



## 2024 WHATCOM TAX GUIDE



## 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](mailto: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.

**East Whatcom Regional  
Resource Center VITA**  
8251 Kendall Rd, Maple Falls  
(360) 599-3944  
[www.oppco.org/ewrrc/](http://www.oppco.org/ewrrc/)  
**Appointments recommended.**  
One-on-one tax assistance. A  
second appointment for final  
review will be made once  
taxes are completed.



## DO IT YOURSELF: FREE ONLINE TAX PROGRAMS

**MyFreeTaxes**  
[myfreetaxes.com](http://myfreetaxes.com)  
File on your own or get your  
taxes filed with an IRS certified  
preparer.

**Get Your Refund**  
[getyourrefund.org](http://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](mailto: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](http://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