

WABC

WHATCOM ASSET BUILDING COALITION



2024 WHATCOM TAX GUIDE

opportunity
council



IRS CERTIFIED FREE TAX PREPARATION SITES

AARP Foundation Tax-Aide
First Congregational Church
2401 Cornwall Ave, Bellingham
(360) 474-7066

Mon. - Wed. 3 - 6:30pm,
Saturdays 12 - 4pm
One-on-one tax assistance.
Walk-in only, open to all
taxpayers regardless of income
or age. Spanish interpretation
available on Saturdays.

**Bellingham Hearing,
Speech, and Deaf Center**
114 W Magnolia St, Bellingham

Appointments required. Call or
email for more information or
to make an appointment.

Phone: 360-647-0910

Videophone: 360-255-7166

TTY: 360-647-8508

Email: bellingham@hsrc.org

VITA Intake Site for Deaf, Hard
of Hearing, and DeafBlind
Community Members.

**Western Washington
University VITA**
Parks Hall 047, WWU campus
Mon. - Wed. 4:30-7:30pm

One-on-one and facilitated
self assist tax preparation.
Focused on serving the
students of Western
Washington University and
Whatcom Community College.



DO IT YOURSELF: FREE ONLINE TAX PROGRAMS

MyFreeTaxes

myfreetaxes.com

File on your own or get your
taxes filed with an IRS certified
preparer.

**East Whatcom Regional
Resource Center VITA**
8251 Kendall Rd, Maple Falls
(360) 599-3944

www.oppco.org/ewrrc/
Appointments recommended.
One-on-one tax assistance. A
second appointment for final
review will be made once
taxes are completed.

Get Your Refund

getyourrefund.org

File on your own or get your
taxes filed with an IRS certified
preparer.

NEW: IRS Direct File

Beginning March 2024, the IRS will be piloting Direct File, a
new service for taxpayers to file directly with the IRS for
free. Direct File will be available in English and Spanish.

Not sure where to start? Call Opportunity Council's tax hotline at 360-746-0100, or email taxes@oppco.org

WHY USE AN IRS CERTIFIED FREE TAX PREPARATION SITE?

- It's **FREE!** The average tax return costs \$240 but can range between \$100 and \$600. At free tax prep sites, no one's offering you costly loan products with hidden fees.
- It's **ACCURATE!** IRS Certified free sites have a 94% accuracy rate, while paid preparers are rated as only 40% accurate. This could mean more money owed or not getting a full refund.



THINGS YOU SHOULD KNOW FOR THE 2024 TAX FILING SEASON

Earned Income Tax Credit (EITC)

Low to moderate income taxpayers between the ages of 25 and 65 or any age with a qualifying child may be eligible for the EITC. To qualify, you must have worked and earned income under \$63,398, have investment income below \$11,000, have a valid Social Security number, and be a U.S. citizen or a resident alien all year. Credit amounts scale based on income and children.

Child Tax Credit (CTC)

The Child Tax Credit is a tax break for families with qualifying children. Taxpayers can claim the Child Tax Credit for each qualifying child who has a Social Security number. Qualifying children must be under 17, live in the household for over half the year, be claimed as a dependent on the tax return, and other requirements.

Working Families Tax Credit (WFTC)

This is a new credit for working Washington households. Taxpayers who qualify for the EITC will also qualify for the WFTC - including ITIN filers. Eligible taxpayers can get up to \$1255 back, and the credit amount scales based on income and number of qualifying children. Visit workingfamiliescredit.wa.gov to check eligibility and apply.

Who should file taxes?

For some people with income that is less than the standard deduction, filing taxes is not required. However, the IRS recommends that everyone file regardless of income. It is possible that low income earners may get money back and qualify for certain tax credits.

DOCUMENT CHECKLIST

Preparation is the key to efficiency, so begin gathering items you may need:

PERSONAL INFORMATION

- Photo ID
- Social Security card or ITIN assignment letter
- Dates of birth
- Copy of 2023 return
- Bank account & routing numbers

INCOME INFORMATION

- W-2 Forms
- Any 1099 Form
- Alimony received
- Misc. income (jury duty, gambling winnings, etc.)

HEALTH INSURANCE DOCS

- 1095-A, 1095-B, or 1095-C (if relevant)

DEDUCTIONS AND CREDITS

- Charitable donations
- Medical and dental expense records
- Property Taxes
- Mortgage Interest

BACK-UP INFORMATION

- Alimony paid
- Any 1098 Form
- Childcare Costs