



## 2025 WHATCOM TAX GUIDE



## IN-PERSON HELP: 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

No appointments, walk-in only  
on a first-come, first-serve  
basis. Open to all taxpayers  
regardless of income or age.  
Services available in English.

**Western Washington  
University VITA**  
516 High Street, AW 306.  
[vitawwu.org](http://vitawwu.org)

Mon. - Wed. 4:30-7:30pm

Appointments highly  
recommended. Visit website  
for more information,  
directions, and to schedule.  
Services available in English,  
Spanish, and Punjabi.

**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,  
call for more information  
and to schedule. Tax  
preparation available in  
many languages using  
interpreting services.



## DO IT YOURSELF: FREE ONLINE TAX PROGRAMS

**MyFreeTaxes**  
[myfreetaxes.com](http://myfreetaxes.com)

File on your own, or have  
your return prepared for  
you. Self-file available to all  
taxpayers regardless of  
income. Assistance  
available for filers making  
\$80,000.00 or less  
(\$96,000.00 if filing jointly).

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

File on your own, or have your  
return prepared for you. For  
assisted virtual tax  
preparation, chat support  
and ITIN application  
assistance is also available.  
All services are available in  
English and Spanish.

**IRS Direct File**  
[directfile.irs.gov](http://directfile.irs.gov)

Prepare and file your own  
taxes online directly with the  
IRS. Some income types not  
accepted - visit the website  
to get started or check  
eligibility.

Not sure where to start? Call Opportunity Council's tax hotline at 360-746-0100, or email [taxes@oppc.org](mailto:taxes@oppc.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 2025 TAX FILING SEASON

### Earned Income Tax Credit (EITC)

Low to moderate income taxpayers between the ages of 25 and 65 or with a qualifying child may be eligible for the EITC. To qualify, you must have earned income under \$66,819, have a valid Social Security number, and be a U.S. citizen or a resident alien.

### Working Families Tax Credit (WFTC)

Washington taxpayers who resided in the state for over half the year and meet the income and age requirements of the EITC can get up to \$1290 back. Visit [workingfamiliescredit.wa.gov](http://workingfamiliescredit.wa.gov) to check eligibility and apply.

### Child Tax Credit (CTC)

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 and other requirements.

### Who should file taxes?

For some people with income 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 qualify for certain tax credits.

**Individual Taxpayer Identification Number (ITIN)** filers DO qualify for the Working Families Tax Credit. Want more information about ITINs or how to get one? Call or email the tax hotline!

## 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 2024 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