



TAX RETURN TIPS FOR SENIORS

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Tips for Avoiding Tax Return Processing Errors that Cause Refund Delays

- Use your Form W-2, Wage and Tax Statement, not your pay stub, to report your income.
- Double-check to ensure that all information on your tax return is correct.
- Be aware of tax return preparation software that imports prior year data automatically.
- Attach all required tax forms and schedules when you submit your tax return.
- Include all income to prevent underreporting. You may receive a Form SSA-1099, Social Security Benefit Statement, for Social Security benefits and/or a Form 1099-R, Distributions From Pensions, Annuities, Retirement or Profit-Sharing Plans, IRAs, Insurance Contracts, etc., for pension income. You should include this income on your Form 1040, U.S. Individual Income Tax Return or Form 1040-SR, U.S. Income Tax Return for Seniors, in addition to any other income you may have received during the year.

Information and Resources

- [IRS Free File](#) lets you prepare and file your federal income tax return online for free.
- The [Tax Counseling for the Elderly \(TCE\)](#) program offers FREE tax help to individuals who are age 60 or older. The [Voluntary Income Tax Assistance \(VITA\)](#) program also offers free tax return preparation for individuals who generally make \$57,000 or less, persons with disabilities, and limited English-speaking taxpayers.
- You may be able to take the [Credit for the Elderly or the Disabled](#) if:
 - You are age 65 or older at the end of the tax year, or
 - You retired on permanent and total disability and have taxable disability income.



- A portion of your [Social Security benefits may be taxable](#) based on your other income and filing status.
- You may be eligible for assistance from the [Taxpayer Advocate Service \(TAS\)](#) if you have a problem you have been unable to resolve with the IRS.
- Avoid becoming a victim of [fraud or scams](#). The IRS won't initiate contact with you via email or text about a tax bill, refund or economic impact payment. Don't click on email links that claim to be from the IRS. Fake emails, texts and websites attempt to steal your personal information.

- [Tax Information for Seniors & Retirees](#)

- Free tax help near you, call the IRS at 800-906-9887 or AARP TaxAide at 888-227-7669
- [IRS Publication 525](#), Taxable and Non-taxable Income
- [IRS Publication 524](#), Credit for the Elderly or the Disabled