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Frequently Asked Questions: Completing Your Taxes

Completing your taxes can be a difficult and time consuming task. There are many different benefits that individuals with disabilities may be eligible for on their taxes, and it is easy to miss them. There are tax preparation companies that will help you file your taxes, but they can be very costly, charging consumers hidden fees and interest on their refunds. Filing your taxes this way can be expensive. This document will answer some basic questions about what tax credits individuals with disabilities may be eligible for, how to avoid paying expensive fees, and where you can go for help in completing your taxes.

Why Should I avoid Instant Refunds and other offers?

Instant Refunds can also be called Express Refunds, Fast Cash Refunds, Rapid Refunds or similar names. These are where the tax preparer is able to provide the consumer with a refund instantly when the consumer is done with their taxes. This service is often tempting, because you can go home with a check that same day.

However, Instant Refunds are actually loans. When the tax preparer gives you your Instant Refund, they will also charge you interest and fees associated with the loan. Many times, the interest rates on these loans are very high.

Depending on the size of your refund, you could save hundreds or thousands of dollars by not getting an Instant Refund and waiting for the government to pay you. If you have your refund direct deposited into your bank account, you can receive your refund in as little as seven days.

Where can I go for FREE help in completing my taxes?

If you have an income of less than \$60,000 per year, you can use the [Ohio Benefit Bank](#) to file your taxes for free. The Benefit Bank Hotline may also be able to connect you to a free tax preparation event in your local area. They can be reached at 1-800-648-1176.

The AARP Foundation also has trained tax aides to help you complete your taxes. You can use their [searchable locator](#) to help find a tax aide location near you.

Ohio United Way also operates a community services hotline; 2-1-1. You can call 2-1-1 and request information about free tax preparation services in your local area.

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What is the [Earned Income Tax Credit \(EITC\)](#)?

The earned income tax credit is available to everyone including individuals who have a disability or individuals who have a child with a disability. The tax credit is available for individuals with a disability who have earned income in their household and individuals who have earnings from an employer's disability retirement plan. You do not have to have dependent children in order to earn this tax credit. The tax credit is available for anyone who is ages 25 – 65. However, if you have a child with a disability, the age requirement is waived.

This tax credit not only reduces the amount of money that you owe in taxes, but can provide you with a refund. Many people miss out on this credit because they do not file their taxes. If you have a total household income of less than \$46,227 you may be eligible for this tax credit.

Where can I go to learn more about tax information for people with disabilities?

For more information about what credits you may be eligible for and other information related to taxes, view the IRS Publication [Tax Highlights for Persons with Disabilities](#).

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