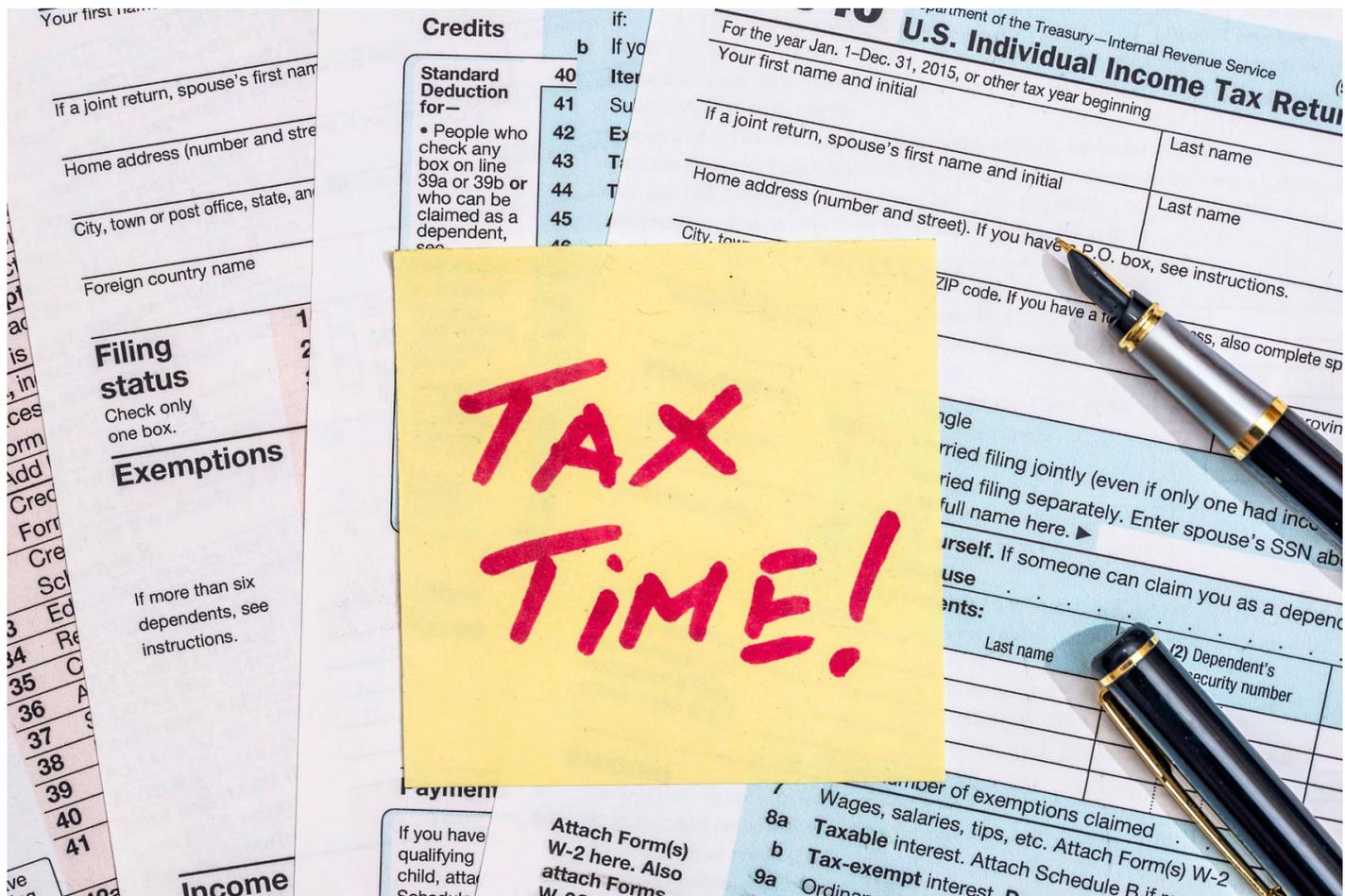


[http://www.thenewsenterprise.com/features/fridays\\_focus/how-to-prepare-to-file-your-taxes/article\\_29b69a4e-d91d-5819-a5af-a674b10fa550.html](http://www.thenewsenterprise.com/features/fridays_focus/how-to-prepare-to-file-your-taxes/article_29b69a4e-d91d-5819-a5af-a674b10fa550.html)

# How to prepare to file your taxes

BECCA OWSLEY The News-Enterprise Feb 9, 2018 Updated 4 hrs ago



It is important to have the correct documents ready to prepare your taxes.

Metro Creative Graphics

Everyone knows it's tax season, but not everyone knows what exactly they need to take with them should they choose to have someone prepare their taxes.

There are some documents filers need to bring so tax prep professionals can efficiently prepare the documents.

Cole Whobrey, vice president of the United Way of Central Kentucky, works with the Volunteer Income Tax Assistance program.

He provided a list of items clients need to bring before visiting tax sites.

- A picture ID for yourself and your spouse.
- Social Security cards or individual tax ID numbers for everyone on the tax return.
- All income documentation, W2s, 1099s, unemployment, Social Security, alimony, interest, sales of stocks, cash income, scholarships, etc.

n Documentation for deductions and expenses such as property taxes, home mortgage, interest and other deductions.

- Documentation for tax credits such as child and dependent care receipts, proof of tuition and others.

- Proof of insurance for everyone on the tax return.

- A copy of last year's income tax return.

- The correct bank account and routing number for direct deposits.

Whobrey said it's important to have the information beforehand to help the tax preparer use the appropriate time and resources.

"My advice is create a list of the items you need to prepare your taxes and gather all of those items before you begin preparing or seek assistance," he said.

VITA is a program that offers free tax preparation by IRS-certified volunteers for individuals who make \$30,000 or less and families that make \$54,000 or less for the 2017 tax year.

It also assists those with disabilities and those who are limited in English and might need assistance in preparing returns. This program meets Tuesdays and Thursdays at Helping Hand of Hope. For more information, call 270-737-6608.

Kendia Whobrey, who volunteers for VITA, said there are many resources people can find to help prepare their taxes at a low cost or free.

“If they’re eligible for VITA, the local library and the military base all offer a variety of free tax prep,” she said. “MyFreeTaxes.com is another good resource.”

Some of the paid services also have low-cost, online options for those who want to do their taxes themselves, she said.

“My advice to everyone: Ensure you have all of your documents and don’t wait until the last minute,” she said.

For military families in the community, there are a few other things you need to think about to prepare to file your taxes.

“If you or your family is eligible and wants to use the free service of the Fort Knox Tax Center — active duty, retired or guard and reserves on orders for 30 days or more — you will need a military ID, retired ID or dependent ID to verify your eligibility for services,” said Capt. Leigh Leduc at the Fort Knox Tax Center.

The IRS requires the tax center to see Social Security cards or copies for everyone on the return, which includes children, she said.

“Regardless of where you go, you will need all relevant tax documents you have for this year, including W2s from all jobs you held in 2017, 1099s for interest bearing accounts, retirement accounts, or gambling winnings, Social Security tax documents, 1098s from mortgage interest or college, receipts or other documentation of charitable donations, selling your primary residence, certain unreimbursed business expenses, travel mileage of reservists and any other tax documents you have received,” Leduc said.

Tax documents vary for each person.

“For example, retirees should have a 1099-R showing their military pension and withholding,” she said. “Some servicemembers who received travel pay may get a separate W2 for that, others might have a 1099-G from state income tax refunds last year.”

If you do not have these documents, Leduc said to contact the organization responsible for the form.

“For example, if your military W2 is not showing up on MyPay, you need to contact DFAS,” Leduc said. “Your 1098-T is most likely posted on your school’s website if you did not receive one in the mail.”

Having all these forms makes sure taxes are done properly and the filer gets the proper refund, she said.

“Another thing to consider is that you need to keep your tax information updated,” Leduc said.

“Servicemembers should check their LESs to ensure that DFAS is withholding for the correct state and in the amount you would like.”

Wrong information on any form can lead to wrong federal and state taxes, Leduc said.

“Be sure to prepare for your tax appointment and bring anything you think might be relevant,” Leduc said.

---

Becca Owsley can be reached at 270-505-1740 or [bowsley@thenewsenterprise.com](mailto:bowsley@thenewsenterprise.com).