

IMPORTANT INFORMATION

FOR EARNED INCOME TAX CREDIT OR ADDITIONAL CHILD TAX CREDIT RECIPIENTS

It is more important than ever to prepare accurate income tax returns during the 2017 tax season. A new law requires the IRS to delay issuing refunds for taxpayers claiming the Earned Income Tax Credit or the Additional Child Tax Credit until February 15th.

WHO'S AFFECTED?

Taxpayers who qualify for the **Earned Income Tax Credit (EITC)** or the **Additional Child Tax Credit (ACTC)** will have their entire refund delayed—even the portion not associated with the EITC and ACTC. For these taxpayers, the entire refund will be held until **February 15th**. While the IRS will begin issuing EITC and ACTC refunds on February 15, affected taxpayers may not have access to their refunds until the week of **February 27** due to processing times.

WHY THE DELAY?

This law has no exceptions and is designed to give the IRS more time to help detect and prevent fraud. Tax identity fraud is one of the fastest-growing types of fraud, and accounted for almost half of the 491,000 ID theft complaints filed with the Federal Trade Commission last year.

WHAT SHOULD YOU DO?

To help you navigate this year's delay and keep 100% of your refund, use free tax preparation services provided by your local Volunteer Income Tax Assistance (VITA) program or file your taxes online using Free File. The IRS relies on these services to help people file their Federal taxes each year, free of charge.

GET IN-PERSON HELP FROM LOCAL IRS CERTIFIED VOLUNTEERS

There are over 12,000 VITA programs nationwide that are staffed by IRS-certified volunteers and offer tax preparation assistance, completely free of charge, to individuals meeting certain income requirements. VITAs are dedicated to helping as many members of their community as possible to prepare accurate returns and save their clients hundreds of dollars in tax preparation fees every year.

WHY SHOULD I FILE MY TAXES AT A LOCAL VITA PROGRAM?



A VITA volunteer goes through at least **15 hours** of training in tax preparation, and each one is certified by the IRS. This means that you can trust that you will receive the highest-quality service at any of the thousands of VITA sites nationwide.



VITA services are completely free of charge—there are never any hidden fees or unexpected charges. This will save you hundreds of dollars in tax preparation fees, allowing you to put that money towards things that benefit you—paying down debt, paying rent or bills, or making new purchases.



VITAs will file your taxes using e-file, the most reliable and secure way to file taxes. This allows you to track your refund online, and to have the entire refund deposited directly into your bank account.

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FILE YOUR TAXES ONLINE USING FREE FILE

Over 70 percent of all American taxpayers, upwards of 100 million people, are eligible to use brand-name tax preparation software completely free of charge. The IRS Free File program allows you to access one of 13 brand-name tax preparation services to complete your taxes from the comfort of your living room.

WHY SHOULD I FILE MY TAXES ONLINE USING FREE FILE?



If you earned \$62,000 or less last year you qualify to use Free File. Using Free File allows you to file your taxes online without leaving the comfort of your home.



The program includes the most popular tax preparation softwares, which many Americans are already paying to use to file their taxes.



This software will also help you to file your tax returns electronically using e-file and direct deposit, which is the safest, fastest and most reliable way to file your returns.



For 2017, more Free File software providers are offering both free federal and free state tax return preparation for states with income tax requirements. Some providers also are offering state tax return preparation for a fee. State tax return offers are at the discretion of the providers.

WHERE CAN I LEARN MORE?

For additional information
on VITA and Free File, or to find
the VITA nearest you, visit:

[IRS.GOV/GETREADY](https://www.irs.gov/getready)