information was entered, click “Go To”.

When you are done, click “Next”.
PAYMENTS

Review the list of payments based on your federal return.

You can add additional payments if you have withholdings from being self-employed (1099-MISC form), or you paid into your 2019 taxes already.

This is not common and it's likely you have nothing additional to enter here.

Click “Next” when done.
Your Additional Taxes, Payments, and Penalties

No additional taxes, payments, and penalties
You haven’t entered any additional taxes, payments, and penalties

Do you need to tell us about any additional taxes, payments, and penalties?
If you’re not sure, click Yes, and we’ll review the different types of additional taxes, payments, and penalties with you.

Yes  No, I’m done

Let’s Take a Look at Any Additional Taxes, Payments, or Penalties.

Alternative Minimum Tax Adjustments
Private activity bonds, intangible drilling costs, depletion

Finished adding taxes, payments, and penalties?
Yes

PAYMENTS

Confirm here if you have any additional taxes, payments and penalties to add. Click “Yes” to see a list of possible payments.

These are not common.

If this section is complete. Click “No I’m done”.
Let’s Check Your Minnesota Taxes, Payments, and Penalties

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
<th>Explain amount</th>
<th>Go To</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minnesota income tax</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Withholding</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Minnesota tax payments</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Underpayment penalty</td>
<td>$0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

PAYMENTS

Review your taxes, payments and penalties to make sure they are complete. Click “Next”.
WRAP UP

Check any box that applies to you. These are not common. When you are done, click “Next”.

You've Completed the Minnesota Interview

You finished the state return!

Click “Next”.
This screen means myfreetaxes did not find any errors for your state return.

If you receive an error message, follow the prompts on the screen to correct the error.

Note this does not mean that your return will be automatically accepted by the IRS.

Review your state return to make sure they are correct. Click “Next”.

### Minnesota Summary 2019

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal taxable income</td>
<td>($13,350)</td>
</tr>
<tr>
<td>Minnesota additions to income</td>
<td>$0</td>
</tr>
<tr>
<td>Minnesota subtractions from income</td>
<td>$22,000</td>
</tr>
<tr>
<td>Minnesota taxable income</td>
<td>$0</td>
</tr>
<tr>
<td>Total tax due to Minnesota</td>
<td>$0</td>
</tr>
<tr>
<td>Minnesota credits</td>
<td>$0</td>
</tr>
<tr>
<td>Minnesota voluntary donations</td>
<td>$0</td>
</tr>
<tr>
<td>Minnesota total payments</td>
<td>$472</td>
</tr>
<tr>
<td>Minnesota refund</td>
<td>$472</td>
</tr>
</tbody>
</table>
This screen gives you the option to remove your Minnesota state return. You want to submit your state return!

Even if you owe money, the penalty for not submitting a tax return when you owe money, can be more than what you owe.

Click “KEEP Minnesota RETURN”.
Choose the state you want to prepare.
Click Add State to get started.

Minnesota
Completed
Review Remove

ADD STATE

Each state costs an additional $0.00. You can file up to three state returns.

If you would like to review the state return, click “Review”.

If you lived in another state and need to add that return, click “ADD STATE”.

If you are done with you state return, click “Next”
Here's a breakdown of your 2019 federal taxes.

<table>
<thead>
<tr>
<th>Federal Return</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$5,000</td>
</tr>
<tr>
<td>Adjustments</td>
<td>$0</td>
</tr>
<tr>
<td>Your adjusted gross income (AGI)</td>
<td>$5,000</td>
</tr>
<tr>
<td>Deductions</td>
<td>($1,250)</td>
</tr>
<tr>
<td>Exemptions</td>
<td>$0</td>
</tr>
<tr>
<td>Your taxable income:</td>
<td>$0</td>
</tr>
<tr>
<td>(The amount of income you'll be taxed on after claiming the deductions and exemptions we found for you)</td>
<td>$0</td>
</tr>
<tr>
<td>Tax you owe</td>
<td>$0</td>
</tr>
<tr>
<td>Tax withheld or already paid</td>
<td>($2,000)</td>
</tr>
<tr>
<td>Credits (The money we refunded to you — what you saved)</td>
<td>($1,034)</td>
</tr>
<tr>
<td><strong>Your refund</strong></td>
<td><strong>$2,284</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>State Return</th>
<th>MN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>($13,950)</td>
</tr>
<tr>
<td>Adjusted gross income (AGI):</td>
<td>$0</td>
</tr>
<tr>
<td>What you made minus the adjustments we found for you</td>
<td>$0</td>
</tr>
<tr>
<td>Deductions</td>
<td>$0</td>
</tr>
<tr>
<td>Taxable income:</td>
<td>$0</td>
</tr>
<tr>
<td>The amount of your income you'll be taxed on after the deductions we found</td>
<td>$0</td>
</tr>
<tr>
<td>Tax you owe</td>
<td>$0</td>
</tr>
<tr>
<td>Tax withheld or already paid</td>
<td>($471)</td>
</tr>
<tr>
<td>Credits (The money we refunded to you — what you saved)</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Your refund</strong></td>
<td><strong>$472</strong></td>
</tr>
</tbody>
</table>

This is a complete review of your tax return, federal and state. Review it to make sure it looks right. Then click “Next”.
A tax pro can **review and sign your return**.

They’ll find your best outcome for this year and advise you for the next - all in three days or fewer.

**Your tax pro will:**

- Review your tax docs and check over your work
- Search for missed opportunities to **get you even more money back**
- Provide the assurance of a professionally signed and e-filed return

**How does it work?**

Finish strong for just

**$49.99**

To continue with the free option, click “No Thanks”.

This screen is promoting the pro version.

If you want an H&R Block professional tax preparer to review your return for errors or missed sections, you can pay $49.99.
This screen confirms no errors were found.

If the IRS rejects your return, you are notified after filing.

This screen promotes H&R Block’s tax preparation bundles.

To continue with the free version, click “Next”.
Click “Next”.

This screen shows if you selected the upgrades and the cost of the upgrade.

If you are using the free version, it is $0.00.
Click “Next”.
Next, we'll work on **getting your refund to you.**

Choose how to pay for your tax prep.

Choose how to get your refund.

File your return.

---

Click “Next”.

---

Here's the **money you’re getting back.**

**TOTAL REFUND**

$2,756

Federal refund: $2,284

Minnesota refund: $472

---

Click “Next”.

---
If you are getting a federal tax refund, select “Show my refund options”.

If you owe money, select “Show my balance due options” to learn ways to pay the amount due.

If your federal refund is $0, select “I have a $0 balance with the IRS”.

Which federal refund options would you like to see?

How can I get my stimulus payment via direct deposit?

The IRS requires us to offer you all refund and balance due options.

- Show my refund options.
- Show my balance due options.
- I have a $0 balance with the IRS.
How do you want to receive your federal refund?

Federal refund: $2,284

- **Emerald Card®**
  - Load your refund onto the [H&R Block Emerald Prepaid Mastercard®](https://www.hrb.com/emerald).
  - **Fast.** Having your refund direct deposited onto your Emerald Card is fast and easy.
  - **Safe.** Your money is FDIC insured to the maximum amount allowed by law.
  - **Convenient.** Use anywhere Debit Mastercard® is accepted.
  - **Easy.** Get cash fast with over 1 million ATMs nationwide (fees apply).
  - If you already have an Emerald Card, we'll load this year's federal refund to the card you already have.

[Emerald Card Disclosures and Cardholder Agreement](https://www.hrb.com/emerald)

- **Direct deposit**
  - Deposit your federal refund directly into your bank account.

- **Paper check**
  - Get a paper check in the mail after the IRS accepts your federal return.

These are the options for ways you can receive your refund.

Direct deposit is the fastest. If you do not have a bank account, click “Paper check”.

Choosing the Emerald Card means you will pay fees.
You did it! **You deserve a bonus.**

Use some (or all) of your federal refund to buy an Amazon.com Gift Card and **we’ll add a 5% bonus.**

Here’s how it works:

**Example**

<table>
<thead>
<tr>
<th>Step 1: Choose the amount</th>
<th>$2,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step 2: We add the 5% bonus</td>
<td>+ $100</td>
</tr>
<tr>
<td><strong>Total amount on your e gift card:</strong></td>
<td><strong>$2,100</strong></td>
</tr>
</tbody>
</table>

Would you like to take the refund bonus?

- **Yes**
- **No, Thanks**

This promoted buying an Amazon gift card with your refund.

To continue to enter your bank account information, click “No, Thanks”.
If choose direct deposit, you must add your bank account information.

You can find your bank’s routing number and your account number on a paper check or your online account.

You can also receive part of your refund by check or invest it in a U.S. Savings Bond.

Those options are at the bottom of the screen.
You are asked to confirm your banking information by reentering the information.

Next you select how to receive your state refund. Again, direct deposit is the safest and fastest way to get your money. If you don’t have a bank account, select “Paper check”. Click “Next”.
Select the bank account for your state refund. Click “Next”.

This screen confirms where your refund will be deposited.

Make sure it is correct. Click “Next”.
Click “Next”.

This screen confirms that you are e-filing your taxes. This is the fastest, safest way to get your tax return to the IRS.

If you prefer to print and mail your taxes, check the box on this page.
Since you’re e-filing your federal return, let’s e-file your Minnesota return too.

You can e-file it for free today, get status updates quickly, and cross your state taxes off your to-do list.

☐ I’d rather print and mail my return.

Let’s wrap up a few quick things before you submit your Minnesota return.

What if I’m filing after Apr. 15?

Answer the question, “Did you file a return last year?”, with yes or no.

If you select “No”, you enter your driver’s license information.

If you select “Yes”, you enter the Adjusted Gross Income from your 2018 tax return.
Do you have your 2018 return?
The IRS needs your adjusted gross income (AGI) from last year.

If you filed a return last year, but don’t have your 2018 return, click “No”.

You are prompted to answer questions about your 2018 return.

Enter your exact 2018 AGI.
Make sure you use your original, not amended, return.

If you have your 2018 return click “Yes”.

You enter your Adjusted Gross Income on this screen.
To confirm your identity, you enter your driver's license or state ID.

If you do not wish to enter this information, check the box at the bottom of the page.

Click “Next” to continue.
It's time to **sign your return**.

First, read this:

**Consent to Disclosure**

Under penalty of perjury, I declare I've examined this return, including any accompanying statements and schedules, and, to the best of my knowledge and belief, it is true, correct, and complete.

I consent to:
- The disclosure of all information pertaining to my use of the system and software to the IRS and any state revenue authority, as applicable by law, and to the transmission of my tax return(s).
- Allow my intermediate service provider, transmitter, or Electronic Return Originator (ERO) to send my return to the IRS and to receive this info from the IRS: a) an acknowledgment of receipt or reason for rejection, b) the reason for any delay in processing or refund; and c) the date of any refund.

Now, create a five-digit number to sign your return.

Elisabeth

*Date of birth: [redacted]*

*What if this is wrong?*

*Electronic signature Learn more*

Enter any five numbers except 00000.

*Today's date: 4/30/2020*

Now you must sign your return.

Read the Consent to Disclose.

Enter a five digit pin number in the box. This pin can be used to find your return next year.

An easy number to remember is your zipcode.

Click “Next” to continue.
Review your contact information and make sure that it is correct.

You can check the box if you want to receive updates about your return via email and text.

Click “Next” to continue.
This is the last step!

Enter the code as it appear on the screen. Example: 100082.

PRINT A COPY NOW for your records!
Keep this copy in a safe place, it has your personal information on it.

Click “PRINT A COPY”. No printer, save as a PDF document.

Once you have your printed or saved copy, click “E-FILE RETURN”.

Send your returns immediately so you can't exit or cancel after you file.
Congratulations!

You have filed your tax return!

Securely store your printed or saved copy in a safe place.

If you selected direct deposit, expect your refund in 2-3 weeks.

If you selected paper check, expect your refund in about 6 weeks.

Thank you!