

COST AND SERVICES AVAILABLE

HOW MUCH DOES IT COST TO USE THE IRS VITA SERVICE AT COMMUNITY ACTION?

VITA services are free for those that qualify to use it. You qualify to use VITA if your total income is \$35,000 or less for individuals or \$55,000 or less for families.

CAN I USE THE IRS VITA SERVICE AT COMMUNITY ACTION IF I AM NOT A RESIDENT OF RAMSEY OR WASHINGTON COUNTY?

No, VITA services at Community Action are available only to community members that qualify to use it (i.e., income is \$55,000 or less) and live in Ramsey or Washington Counties.

If you live in another county you may contact [Prepare + Prosper](#) for assistance or call

Elderly or senior taxpayers may be better served by a Tax Counseling for the Elderly (TCE) site. TCE sites specialize in questions about pensions and retirement-related issues unique to seniors. To locate the nearest AARP TCE Tax-Aide site between January and April use the [AARP Site Locator Tool](#) or call [888-227-7669](tel:888-227-7669).

DOES THE IRS VITA SERVICE AT COMMUNITY ACTION PREPARE BOTH FEDERAL AND STATE RETURNS?

Yes, the VITA site at Community Action will prepare and e-file* both federal and full-year Minnesota state returns. If you lived or worked in 2 or more states during the tax year, the VITA site at Community Action will not prepare partial-year state returns.

* There may be specific situations that require your federal and/or state returns to be mailed in. In this situation, it will be your responsibility to mail your return(s) to the correct taxing authorities by the applicable tax filing deadlines.

WHAT TAX SITUATIONS ARE WITHIN THE SCOPE OF THE IRS VITA SERVICES AT THE COMMUNITY ACTION SITE?

In general, the following tax situations are within the scope of the IRS VITA services at Community Action (this list is NOT comprehensive).

- Wages, salaries, etc. (Form W-2)

- Interest Income (Form 1099-INT)
- Dividends Received (Form 1099-DIV)
- State Tax Refunds (Form 1099-G)
- Unemployment Benefits (Form 1099-G)
- IRA Distributions (Form 1099-R)
- Pension Income (Forms 1099-R, RRB-1099, CSA-1099)
- Social Security Benefits (Form SSA-1099)
- Simple Capital Gain/Loss (Form 1099-B)
- Self-employed Income (Form 1099-MISC) limited
- Gambling Winnings (Form W-2G)
- Health Savings Accounts (Form 1099-SA) limited
- Itemized Deductions limited
- Education Credits (Form 1098-T)
- Child Tax Credit
- Earned Income Credit
- ACA Statements (Forms 1095-A, B or C)

WHAT TAX SITUATIONS THAT ARE OUTSIDE THE SCOPE OF THE IRS VITA SERVICES AT COMMUNITY ACTION?

In general, the following tax situations are **NOT** within the scope of the IRS VITA services at Community Action (this list is not comprehensive).

- Current year extensions and prior year initial/amended returns
- Complex Capital Gain/Loss
- Form SS-5 (request for Social Security Number)
- Form W-7 (application for individual taxpayer identification number)
- Form 8843 (statement for exempt individuals)
- Form W-4 (employee's withholding certificate)
- Nonresident returns (Form 1040NR) – contact BYU International Student Services
- Dual Status Alien elections

- Schedule C with loss, depreciation or business use of home, inventory, employees, contract labor, or expenses over \$25,000, use of actual car expenses such as gas
- Rental Income
- 1099-R Box 7 with Distribution Codes of 1, 2, 5, 6, 8, 9, A, B, D, E, J, K, N, P, R, T, U, W
- Foreign income (Foreign Tax Credit/Foreign Earned Income Exclusion)
- 1099-Q Taxable Distributions (Box 1 distributions exceeds qualified education expenses for the year)
- 1095-A shared policy allocation - if your 1095-A has individuals listed on it that are not on your return or you are listed on another person's 1095-A and not a dependent on their return
- HSA excess contributions not withdrawn by the due date of the return
- Non-cash charitable contributions greater than \$500
- 1099-K not related to self-employment income
- Parts 4 & 5 of Form 8962 (Premium Tax Credits)

WHERE CAN I GET HELP WITH MY RETURN IF I HAVE TOO MUCH INCOME OR HAVE A TAX SITUATION THAT IS OUTSIDE THE SCOPE OF THE IRS VITA SERVICES AT COMMUNITY ACTION?

You may qualify to use myfreetaxes.com to prepare and e-file a simple (no schedule C, D, or E) federal and state tax returns for free. You will not receive help from IRS VITA volunteers at Community Action but may have the ability to get help from tax professionals via phone, email, or chat on the myfreetaxes.com website.

You may contact [Prepare + Prosper](#) to see if your tax situation is within their scope of service.

If you do not qualify to use the IRS VITA service or myfreetaxes.com, you will need to consult with a tax professional for assistance with preparing your federal and/or state returns.

CAN I PREPARE MY OWN RETURN AND HAVE A VOLUNTEER OR SITE COORDINATOR AT THE IRS VITA SERVICES AT COMMUNITY ACTION REVIEW IT?

No, it is not within the scope of the IRS VITA services at Community Action to review self-prepared tax returns or returns prepared by other individuals.

DOES THE IRS VITA SITE AT COMMUNITY ACTION PROVIDE TAX CONSULTING/TAX PLANNING SERVICES?

No, it is not within the scope of the IRS VITA services at Community Action to provide tax consulting or tax planning services.

APPOINTMENTS

DO I HAVE TO HAVE AN APPOINTMENT OR CAN I JUST WALK-IN?

The IRS VITA site at COMMUNITY ACTION only prepares returns by appointment only. Appointments are first come, first serve. Please call 651-603-5848 on or after January 24, 2022 to schedule an appointment.

WHERE IS THE IRS VITA SITE AT COMMUNITY ACTION LOCATED?

The service is located in the Community Action Resource Center Building at 450 Syndicate Street N, Saint Paul. The clinic is held in the Wellstone Conference Room on the lower level.

WHAT DO I DO IF THERE ARE NO AVAILABLE APPOINTMENTS OR THE AVAILABLE APPOINTMENTS DON'T FIT WITH MY SCHEDULE?

Available appointments are based on the availability and capacity of the volunteers. New appointments become available as volunteer schedules change or through cancellation of appointments. You can locate an alternate IRS VITA site [here](#).

WHAT IF I NEED TO RESCHEDULE OR CANCEL MY APPOINTMENT?

If you need to reschedule or cancel your appointment, please call 651-603-5848.

No Show Policy: If you don't show up to your appointment, the IRS VITA site at Community Action reserves the right to block you from scheduling future appointments.

Late Policy: If you are more than 15 minutes late to your appointment, the IRS VITA site at Community Action reserves the right to cancel your appointment.

WHAT DO I BRING TO MY APPOINTMENT?

You must bring **ALL** required information to your appointment. If you don't, we will not be able to complete your return at your appointment and you will have to return.

You will be asked to fill out an Intake/Interview Form when you come in. If you would like to complete it before your appointment, you can find a copy [here](#).

1. A photo ID for you and your spouse (if married filing joint)
2. Social Security cards (physical card) for every individual listed on the tax return (you, spouse, children, and other dependents)
3. Wage and earnings statements (Form W-2, W-2G, 1099-R, 1099-Misc, etc.)
4. Interest and dividend statements from banks (Forms 1099 INT/DIV)
5. **STUDENTS ONLY:** Form 1098-T **and** any receipts for books and materials you bought during the tax year
6. Proof of bank account routing and account numbers for direct deposit (tax refund) or electronic funds transfer (tax due)
7. For married filing joint, both spouses **must be present** in order to complete the return and file electronically
8. Forms 1095-A, 1095-B, or 1095-C related to health insurance coverage (if applicable)
9. Form 5498-SA and Form 1099-SA related to HSAs (if applicable)
10. All other official tax forms received that are not listed above
11. A copy of last year's federal and state returns (strongly encouraged)

SOCIAL SECURITY CARDS

WHAT IF I FORGET TO BRING MY SOCIAL SECURITY CARD TO MY APPOINTMENT?

Without the appropriate social security card documentation, we will not be able to complete your return at your appointment and you will have to come back at a later time to present your social security card so we can complete your return.

WHAT IF I DON'T HAVE MY ACTUAL SOCIAL SECURITY CARD IN MY POSSESSION?

In order to protect your social security number from scams and identity theft, our first preference is to have you bring your actual social security card to your appointment. However, we will

accept a picture of your actual social security card **PLUS** a photo ID (to validate your name) or a prior year tax return (to validate your name and social security number).

WHAT IF I HAVE LOST MY ACTUAL SOCIAL SECURITY CARD?

In order to protect your social security number from scams and identify theft, you will need to request a replacement Social Security Number (SSN) Card from the nearest Social Security Administration office.

THE NAME ON MY SOCIAL SECURITY CARD DOES NOT MATCH MY CURRENT NAME. DOES THIS MATTER?

The name on the tax return will need to match the name on your social security card **EXACTLY!** If it doesn't, your return will be rejected by the IRS and any refund will be delayed until the issue is resolved. The VITA site will prepare your return using the name and social security number shown on your social security card.

NON-US CITIZENS, MILITARY, AND SENIOR (60+) RETURNS

DOES THE VITA SITE AT COMMUNITY ACTION PREPARE FORM 8843 FOR NON-US STUDENTS ON AN F-1/J-1 VISA?

No, the preparation of Form 8843 (Statement for Exempt Individuals and Individuals **with** a Medical Condition) is not within the scope of the services provided at the VITA site at Community Action.

DOES THE VITA SITE AT COMMUNITY ACTION PREPARE RETURNS FOR MEMBERS OF THE MILITARY AND VETERANS?

No, our volunteers are not certified to prepare returns for active-duty service members and military retirees.

DOES THE VITA SITE AT COMMUNITY ACTION PREPARE RETURNS FOR ELDERLY OR SENIOR (60+) INDIVIDUALS?

Yes. However, you may be better served by a Tax Counseling for the Elderly (TCE) site. TCE sites specialize in questions about pensions and retirement-related issues unique to seniors. The IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS.

A majority of the TCE sites are operated by the AARP Foundation's Tax Aide program. To locate the nearest AARP TCE Tax-Aide site between January and April use the [AARP Site Locator Tool](#) or call [888-227-7669](tel:888-227-7669).

EXTENSIONS & PRIOR YEAR RETURNS

DOES THE VITA SITE AT COMMUNITY ACTION PREPARE PRIOR YEAR FEDERAL AND/OR STATE RETURNS?

No, the preparation of prior year federal and state returns is outside the scope of services the VITA site at COMMUNITY ACTION provides.

DOES THE VITA SITE AT COMMUNITY ACTION PREPARE EXTENSIONS SO I CAN FILE MY FEDERAL AND/OR STATE RETURN(S) AFTER THE FILING DEADLINE?

No, the preparation of federal and state extensions is outside the scope of the services the VITA site at provides.

IRS AUDITS AND NOTICES

DOES THE VITA SITE AT ASSIST WITH IRS NOTICES OR IRS AUDITS?

No, our volunteers are not certified to assist with IRS tax notices. You should contact a tax professional for assistance.

IS THE VITA SITE AT COMMUNITY ACTION RESPONSIBLE IF THE IRS OR STATE TAX AUTHORITY AUDITS MY RETURN AND DETERMINES IT IS INCORRECT?

No because VITA volunteers are not paid preparers which is why they do not sign your federal and/or state tax returns. **You are completely responsible for all information contained (or not contained) in your federal and state tax returns. In addition, you are fully liable for the results of any IRS or state tax authority audit results. In addition, you are responsible for maintaining all the appropriate documentation to support all items reported in your federal and state tax returns.**

REFUNDS & CHANGE OF ADDRESS

HOW DO I CHANGE MY ADDRESS WITH THE IRS?

Anytime you change addresses, you should inform the IRS so that you can receive correspondence for current and prior year tax returns. For more information on how to notify the IRS of a change of address, click [here](#)

WHEN WILL I RECEIVE MY REFUND?

If your return was e-filed and you chose to have your refund directly deposited into your bank account, the IRS generally issues most refunds within 21 days. If you paper filed your return or requested a refund check, it can take 4-6 weeks to receive your refund.

If it has been 21 days since your return was e-filed or 6 weeks since you mailed in your return, you can check the status of your refund, [here](#).