BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Filing Taxes Online

Free File, tax websites, free volunteer help,
refunds, Ohio returns and IP PINs, in plain English

A plain-English guide to filing your 2026 return in early 2027

Take your time — you can't break it

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For the early-2027 filing season · facts current November 2026

What's Inside

This is your guide to the technology side of tax season: choosing how to file, getting your paperwork together, e-filing, refunds, payments, Ohio's state and local returns, and keeping scammers away. Read it in any order. Bill is not a tax professional, so tax-rules questions are always pointed to a preparer, a free VITA/TCE volunteer, or the IRS.

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PART 1

Getting Started

What filing your taxes online really involves, which tax year you're filing in early 2027, and an honest word about who to ask when a question is about the tax rules themselves.

CHAPTER 1

A Note from Bill

Hello, and welcome. If the words “tax season” make your shoulders tighten a little, you're in good company. Taxes are one of those jobs most of us put off, and doing them on a computer can feel like one more thing to learn at exactly the wrong moment. This guide is here to take the technology part off your plate, one calm step at a time.

I'm Bill. I've spent 30+ years in professional technology work, and these days I help folks here in Portage County, Ohio feel at home with their computers, phones and tablets. I wrote this guide the way I'd explain it sitting beside you at the kitchen table: plain English, no rushing, and honest about what things cost.

What this guide covers

- Your choices for filing a **2026 federal return in early 2027**: IRS Free File, the big tax websites (TurboTax, H&R Block and FreeTaxUSA), and free in-person help from trained volunteers.
- Gathering your paperwork, from a W-2 to the SSA-1099 that Social Security sends.
- E-filing, direct deposit, checking “Where's My Refund?” and paying a balance safely with IRS Direct Pay.
- Ohio's state return, the school district income tax, and city income tax, at a plain, general level.
- Locking your tax account with an IRS Identity Protection PIN, and spotting fake “IRS” calls, texts and emails.

The one thing I want to say up front

I'm a technology helper, not a tax professional. I can show you how the websites work, keep you safe while you use them, and help you find the right button. I can't tell you whether a deduction applies to you or how a pension should be reported. For those questions I'll point you, every time, to the people who are trained for them: a tax preparer you trust, the free IRS-trained volunteers at VITA, TCE and AARP Tax-Aide sites, or the IRS itself. You'll find all of them in this guide.

WHAT THIS DOES FOR YOU

Less stress, fewer stamps, faster refunds

Filing online means no envelopes to mail, no wondering whether your return arrived, and a refund that usually lands in your bank account weeks sooner than a paper check would. Once you've done it one year, the next year is mostly the same steps, and many sites carry your details forward for you.

And I'm only a phone call away

If you get stuck on a sign-in screen, a website looks wrong, or a message claiming to be the IRS rattles you, call me at **(330) 200-8042** or book at **billshometech.com/book**. My help costs **$49 remote · $99 in your home**, and I'm happy to sit with you while you file. The tax questions go to the tax pros; the computer questions come to me.

Let's make this the year tax time feels manageable.

— Bill

CHAPTER 2

What “Filing Online” Really Means

“Filing online” sounds like one thing, but it's really three separate jobs. Knowing which is which makes the whole process far less mysterious.

The three jobs

1. **Preparing the return.** You (or a volunteer, or a preparer) answer questions and type in the numbers from your tax forms. Tax software does the arithmetic and fills in the official IRS forms behind the scenes.
2. **E-filing it.** When you're done, the software sends your finished return to the IRS electronically instead of you printing and mailing it. This is called **e-filing**.
3. **Getting your refund or paying what you owe.** A refund can go straight into your bank account by **direct deposit**. A balance can be paid from your bank account online.

The good news: one tax website usually handles all three jobs in one sitting. You don't have to go to the IRS website to send the return; the software does it for you. You'll visit irs.gov mainly to check on a refund, pay a balance, or look at your own tax records.

You still need to be the careful one

The software is very good at math, but it only knows what you tell it. If a number is typed wrong, or a form is left out, the return will be wrong too. That's why later chapters spend time on gathering every form first and checking your work before you press **Submit**.

GOOD TO KNOW

Web or app, it's the same return

Most of the tax companies offer both a website and a phone app (on iPhone and Android). They save to the same account, so you can start on the computer and check something on your phone later. For a full return, I suggest a computer or tablet: the bigger screen makes it much easier to check numbers against your paper forms.

CHAPTER 3

Which Tax Year Are You Filing?

This trips up a lot of people, so let's settle it now. The return you file in early 2027 is for the money you received during **2026**. Everything in this guide is about that return.

What	When
Income year	January 1 to December 31, 2026
Forms arrive	Mostly in January and early February 2027 (W-2s, 1099s, the SSA-1099)
Filing season	Late January to mid-April 2027
Usual deadline	Mid-April (April 15 in most years). The IRS confirms the exact date each season on irs.gov.

Why “2026” and “2027” both show up

Tax websites label products by the **income year**. So the TurboTax or H&R Block product you use in February 2027 will be called the “2026” version. The IRS also talks about the “2027 filing season.” Both are correct; they're describing the same return from two angles.

TIP

Don't rush in January

It's tempting to file the very first week the season opens. If you're still waiting on a form (a late 1099 from a bank, for example), wait for it. Filing without a form often means filing a correction later, which is more work than waiting a week.

HEADS UP

Need more time?

The IRS offers an extension to file. As far as I know, an extension gives you more time to *file*, not more time to *pay* anything you owe. If you think you'll need one, read the IRS's “Get an extension” page or ask a tax professional, because that's a tax-rules question, not a technology one.

CHAPTER 4

Who to Ask: Bill, a Tax Pro, or the IRS

Different questions belong to different helpers. Sending each question to the right person saves you time, money and worry.

If your question is…	Ask…
“I can't sign in / the page won't load / is this website real?”	Bill: (330) 200-8042
“Which tax site should I use, and is it safe?”	This guide, and Bill if you'd like a hand
“Is my pension taxable? Can I deduct this?”	A tax preparer, or a free VITA/TCE/AARP Tax-Aide volunteer
“What does this IRS letter mean? What do I owe?”	The IRS (number from irs.gov or the letter itself), or a tax pro
“Where's my Ohio refund? Which school district am I in?”	The Ohio Department of Taxation at tax.ohio.gov
“Do I owe city income tax?”	Your city or village tax office (or the agency it uses)

FROM BILL

Why I'm careful about this

Tax rules change, and the right answer often depends on details of your life that only a trained preparer should weigh. If I guessed and got it wrong, you're the one who'd hear from the IRS. So when a question crosses from “how does this website work?” into “what should I put on my return?”, I'll always send you to someone qualified. That's not me brushing you off; it's me looking out for you.

Free, qualified help exists

Many people don't know that IRS-trained volunteers prepare basic returns for free, with a special focus on people 60 and older. That's covered in *Free In-Person Help: VITA, TCE and AARP Tax-Aide* (Chapter 15). If you'd rather not file online yourself at all, that chapter may be the most valuable one in this guide.

PART 2

Getting Ready

The paperwork, the numbers and the safe setup you'll want in place before you open any tax website. An hour of gathering saves an evening of hunting.

CHAPTER 5

Gathering Your Documents

The single best thing you can do for an easy tax night is to collect every form first. Tax software asks questions in its own order, and it's much calmer to have everything in one folder than to go searching halfway through.

Start a tax folder

1. Pick one folder or large envelope and label it **2026 Taxes**.
2. From January on, drop every tax form into it the day it arrives: W-2s, anything that says **1099**, the SSA-1099, mortgage and property tax statements.
3. Check your email too. Banks and brokerages often send a note saying “your tax documents are ready,” and you sign in to their website to download them. (Type the bank's address yourself rather than tapping the email link.)
4. Print or save each downloaded form into the same place, so nothing lives only in your inbox.
5. Put last year's tax return in the folder as well. You'll want it for comparison, and some sites ask for a number from it.

The usual checklist

- **Photo ID** and the Social Security numbers (and birth dates) for you, your spouse and any dependents.
- **W-2** from each employer, if you or your spouse worked during 2026.
- **SSA-1099** if you receive Social Security.
- **1099-R** for each pension, annuity, IRA or retirement plan payout.
- **1099-INT** and **1099-DIV** for bank interest and dividends; brokerage statements if you sold investments.
- **1098** mortgage interest statement and property tax records, if you might itemize.
- Records of estimated tax payments you made during the year, if any.
- Your bank's **routing number** and your **account number** for direct deposit (see *Your Bank Details for Direct Deposit* (Chapter 8)).
- Your **IP PIN** if you have one (see *The IRS Identity Protection PIN (IP PIN)* (Chapter 30)).

WHAT THIS DOES FOR YOU

One folder, one evening

When every form is in front of you, the tax website becomes a simple matter of copying numbers into boxes. People who gather first usually finish in one sitting, and they're far less likely to need to file a correction later.

TIP

Not sure whether you need a form?

Put it in the folder anyway. A preparer or volunteer can tell you in seconds whether it matters, but only if you bring it. Whether a particular form affects your taxes is a question for them, not me.

CHAPTER 6

Forms Retirees Commonly Receive

If you're retired, your tax folder will look different from when you were working. Here are the forms you're most likely to see, what each one is, and where to get a replacement if it goes missing.

Form	What it is
SSA-1099	Shows the total Social Security benefits paid to you in 2026. Sent by Social Security.
1099-R	Shows money paid from a pension, annuity, IRA or 401(k). Sent by each plan or company that paid you.
1099-INT	Interest your bank or credit union paid you. Small amounts still count.
1099-DIV	Dividends from stocks or mutual funds.
W-2	Wages from a job, if you still work part-time.
1098	Mortgage interest you paid, from your lender.

Replacing a lost SSA-1099

If yours doesn't arrive or gets thrown out, you don't need to wait for the mail. Sign in to your **my Social Security** account at **ssa.gov** (type it yourself) and look for the option to get a replacement SSA-1099. The Social Security Online guide walks through this in detail.

1. Type **ssa.gov** into your browser and sign in to **my Social Security**.
2. Look for the **SSA-1099** or **Replace Your Tax Form** option. (Social Security makes last year's form available starting February 1.)
3. Choose the 2026 form, then download or print it.
4. Put the copy in your tax folder.

Replacing other forms

For a missing 1099-R or 1099-INT, sign in to the company's own website (typed in yourself) or call the number on a statement you already have. Most let you download past tax forms from a “documents” or “tax forms” area.

HEADS UP

A form that looks wrong

If a number on a form looks wrong to you, don't “fix” it in the tax software. Contact whoever issued the form and ask them to correct it, and talk to a tax professional if it affects your return. The IRS receives a copy of most of these forms, so your return should match what they were sent.

CHAPTER 7

Last Year's Return and Your AGI

Last year's return is the most useful single document in your tax folder. It reminds you what forms you had, which accounts paid interest, and roughly what to expect this year.

What “AGI” means and why it matters

AGI stands for **adjusted gross income**. It's a single number near the bottom of the first page of Form 1040. You'll run into it in a few places:

- **IRS Free File** uses an AGI limit to decide who can use the free guided software (see *IRS Free File* (Chapter 11)).
- The **IP PIN** paper application (Form 15227) has an AGI limit too (see *The IRS Identity Protection PIN (IP PIN)* (Chapter 30)).
- Some tax software asks for **last year's AGI** to confirm your identity when you e-file, especially if you're switching companies.

If you don't have last year's return

If you used a tax website last year, sign in to that same account; your prior return is usually saved there as a PDF. If a preparer did it, ask them for a copy. You can also see your past tax records (called **transcripts**) in your IRS Online Account, covered in *Your IRS Online Account* (Chapter 24).

TIP

Switching tax companies?

Most tax websites can read last year's return if you upload the PDF, which saves some typing. Have the PDF saved on your computer before you start. Always check the numbers it pulls in; an import is a starting point, not a finished return.

CHAPTER 8

Your Bank Details for Direct Deposit

Direct deposit is the fastest, safest way to get a refund, and the IRS is moving away from paper refund checks. To use it you need two numbers from your bank account, typed in exactly.

Finding the two numbers

- **Routing number**: nine digits that identify your bank. It's printed at the bottom left of a paper check, and most banks list it on their website.
- **Account number**: your own account. It's printed on a check after the routing number, or you can find it by signing in to online banking or calling your branch.
- If you use a reloadable prepaid card or a banking app, ask the provider whether it accepts tax refunds and which numbers to use; they can be different from the card number.

HEADS UP

Double-check, then check again

The IRS says it can't fix a refund that goes to the wrong account because of a typing error, and Ohio says the same for state refunds. Read both numbers back slowly, digit by digit, before you submit. The account should be in your own name (or your spouse's, for a joint return).

WHAT THIS DOES FOR YOU

Money in the bank, not in the mailbox

With e-file and direct deposit together, the IRS says most refunds are issued in less than 21 days, and there's no check to be lost, stolen or left in a mailbox.

CHAPTER 9

A Safe Setup for Tax Time

A tax return holds nearly everything a thief could want: your Social Security number, your income and your bank account. A few simple habits keep it safe.

Before you start

1. Use your own computer or tablet at home, not a library or hotel computer.
2. Use your home Wi-Fi with a password, not free public Wi-Fi at a coffee shop.
3. Make sure your device is up to date (Windows Update on a PC, Software Update on a Mac, iPhone or iPad, System update on Android).
4. Type the tax website's address yourself, or use a bookmark you made. Don't start from an ad or an email link.
5. Create a strong, unique password for your tax account and turn on two-step verification if the site offers it.

SCAM ALERT

Look-alike tax sites

Scammers buy ads and build websites that look like real tax companies, or like the IRS. The real IRS site always ends in **.gov**; so does Ohio's (**tax.ohio.gov**). If you reached a “tax” site from a search ad, a pop-up or a text message, close it and type the address yourself.

FROM BILL

Want me to look over your setup first?

If you'd feel better having me check that your computer is up to date and your passwords are solid before tax season, that's exactly the kind of visit I do: $49 remote · $99 in your home. Call (330) 200-8042.

PART 3

Choosing How to File

IRS Free File, the big tax websites, free volunteer help, or a paid preparer. Here's an honest look at each, including what happened to the IRS's own Direct File, and the “free” offers that end up costing money.

CHAPTER 10

Your Options Side by Side

There's no single right way to file. The best choice depends on how simple your return is, how comfortable you are on a computer, and whether you'd rather have a person do it with you. Here's the lay of the land for the early-2027 season.

Option	Cost	Best for
IRS Free File (guided software from IRS partner companies)	Free federal return if you meet the income limit and the partner's rules	People with income under the limit who are comfortable online
IRS Free File Fillable Forms	Free, any income	People who are confident doing their own taxes from IRS instructions
Tax company websites (TurboTax, H&R Block, FreeTaxUSA and others)	Free version for simple returns; paid tiers cost more	People who like a step-by-step interview and may need extra forms
VITA, TCE and AARP Tax-Aide volunteers	Free	Basic returns, especially for people 60 and older; anyone who'd rather not do it alone
Paid tax preparer	A fee, set by the preparer	More complicated situations, or anyone who wants a professional to handle it

GOOD TO KNOW

IRS Direct File isn't on this list

The IRS's own free filing service, Direct File, was not offered in 2026. As of November 2026, the IRS hasn't announced it for 2027 either. *What Happened to IRS Direct File* (Chapter 12) explains what that means for you.

A quick way to decide

1. If you'd rather have a trained person do it, start with *Free In-Person Help: VITA, TCE and AARP Tax-Aide* (Chapter 15) (free) or *When a Paid Preparer Makes Sense* (Chapter 16) (paid).
2. If you want to do it yourself and your income is under the Free File limit, start at **irs.gov/freefile** (*IRS Free File* (Chapter 11)).
3. If you're over the limit or want a particular company's software, read *TurboTax, H&R Block and FreeTaxUSA* (Chapter 13) and *When "Free" Isn't Free* (Chapter 14) before you pick.

FROM BILL

Not a tax recommendation

I'm laying out choices, not telling you which one is right for your taxes. If you're unsure whether your situation is “simple,” a VITA/TCE volunteer or a tax preparer can tell you quickly.

CHAPTER 11

IRS Free File

IRS Free File is a long-running partnership between the IRS and a group of private tax software companies. If you qualify, a partner company's guided software prepares and e-files your federal return at no charge. You reach it through the IRS's website, which is the important part.

Who can use it

Most recent official figure: for the 2026 filing season (2025 returns), the IRS said its eight partner companies offered free guided software to people with an **adjusted gross income of $89,000 or less**. Each partner also sets its own rules, which can include age, income, state residency and military status, and some offer a free state return too.

For the 2027 season (your 2026 return), the IRS had not announced the new income limit or partner list when this guide was checked in November 2026. In 2026 the program opened on January 9. Check **irs.gov/freefile** in January for the current figure.

2026 Free File partners (most recent official list)
1040Now
Drake (1040.com)
ezTaxReturn.com
FileYourTaxes.com
On-Line Taxes
TaxAct
TaxHawk (FreeTaxUSA)
TaxSlayer

How to start through the IRS

1. Type **irs.gov/freefile** into your browser yourself.
2. Choose the option to explore the free guided tax software.
3. Use the IRS's tool to find a trusted partner that fits your situation, or browse all the partners and read each offer.
4. Pick one and follow the link from the IRS page to that company's Free File site.
5. Create your account there and work through the return.

HEADS UP

Always start from irs.gov

Several Free File partners also sell regular paid products on their own websites. The free offer you qualify for is the one you reach *through* irs.gov/freefile. If you go straight to a company's home page, you may land in a different product with different prices.

Over the income limit?

The IRS also offers **Free File Fillable Forms**: electronic versions of the paper IRS forms, free at any income. It does very little hand-holding, though. It's meant for people comfortable preparing their own return from the IRS instructions. In 2026 it became available on January 26.

WHAT THIS DOES FOR YOU

A free federal return, from a source the IRS vouches for

If you qualify, Free File gets you guided software at no charge for your federal return, chosen from companies the IRS works with. It works on a computer, phone or tablet.

CHAPTER 12

What Happened to IRS Direct File

You may have heard of **IRS Direct File**, the IRS's own free website for filing a federal return directly with the government. It started as a pilot in 2024 and, for 2025, was offered only in certain states (25 of them).

Where it stands now

- In late 2025 the IRS told participating states that Direct File **would not be available for the 2026 filing season**, and no future launch date was set.
- As of November 2026, I could find no IRS announcement bringing it back for the 2027 season.
- The IRS said it would focus instead on Free File and its free volunteer programs (VITA and TCE).

SCAM ALERT

Be wary of anything calling itself "Direct File"

Because the name is familiar, a website, ad or text offering "IRS Direct File" could be a trick to collect your Social Security number and bank details. If the IRS ever brings a service like it back, you'll find it by typing **irs.gov** yourself and looking there, not through a link someone sends you.

What to use instead

If you would have used Direct File, the closest replacements are **IRS Free File** (*IRS Free File* (Chapter 11)) if your income is under the limit, or **free volunteer help** (*Free In-Person Help: VITA, TCE and AARP Tax-Aide* (Chapter 15)). Both are free and both are run with the IRS.

CHAPTER 13

TurboTax, H&R Block and FreeTaxUSA

These are three of the best-known tax websites. Each walks you through your return with plain questions, e-files it for you, and offers a free version for simple returns. Here's what to know about each, without any sales pitch. **Prices change constantly**, so check the price on the company's own site before you start.

TurboTax (Intuit)

- Offers a free edition for simple returns, plus several paid tiers with more forms and access to live help.
- Not one of the 2026 IRS Free File partners, so its free edition is its own offer with its own rules.
- Has a website and a phone app (iPhone and Android) that share the same account.

H&R Block

- **Free Online** is for simple situations: Form 1040 with no extra schedules except a few, such as the Earned Income Tax Credit, Child Tax Credit, student loan interest and **retirement plan distributions (1099-R)**. It includes a free state return for those situations.
- Interest and dividends (1099-INT, 1099-DIV) are included only up to a limit, $1,500 when checked.
- Itemized deductions, selling stocks or other investments, self-employment, rental income and HSAs need a paid tier (Deluxe, Premium or Self-Employed).
- Also has local offices with in-person preparers (for a fee), and a phone app.
- Not one of the 2026 IRS Free File partners.

FreeTaxUSA (TaxHawk)

- Prepares and e-files the **federal** return free for everyone; the **state** return costs extra.
- Optional add-ons, such as priority support or audit help, cost extra.
- Its parent company, TaxHawk, was one of the 2026 IRS Free File partners, so some people may qualify for a free state return too by going through irs.gov/freefile.

TIP

Compare with the same return in mind

If you have a pension, Social Security and a little bank interest, look at what each free version actually covers before you type anything in. Retirement income, itemizing and investment sales are the usual reasons a “free” return turns into a paid one.

FROM BILL

I don't take commissions

I'm not paid by any tax company, and I'm not recommending one over another. I'll happily help you get signed in and comfortable with whichever one you choose.

CHAPTER 14

When “Free” Isn't Free

Tax websites are businesses, and the free version is how they get you in the door. That's fine, as long as you see the costs coming. Here's where money usually comes in.

Common places a fee appears

- **Upgrade prompts.** Partway through, the site says your situation needs a paid tier. Sometimes that's true (you have a form the free version doesn't handle); sometimes it's an optional extra.
- **The state return.** Some sites charge for the state return even when the federal is free.
- **Add-ons.** Audit protection, identity protection, live expert help or a “review by a pro.”
- **Paying the fee out of your refund.** Convenient, but it often adds an extra charge.
- **Refund advances and loans.** Offers to give you money early against your refund.

HEADS UP

Paying from your refund can shrink it

Ohio's Department of Taxation warns that when you take a refund loan, or have the cost of tax preparation taken out of your refund instead of paying up front, your refund goes to the preparer or software company first and can arrive smaller than you expected.

Before you click “Pay” or “Upgrade”

1. Stop and read exactly what the upgrade is for. Write down the price shown.
2. Ask yourself whether you really have that form or situation.
3. If you're unsure, save your work and sign out. Your return will still be there tomorrow.
4. Consider whether free volunteer help (*Free In-Person Help: VITA, TCE and AARP Tax-Aide* (Chapter 15)) or IRS Free File (*IRS Free File* (Chapter 11)) would cover your return instead.

WHAT THIS DOES FOR YOU

Knowing the costs keeps you in control

Paying for a tier you genuinely need is perfectly reasonable. The point is to decide with your eyes open, not because a screen made you feel rushed.

CHAPTER 15

Free In-Person Help: VITA, TCE and AARP Tax-Aide

If you'd rather not file online by yourself, this may be the best news in the guide. The IRS runs two programs where trained volunteers prepare basic returns **for free**, and many of them specialize in retirees.

The programs

- **VITA** (Volunteer Income Tax Assistance) serves many people who generally make about **$70,244 or less**, people with disabilities, and people who speak limited English. Individual sites may set their own limits.
- **TCE** (Tax Counseling for the Elderly) focuses on people **60 and older**, especially questions about pensions and retirement.
- Most TCE sites are run by the **AARP Foundation's Tax-Aide** program.

Every volunteer who prepares returns must pass IRS-standard tax law training, and the IRS requires a quality review of every return before it's filed. Sites are often in libraries, community centers and senior centers. Services vary by site, depending on which certified volunteers are available.

Finding a site

1. For VITA or TCE: use the IRS's **VITA/TCE Locator Tool** from the IRS page on free tax return preparation (search “free tax return preparation” on irs.gov), or call **800-906-9887**.
2. For AARP Tax-Aide: use the **AARP Tax-Aide Site Locator** on aarp.org, or call **888-227-7669**. The IRS notes the AARP locator is for January through April.
3. Call or check the listing for hours, and whether you need an appointment.
4. Before you go, look at the IRS's checklist of what to bring. Bring your whole tax folder from *Gathering Your Documents* (Chapter 5), photo ID, and Social Security cards or numbers for everyone on the return.

TIP

Some sites let you do it yourself, with help

A few sites offer “Self-Prep,” where you use free tax software on your own with a certified volunteer nearby to answer questions. It's listed as **Self-Prep** in the site listing, and the IRS says the locator is updated regularly from February through April.

WHAT THIS DOES FOR YOU

A real person, at no cost

For many retirees, a TCE or Tax-Aide volunteer is the most comfortable option of all: someone trained, sitting across the table, asking the right questions about your pension and Social Security, for free.

CHAPTER 16

When a Paid Preparer Makes Sense

Some situations are simply better handled by a professional: a year with a home sale, a business, an inheritance, a death in the family, rental property, or an IRS letter you don't understand. Paying for expertise in those years can be money well spent.

Common-sense tips for choosing one

- Ask friends and family whom they trust, and choose someone who will be reachable after tax season.
- Ask what the fee will be, and how it's figured, before they start.
- Be cautious of anyone who promises a bigger refund than others, or wants their fee as a share of your refund.
- Make sure the refund is set to go to **your** bank account, not theirs.
- Never sign a blank return. Read it over and ask questions before you sign.
- A legitimate preparer signs the return as the preparer and gives you a copy.

FROM BILL

This is where I hand you off

Choosing a tax preparer is about tax expertise, which isn't mine. What I can do is help you set up a safe way to share documents with them, scan your paperwork, or get signed in to a preparer's client website.

PART 4

Filing Your Federal Return, Step by Step

From creating your account to pressing Submit and hearing back from the IRS. These steps work the same way on most tax websites, whichever one you chose.

CHAPTER 17

Creating Your Tax Account Safely

Every tax website starts by asking you to create an account. This account will hold your Social Security number and bank details, so it deserves the same care as your online banking.

Setting it up

1. Type the website's address yourself (or, for Free File, follow the link from **irs.gov/freefile**).
2. Choose **Create account** or **Sign up**. If you used the same company last year, choose **Sign in** instead so your prior return carries over.
3. Use an email address you check often. The site will send confirmation and filing updates there.
4. Make a strong password you don't use anywhere else. A password manager, or a written note kept somewhere safe at home, is fine.
5. Turn on two-step verification (a code sent by text or an authenticator app) if offered.
6. Write down which company you used and the email you signed up with. Next year, you'll be glad you did.

TIP

Using a phone app?

On iPhone, get the company's app from the **App Store**; on Android, from **Google Play**. Check that the developer name matches the real company before you install. The app and the website use the same account and password.

SCAM ALERT

No one from a tax site will call for your password

If someone phones or texts saying they're from your tax company and asks for your password or a sign-in code, hang up. Companies don't ask for those, and anyone who has them can get into your return.

CHAPTER 18

Working Through the Interview

Tax websites call the main part of the process the **interview**. It's a long series of plain questions, one or two per screen. You answer, and the software fills in the official forms for you.

What the interview usually covers, in order

1. **About you**: names, Social Security numbers, birth dates, address, and filing status (single, married filing jointly, and so on).
2. **Dependents**, if anyone else is on your return.
3. **Income**: one form at a time. You'll pick “W-2,” “Social Security (SSA-1099),” “Retirement (1099-R)” or “Interest (1099-INT)” and copy the boxes.
4. **Deductions and credits**: usually a choice between the standard deduction and itemizing, plus questions about common credits.
5. **Other situations**: estimated payments, health coverage, and anything unusual.
6. **State return**: often offered at the end, using what you've already entered.

Copying a form, box by box

1. Put the paper form next to the keyboard.
2. On screen, choose the matching form type.
3. Most screens show a picture of the form with box numbers. Match each box number on screen to the same box on paper.
4. Type each amount exactly, including cents if the box shows them.
5. Leave a box empty if it's empty on your form.
6. When you finish a form, put a small check mark on the paper so you know it's done.

TIP

Photo and import features

Many sites let you snap a picture of a W-2 or 1099 with your phone, or import forms directly from some banks and employers. These save typing, but always compare what was filled in against the paper form.

FROM BILL

When the question is about the rules

If a screen asks something you don't understand (“Was this a qualified distribution?”), don't guess. Save your work, write down the question, and ask a tax preparer or a VITA/TCE volunteer. Answering a tax-rules question isn't something I can do for you, but I'm glad to help you find the screen again afterwards.

GOOD TO KNOW

You can stop any time

Every major tax site saves as you go. Close the browser, come back tomorrow, sign in, and you'll pick up where you left off.

CHAPTER 19

Review, Sign and E-file

Before anything is sent, the software shows you a summary and runs its own error check. This is the moment to slow down.

Checking your work

1. Read the summary page: total income, refund or amount owed.
2. Compare it with last year's return. A big change isn't always wrong, but it's worth understanding.
3. Let the software run its **review** or **error check**, and fix anything it flags.
4. Look over your name, Social Security number and bank numbers one more time.
5. Download or print a copy of the full return (a PDF) for your records before you file.

Signing electronically

You don't sign with a pen when you e-file. Instead, the software asks you to confirm your identity, often with **last year's AGI** (see *Last Year's Return and Your AGI* (Chapter 7)) or a signature PIN you choose yourself. If you have an **IRS IP PIN**, this is where you'll enter it (see *The IRS Identity Protection PIN (IP PIN)* (Chapter 30)).

Choosing how to get your refund or pay

- **Refund**: choose direct deposit and enter your routing and account numbers (*Your Bank Details for Direct Deposit* (Chapter 8)).
- **Balance due**: many sites let you schedule a bank payment as part of e-filing, or you can pay separately with IRS Direct Pay (*If You Owe: Paying with IRS Direct Pay* (Chapter 23)).

HEADS UP

The IP PIN must be exactly right

The IRS says an incorrect or missing IP PIN will cause an e-filed return to be **rejected**. If you have one, enter this year's six digits carefully. A new one is issued every year.

Pressing Submit

When everything looks right, choose **File**, **Transmit** or **Submit** (the word varies). You'll see a confirmation screen, and usually an email. Take a picture of the screen or save the email.

CHAPTER 20

After You Submit: Accepted or Rejected

Sending a return and the IRS accepting it are two different steps. Within a day or two, your tax site will tell you which happened.

Status	What it means
Submitted / Transmitted	Your return has left your tax site. Nothing to do but wait.
Accepted	The IRS received it and it passed the basic checks. Your refund can now be tracked.
Rejected	Something didn't match (often a typo in a Social Security number, last year's AGI, or the IP PIN). Nothing was filed yet.

If your return is rejected

1. Don't panic. A rejection simply means the IRS sent it back; you haven't done anything wrong in the eyes of the law.
2. Sign in to your tax site and read the rejection message. It usually names the problem.
3. Fix the item (a mistyped number, a wrong AGI, a missing IP PIN).
4. Resubmit. Most sites make this a single button once the error is fixed.
5. If you can't tell what's wrong, contact the tax site's support, a VITA/TCE volunteer or your preparer.

TIP

Keep your copy

Save the PDF of your return and the acceptance email in your tax folder or a computer folder called **Taxes 2026**. You'll want it next year, and it's proof if a question ever comes up.

FROM BILL

A rejection loop?

If you've fixed something twice and it's still rejected, call me at (330) 200-8042 and we'll look at the screens together. If the problem turns out to be a tax question, I'll point you to the right person.

PART 5

Refunds, Payments and Your IRS Account

Getting your refund quickly, checking where it is, paying a balance the safe way, and the IRS's own online account where your tax records live.

CHAPTER 21

Getting Your Refund by Direct Deposit

If you're due a refund, direct deposit is the way to receive it. The IRS calls e-filing plus direct deposit the fastest way to get your money, and it has been phasing out paper refund checks for individual taxpayers since September 30, 2025.

What the IRS says about timing

- The IRS issues more than nine out of ten refunds in less than 21 days.
- An e-filed return typically gets a refund about **3 weeks** from the date you e-file.
- A mailed paper return takes **6 weeks or more** from when the IRS receives it.
- By law, refunds on returns claiming the Earned Income Tax Credit or Additional Child Tax Credit are held until mid-February.

Rules worth knowing

- The account should be in your own name, your spouse's name, or both for a joint account, at a U.S. bank.
- You can split a refund into up to three accounts (more on that in the “Ways” topic near the start of this guide).
- If a bank rejects the deposit, the IRS generally mails a paper check to your last known address.
- If you notice a mistake and the return hasn't posted yet, the IRS says you can call **800-829-1040** to ask about stopping the direct deposit.

WHAT THIS DOES FOR YOU

No lost or stolen checks

The IRS says paper checks are many times more likely to be lost, stolen, altered or delayed than electronic payments. With direct deposit, the money goes straight into your account, and you can watch for it in your online banking.

HEADS UP

Don't have a bank account?

The IRS points people to the FDIC's GetBanked site and MyCreditUnion.gov to find low-cost accounts, and says some prepaid cards and mobile apps can accept refunds. Check with the provider first.

CHAPTER 22

Checking “Where's My Refund?”

Once your return is accepted, you can follow your refund on the IRS's own tracker. It's free and it's the most up-to-date information there is, more accurate than calling.

When it starts showing information

If you…	Status appears about…
E-filed this year's return	24 hours after you e-file
E-filed a prior-year return	3 days after you e-file
Mailed a paper return	4 weeks after you mail it

Checking without signing in

1. Type **irs.gov/refunds** into your browser yourself.
2. Choose **Use refund tracker** (the tool many people still call “Where's My Refund?”).
3. Enter your Social Security number (or ITIN), the tax year, your filing status, and the **exact refund amount** as shown on your return.
4. Read the status: return received, refund approved, or refund sent.

Other ways to check

- Sign in to your **IRS Online Account** to see refund status along with your tax records (*Your IRS Online Account* (Chapter 24)).
- Use the official **IRS app** on your phone.
- Call the IRS's automated refund line at **800-829-1954**.

TIP

Check once a day, not once an hour

Checking every hour won't make the money come faster. Look once a day or so. If it's been longer than the times above, the IRS refunds page lists common reasons for delays, such as a math error or a missing signature.

SCAM ALERT

“Your refund is on hold — click here”

Texts and emails claiming your refund is waiting or on hold, with a link to “verify” or “claim” it, are a favorite scam. The IRS's tracker is on **irs.gov**, and you get there by typing the address yourself.

CHAPTER 23

If You Owe: Paying with IRS Direct Pay

If your return shows a balance due, you can pay it straight from your bank account with **IRS Direct Pay**. It's the IRS's own payment tool, and it costs nothing to use.

What the IRS says about Direct Pay

- Free and secure.
- No sign-in required.
- You can change or cancel a payment up to 2 days before its scheduled date.
- Used for a balance due, estimated tax and other federal income tax.

Making a payment

1. Type **irs.gov/payments** into your browser yourself and choose **Bank Account (Direct Pay)**.
2. Choose the option to pay individual (personal) tax.
3. Answer the questions about what you're paying (a balance due on your **2026** return, for example).
4. Confirm your identity with the details the screens ask for from a past tax return.
5. Enter your bank routing and account numbers, the amount and the payment date.
6. Review everything, agree, and submit. Write down or print the **confirmation number**.

TIP

Other ways to pay

You can also pay through your IRS Online Account, schedule the payment inside your tax software when you e-file, or pay by debit or credit card through the card options listed on irs.gov (card processors may charge a fee, so read the screens). If you can't pay the whole amount, the IRS has payment plans; ask a tax professional whether one suits you.

SCAM ALERT

The IRS doesn't take gift cards

Real IRS payments go through irs.gov, your tax software, or a check made out to the U.S. Treasury. Anyone telling you to pay “the IRS” with gift cards, a wire transfer, cryptocurrency or a payment app is a scammer. See *IRS Impersonation Scams* (Chapter 31).

CHAPTER 24

Your IRS Online Account

The IRS has a free personal account for every taxpayer at irs.gov. It's the official place to see your own tax information, without phone calls or waiting on mail. The Government & ID.me guide covers setting it up in more detail.

What you can do there

- See your **refund status**, and sign up for refund email notifications.
- See your **tax records**, including transcripts of past returns.
- Check the status of an amended return.
- View your balance and payment history, and make a payment.
- Get your **IP PIN** from the IP PIN section of your profile (*The IRS Identity Protection PIN (IP PIN)* (Chapter 30)).

Getting in

1. Type **irs.gov** into your browser and choose **Sign in**, then **Individual**.
2. If you don't have an account yet, choose to create one. The IRS will ask you to verify your identity through its sign-in partner (ID.me).
3. Once you're in, look around the home page for your balance, refunds and records.
4. Sign out when you're finished, especially on a shared computer.

WHAT THIS DOES FOR YOU

Your own records, any time

Need proof of income for a loan or benefit program, or a copy of last year's figures? It's all there in your account, often in a couple of clicks.

FROM BILL

Identity checks can be fiddly

Proving who you are online (taking a photo of your ID, a selfie, sometimes a video call) is the part most people find frustrating. If it's giving you trouble, I can sit with you through it: $49 remote · $99 in your home.

PART 6

Ohio and Local Taxes

Your Ohio IT 1040, the state's own free filing website, the school district income tax, city income tax, and checking on an Ohio refund. Kept general and plain, with the official places to look.

CHAPTER 25

Your Ohio Return (IT 1040)

If you live in Ohio, you'll usually have a **state** return to file as well as your federal one. Ohio's individual income tax return is called the **IT 1040**. It's handled by the **Ohio Department of Taxation**, whose website is **tax.ohio.gov**.

Your ways to file in Ohio

- **Online with Ohio's own free system**, OH|TAX eServices (*Ohio's Free Filing: OH|TAX eServices* (Chapter 26)).
- **With tax software**: most tax websites offer the Ohio return after your federal one. Ohio keeps a list of approved software on its Electronic Filing page. Some charge extra for state filing.
- **On paper**: forms are on Ohio's Forms page. Search “IT 1040” for the return and “SD 100” for school district tax.
- **With a tax professional** or a VITA/TCE volunteer.

TIP

Software that charges for state filing

Ohio notes that some tax programs charge extra to e-file the state and school district returns, but will let you print the finished return and mail it instead. If you mail it, include every page and schedule, and use the right address from page two of the form (there's one for returns with a payment and one for returns without).

FROM BILL

State tax questions go to the state

Whether a particular kind of retirement income is taxed in Ohio, or which credits you qualify for, is a tax question. tax.ohio.gov has a Seniors page and FAQs, and a preparer or VITA/TCE volunteer can answer it for your situation.

Ohio's phone line

The Ohio Department of Taxation's taxpayer line for individual and school district income tax is **1-800-282-1780** (TTY: 1-800-750-0750). Always use the number from tax.ohio.gov, not one from a message you received.

CHAPTER 26

Ohio's Free Filing: OH|TAX eServices

Ohio runs its own free website for filing state returns, called **OH|TAX eServices**. If you remember Ohio's old "I-File," this is the system that replaced it. Ohio says signing up for an account may let you file your individual and school district income tax returns for free online, and it does the math for you.

What it offers

- Free online filing of the Ohio IT 1040 and the SD 100 school district return, for many filers.
- Detailed instructions, with the arithmetic done for you as you enter your information.
- Amended returns, in some cases.
- Available 24 hours a day, 7 days a week.
- A secure "Send a Message" option for contacting the Department of Taxation.

Getting started

1. Type **tax.ohio.gov** into your browser yourself.
2. Choose **File Now**, then the link to file through **OH|TAX eServices**.
3. Sign up for an account (or sign in if you already have one). You may see **OHID**, the State of Ohio's secure sign-in, mentioned along the way.
4. Follow the screens for the individual return, and the school district return if you need one (*School District Income Tax (SD 100)* (Chapter 27)).
5. Have your completed **federal** return handy. Ohio's return starts from figures on your federal return.

GOOD TO KNOW

Federal first, then Ohio

OH|TAX eServices handles Ohio returns only. You still file your federal return separately (through Free File, a tax website, a volunteer or a preparer). Many people file the federal first, then use its numbers for Ohio.

WHAT THIS DOES FOR YOU

A free state return, straight from Ohio

If your tax software wants to charge for the Ohio return, OH|TAX eServices may let you file it for free directly with the state, along with your school district return.

CHAPTER 27

School District Income Tax (SD 100)

In Ohio, some **school districts** have their own income tax, which only passes with voter approval. It's separate from federal, state, city and property taxes, but the Ohio Department of Taxation collects it, using a return called the **SD 100**.

The basics, from Ohio's own explanation

- Not every district has one. Ohio says **210** school districts had an income tax as of January 2026.
- It's based on where you **live**, not where you work.
- If you lived in a taxing district at any point in the year, received income while living there, and owe tax on it, you should file an SD 100. Ohio recommends filing one even with no tax due, to avoid failure-to-file bills.
- Districts use one of two methods. Under the **traditional** method, retirement income may be taxable; under the **earned income** method, Ohio says retirement income is not taxable.
- You can owe school district tax even if you owe no Ohio income tax.

Finding your school district

Ohio's free tool called **The Finder** looks up your school district number and tax rate from your full home address. The walkthrough is in the “Ways” topic near the start of this guide. If the rate shows **0.00%**, that district has no income tax and you don't need to file an SD 100.

HEADS UP

School district tax isn't city tax

School district withholding and city income tax withholding are different things, and they can both appear on a W-2. Ohio says school district withholding usually shows with a 4-digit code in box 14 or boxes 19 and 20. When in doubt, a preparer or volunteer can sort it out.

CHAPTER 28

City Income Tax: RITA, CCA and Your City

Many Ohio cities and villages have their own local income tax, which is separate from your state and school district taxes. This is the part of Ohio taxes I'll keep most general, because the rules are set by each city.

Who handles it

- City income tax is **not** filed with the Ohio Department of Taxation or the IRS.
- Some cities run their own tax office. Others hire a regional agency to collect for them. The two big ones are **RITA** (the Regional Income Tax Agency) and **CCA** (Central Collection Agency).
- RITA itself isn't a city and doesn't set the tax; each member city's own law does.
- Whether you owe, and how much, depends on where you live and work and your kind of income. Which kinds of income count is a question for your city's tax office or a preparer.

Finding out what applies to you

1. Look at your city or village's official website for an “income tax” or “tax department” page. It will say whether the city collects the tax itself or uses an agency.
2. If it uses RITA or CCA, go to that agency's official website (type it yourself) for forms and online filing.
3. If you're unsure, call your city hall, using the number from the city's own website or your local phone book.

FROM BILL

Ask locally

Local tax rules differ from one town to the next, even within Portage County. I'm glad to help you find your city's official website and sign in to an agency's online account, but whether you owe city tax is a question for the city or a tax professional.

SCAM ALERT

Local tax scams exist too

A call or text claiming you owe city tax and must pay immediately by card or gift card should be treated the same as a fake IRS call. Hang up and contact your city's tax office using a number you look up yourself.

CHAPTER 29

Checking Your Ohio Refund

Ohio has its own refund tracker, separate from the IRS's. It covers both the IT 1040 and the SD 100.

Checking the status

1. Type **tax.ohio.gov** into your browser and choose **Check My Refund Status**.
2. Choose the button to check your refund and enter the details it asks for.
3. Read the status. Ohio keeps refund information for the current year and the past 2 years.

What Ohio says about timing

- E-filed returns may take **2 to 3 days** to be processed after they're sent. If nothing shows after that, check with your software or preparer that Ohio accepted the return.
- Paper returns can take several weeks to appear, longer in March, April and May.
- Some returns go to manual review. Ohio says this doesn't mean anything is wrong; most refunds are issued within 60 days, but allow **120 days** before contacting them.
- If you e-file, you can have the refund deposited to a checking or savings account, an IRA, or an Ohio 529 college savings account. Paper filers receive a check.
- A direct deposit from Ohio appears in your account as **STATE OF OHIO TAXREFUNDS**.
- Ohio refund checks can't be cashed after 90 days, but Ohio can issue a new one.

HEADS UP

Direct deposit details can't be changed after filing

Ohio says that once your return is submitted, the direct deposit information can't be changed, and the state isn't responsible for a refund lost to a wrong account number. Check those numbers carefully before you submit.

PART 7

Protecting Your Return

Lock your tax account with an IRS Identity Protection PIN, recognize fake “IRS” calls, texts and emails, and keep your tax records safe after you file.

CHAPTER 30

The IRS Identity Protection PIN (IP PIN)

An **Identity Protection PIN** is a six-digit number from the IRS that stops anyone else from filing a tax return with your Social Security number. Only you and the IRS know it. It's free, and you can get one even if you don't normally have to file.

How it protects you

Tax-return identity theft is when a crook files a fake return in your name, early, to grab a refund. With an IP PIN, a return filed with your Social Security number has to include the right PIN, or the IRS rejects it (for e-filed returns) or holds it until it can be verified (for paper returns).

Timing: when the online tool is open

The IRS's online IP PIN tool is generally available from **mid-January through mid-November**, and closed for maintenance in between. If you're reading this between mid-November and mid-January, put a reminder on your calendar for mid-January. That's still in plenty of time for filing season.

Getting one online

1. Type **irs.gov/ippin** into your browser yourself.
2. Choose **Get an IP PIN** and sign in to your IRS account. If you don't have one, you'll be asked to verify your identity to create it.
3. Go to your **Profile** and find the **IP PIN** section. (The official IRS app works too.)
4. Opt in, and your six-digit PIN appears on screen. Write it somewhere safe at home, or save it in a password manager.
5. At tax time, type it in when your tax software asks, or give it to your preparer or volunteer.
6. **Every year**, sign back in for that year's new PIN. If you signed up online, the IRS doesn't mail it to you.

If you can't get through online

- **Form 15227**: if your adjusted gross income on your last return was below **$84,000** (individuals) or **$168,000** (married filing jointly), you can submit this application online. The IRS calls you to confirm it's you, then mails your PIN, usually within four to six weeks, and mails a new one each year.

- **In person**: make an appointment at a local IRS Taxpayer Assistance Center, and bring one government photo ID plus one other form of identification. The PIN arrives by mail, usually within three weeks.
- People under 18 must use one of these two routes rather than the online tool.

WHAT THIS DOES FOR YOU

Peace of mind for a few minutes' work

Once you have an IP PIN, a thief with your Social Security number still can't file a return as you. That can save months of untangling a stolen refund.

SCAM ALERT

The IRS will never ask for your IP PIN

The IRS says it will never ask for your IP PIN, and that phone calls, emails or texts asking for it are scams. Share it only with your own tax software, or your trusted preparer when you're ready to file.

CHAPTER 31

IRS Impersonation Scams

Tax season is scam season. Crooks know you're expecting to hear about refunds and forms, so they pose as the IRS, the Ohio Department of Taxation, or your tax software company. The good news is that the real agencies behave in very predictable ways.

How the real IRS behaves

- It normally contacts you first by **mail**, with a letter or notice.
- It doesn't call to threaten arrest, deportation or lawsuits if you don't pay right now.
- It doesn't demand payment by gift card, wire transfer, cryptocurrency or a payment app.
- It doesn't text or email you a link to “verify” your account or “claim” a refund.
- It never asks for your IP PIN.

Common tax-time tricks

If you hear…	It's…
“You owe back taxes. Pay now or be arrested.”	Scam. Hang up.
“Your refund is on hold. Click to verify.”	Scam. Don't tap the link.
“We need your IP PIN / sign-in code.”	Scam. The IRS never asks.
“Pay the IRS with gift cards.”	Always a scam.
“Sign up for Direct File here.”	Be very wary. Check irs.gov yourself.
“I can get you a bigger refund; my fee is a share of it.”	Walk away; see *When a Paid Preparer Makes Sense* (Chapter 16).

SCAM ALERT

When in doubt, go to the source yourself

If a message worries you, don't reply and don't use any number or link in it. Sign in to your IRS Online Account by typing **irs.gov** yourself, or call the IRS at a number listed on irs.gov or on a real letter you received. For Ohio, use **tax.ohio.gov** or 1-800-282-1780.

If you already responded

1. Stop all contact with the person.
2. If you paid with a card or bank account, call your bank or card company right away, using the number on the back of your card.
3. If you gave your Social Security number, consider getting an IP PIN (*The IRS Identity Protection PIN (IP PIN)* (Chapter 30)) and visit the IRS's Identity Theft Central on irs.gov.
4. Report fake IRS messages through the IRS's “Report Fraud” section on irs.gov.
5. Call someone you trust. I'm at (330) 200-8042.

FROM BILL

There's no shame in a close call

These scams are built by professionals to frighten good people. If one gets your heart racing, hang up and call me or someone you trust before you do anything. A five-minute pause beats any scammer.

CHAPTER 32

Keeping Your Tax Records Safe

After you file, you'll have a PDF of your return, the forms you used, and a few confirmation emails. Keeping them tidy and safe makes next year easier and protects you if a question ever comes up.

A simple routine

1. Make a computer folder called **Taxes 2026** and save the return PDF and acceptance email in it.
2. Keep the paper forms in your **2026 Taxes** folder from *Gathering Your Documents* (Chapter 5), with a printed copy of the return if you like paper.
3. Back up the computer folder, to an external drive or your cloud storage (iCloud, OneDrive or Google Drive).
4. Note which tax site you used, the email address for that account, and your IP PIN location, all in one safe place at home.
5. How long to keep records is a tax-rules question; ask your preparer or check the IRS's guidance on irs.gov.

HEADS UP

Shred, don't toss

Old tax papers you no longer need contain your Social Security number. Shred them rather than putting them in the recycling. And if you sell or give away an old computer, make sure tax PDFs are wiped from it first.

TIP

Sharing with family

If an adult child helps with your taxes, sit together and share the screen, rather than handing over your passwords. That keeps your accounts in your control, and it's safer for everyone.

PART 8

When to Call Bill & Your Cheat-Sheet

An honest word about where I can help and where a tax professional should, and a one-page cheat-sheet for tax season.

CHAPTER 33

When to Call Bill

This guide is meant to make you confident with the technology side of taxes. But there's no prize for doing it all alone. Here's when I'd want you to pick up the phone, and when someone else is the better call.

Call me when

- You can't sign in to a tax website, your IRS Online Account, or OH|TAX eServices.
- Identity verification (photos of your ID, a selfie, a video call) is going in circles.
- A website, email or text about taxes looks suspicious and you'd like a second opinion before you act.
- You'd like your computer checked, updated and secured before tax season.
- You need help scanning documents, saving PDFs, or setting up a tidy tax folder on your computer.
- You'd like someone beside you while you work through the screens.

Call a tax professional or volunteer when

- You're not sure whether income, a deduction or a credit applies to you.
- You received a letter from the IRS or Ohio and don't understand it.
- Your situation changed: a home sale, an inheritance, a death in the family, a new business.
- You need to fix a return you've already filed.

FROM BILL

How I like to help

I'm Bill, and I've spent 30+ years in professional technology work. Now I help folks around Portage County, Ohio feel at home with their technology. I don't rush, and there's no such thing as a silly question at my table. I'm not a tax professional, so I'll always send tax questions to the right people, but I'm glad to handle the computer side. My help is **$49 remote · $99 in your home**. Call **(330) 200-8042** or book at **billshometech.com/book**. If I'm with another client, Sophie, my AI receptionist, will answer and take the details.

STAY SAFE

Asking first is the smart move

Every tax scam depends on you acting fast and alone. Checking with someone you trust before you click, pay or share a number is exactly what careful people do.

Thank you for taking the time to read this. Gather your forms, pick the option that fits, take it one screen at a time, and remember that help is a phone call away.

— Bill

CHAPTER 34

Your Tax-Time Cheat-Sheet

Keep this page by the computer during tax season. It's the whole guide on one sheet.

Before you start

- Gather every form first: W-2, SSA-1099, 1099-R, 1099-INT, 1098, last year's return.
- Have your bank routing and account numbers, and your IP PIN if you have one.
- Use your own device on home Wi-Fi. Type every website address yourself.

Where to go

I want to…	Go to…
File free with IRS partner software	irs.gov/freefile (check the income limit each January)
Get free help from a volunteer	IRS VITA/TCE locator, 800-906-9887; AARP Tax-Aide, 888-227-7669
Check my federal refund	irs.gov/refunds, the IRS app, or 800-829-1954
Pay a federal balance	irs.gov/payments > Direct Pay (free)
See my IRS records	irs.gov > Sign in > Individual
Get an IP PIN	irs.gov/ippin (online tool open mid-January to mid-November)
File Ohio for free	tax.ohio.gov > File Now > OH|TAX eServices
Check my Ohio refund	tax.ohio.gov > Check My Refund Status; 1-800-282-1780
Find my school district	tax.ohio.gov > The Finder
City income tax	Your city's website, or RITA / CCA if your city uses them

The lines that are always scams

If you hear…	It's…
“Pay the IRS with gift cards or crypto.”	Always a scam.
“Give us your IP PIN or sign-in code.”	Always a scam.
“You'll be arrested today unless you pay.”	Always a scam.

If you hear…	It's…
"Your refund is on hold. Click this link."	Treat as a scam. Check irs.gov yourself.

Keep handy	Fill in
Tax site I used	_____
Email for that account	_____
Where my IP PIN is kept	_____
My tax preparer / volunteer site	_____
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

WHAT THIS DOES FOR YOU

You've got this

You know your options, where the free help is, how to check on a refund, and how to keep scammers out. Take it one screen at a time.

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