

# Taxes

**This guide will help you understand federal benefits and services that may be available to you. You can find current guidance on delinquent or late taxes.**



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This resource guide was developed for the project Increasing Access to Decision-Making Support For Older Adults within the [Approaching Retirement](#) Life Experience.

The guide was prepared under the direction of the [President's Management Council](#), with particular support from the Office of Management and Budget, the General Services Administration, and funds made available for Federal Government Priority Goals to implement select Life Experience projects in support of the President's Management Agenda. Priority 2 of the President's Management Agenda focuses on delivering excellent, equitable, and secure Federal services and [customer experience](#) by designing, building, and managing government service delivery for key [life experiences](#) that cut across federal agencies.

This guide consolidates resources and benefits information from seven federal agencies to support older adults in their ability to make informed decisions about health care, finances, housing, and nutrition.

The guide incorporates expertise and materials from the following federal agencies and departments:

- Administration for Community Living, U.S. Department of Health and Human Services
- U.S. Department of Agriculture
- Centers for Medicare and Medicaid Services, U.S. Department of Health and Human Services
- Consumer Financial Protection Bureau
- U.S. Digital Service, Office of Management and Budget
- U.S. Department of Housing and Urban Development
- Internal Revenue Service, U.S. Department of the Treasury
- Social Security Administration

## This guide addresses the following questions

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This guide answers questions at a high level and points you to federal resources to take action or learn more.



## ***I need help filing my taxes. Where can I get help?***

The IRS has a variety of free tools and resources to help you prepare and file your tax return.

### RESOURCES

#### **Find answers to your tax questions:**

The Interactive Tax Assistance Search can provide answers specific to your circumstances.

**Visit:** [irs.gov/help/ita](https://irs.gov/help/ita)

#### **Learn about tax preparer credentials and qualifications:**

The IRS's Choosing a Tax Professional page has information about tax return preparer credentials and qualifications.

**Visit:** [irs.gov/tax-professionals/choosing-a-tax-professional](https://irs.gov/tax-professionals/choosing-a-tax-professional)

#### **Search for a tax preparer:**

The IRS Directory of Federal Tax Return Preparers with Credentials and Select Qualifications can help identify many preparers by type of credential or qualification.

**Visit:** [irs.treasury.gov/rpo/rpo.jsf](https://irs.treasury.gov/rpo/rpo.jsf)

#### **Use a free fillable form to prepare your taxes:**

If you are comfortable completing your own tax forms, Free File Fillable Forms may be a good option.

**Visit:** [irs.gov/e-file-providers/free-file-fillable-forms](https://irs.gov/e-file-providers/free-file-fillable-forms)

Find informational videos on a variety of tax-related topics created by the IRS:  
[irs.gov/newsroom/videos](https://irs.gov/newsroom/videos)



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## ***I can't afford a tax preparer, what can I do?***

**Most people qualify for free help preparing and filing their tax returns.**

### **RESOURCES**

#### **Prepare and file your taxes for free:**

With IRS Free File, you can prepare and file your federal income tax return online using guided tax preparation software. It's safe, easy, and no cost to any person or family whose adjusted gross income is below a certain amount.

**Visit:** [irs.gov/filing/free-file-do-your-federal-taxes-for-free](https://irs.gov/filing/free-file-do-your-federal-taxes-for-free)

#### **Find free one-on-one tax preparation help:**

The IRS's Volunteer Income Tax Assistance (VITA) offers free tax return help for those making \$60,000 or less per year, persons with disabilities, or taxpayers with limited English-speaking abilities. Tax Counseling for the Elderly (TCE) programs offer free tax help, particularly to those 60 or older, specialize in questions about pensions and retirement-related issues unique to seniors.

**Visit:** [irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers](https://irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers)

#### **Connect with a Military tax consultant:**

MilTax is a suite of free tax services for active-duty, spouses, dependent children, members of the National Guard, and retired and honorably discharged service members.

**Visit:** [militaryonesource.mil/financial-legal/taxes/miltax-military-tax-services/](https://militaryonesource.mil/financial-legal/taxes/miltax-military-tax-services/)





## *I'm behind on my taxes, what are my options?*

There are several options for resolving tax debt issues.

### RESOURCES

#### **Option 1.** Settle your tax debt:

Offer In Compromise allows you to settle your tax debt for less than the full amount you owe. Use the IRS Offer In Compromise Pre-Qualifier Tool to see if you qualify.

**Visit:** [irs.treasury.gov/oic\\_pre\\_qualifier](https://irs.treasury.gov/oic_pre_qualifier)

#### **Option 2.** Setup a payment plan:

Payment Plans are an agreement with the IRS to pay the taxes you owe within an extended timeframe. You should request a payment plan if you believe you will be able to pay your taxes in full within the extended time frame. If you qualify for a short-term payment plan, you may not have to pay for the setup fee.

**Visit:** [irs.gov/payments/online-payment-agreement-application](https://irs.gov/payments/online-payment-agreement-application)

#### **Option 3.** See if you qualify for a hardship status:

Currently Not Collectible (CNC) means the IRS has determined that you fall within a hardship status and it is unlikely that you will be able to afford to pay your tax debt.

**Visit:** [irs.gov/businesses/smallbusinesses-self-employed-temporarily-delay-the-collectionprocess](https://irs.gov/businesses/smallbusinesses-self-employed-temporarily-delay-the-collectionprocess)

**Visit:** [taxpayeradvocate.irs.gov/can-tas-help-me-with-my-tax-issue](https://taxpayeradvocate.irs.gov/can-tas-help-me-with-my-tax-issue)





## ***Who can help resolve my tax situation with the IRS?***

**There are a number of organizations that offer free or low-cost support.**

The Taxpayer Advocate Service (TAS) is an independent organization within the IRS that helps taxpayers and protects taxpayer rights. TAS can offer you free help if your tax problem is causing a financial difficulty, if you've tried and been unable to resolve your issue with the IRS, or if you believe an IRS system, process, or procedure just isn't working as it should

Low Income Taxpayer Clinics (LITCs) can represent people with low-income before the IRS or in court. LITCs can also help people who speak English as a second language. Any services provided by an LITC will be for free or a small fee.

State bar associations, state or local societies of accountants or enrolled agents, or other nonprofit tax professional organizations may also be able to provide referrals.



### **RESOURCES**

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#### **Connect with a taxpayer advocate:**

Use the Taxpayer Advocate Service's qualifier tool to see if TAS can help.

**Visit:** [taxpayeradvocate.irs.gov/can-tas-help-me-with-my-tax-issue](https://taxpayeradvocate.irs.gov/can-tas-help-me-with-my-tax-issue)

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#### **Find your local Low Income Taxpayer Clinic (LITC):**

Search for a LITC near you, download a list of LITCs, or call to request a list be sent to you (Publication 4134).

**Visit:** [taxpayeradvocate.irs.gov/about-us/low-income-taxpayer-clinics-litc/](https://taxpayeradvocate.irs.gov/about-us/low-income-taxpayer-clinics-litc/)

**Visit:** [irs.gov/forms-pubs](https://irs.gov/forms-pubs) to download Publication 4134

**Call:** the IRS toll-free at 1-800-829-3676



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