



TAX PREP CHECKLIST FOR TRANSITION AGE YOUTH



STEP 1: HAVE YOUR PERSONAL INFORMATION READY BEFORE YOU FILE YOUR TAXES

? Do you have a government ID, driver's license, or passport?

If Yes - Your name, address, and ID number will be used to file your federal taxes.



If No - You can get help getting your ID. Current and former foster youth should contact their case manager, dependency attorney, [ILP coordinator](#) or the California Foster Care Ombudsperson's office for help at [1-877-846-1602](tel:1-877-846-1602) or fosteryouthhelp@dss.ca.gov.

? Do you have a permanent address?

If Yes - Great, this will be used if you choose to have your cash back refund mailed to you in the form of a check.

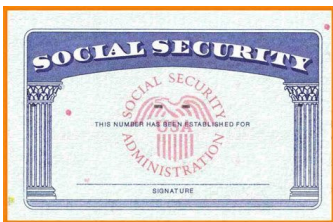


If No - That's ok- You can still file your taxes and get your refund! With their permission, you can use a health care clinic, shelter, or drop-in center's address as your permanent address.

? Do you have a Social Security Number?

o If you are married, have children or are caring for an elderly parent in your home you'll need their social security number too.

If Yes - You will need this number when you file your taxes.



If No - You can get help getting your social security number Current & former foster youth should contact their case manager, dependency attorney, or the California Foster Care Ombudsperson's office for [help](#). If you have a Social Security Number, but you do not know what it is or have forgotten it, go to your local Social Security office. Bring as many legal identity documents as you currently have with you, such as your passport, birth certificate, driver's license, marriage license, or official name change order.



No, I need an Individual Taxpayer Identification Number – If you do not have a Social Security Number and are not eligible for one, you may use an Individual Taxpayer Identification Number to file your taxes. In order to receive an Individual Taxpayer Identification Number, call the IRS and they will give one to you.

? Do you have a bank account and know the bank's routing number?



If Yes - Have your checking or savings account and bank routing numbers ready when you file so you can receive your **cash back refund fastest** with direct deposit.

If No - A paper check will be mailed to the address you file your tax return with.

? Did you file taxes last year?



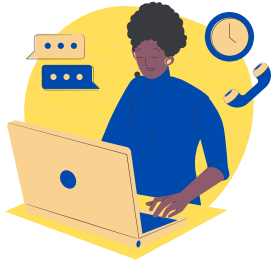
If Yes - Find your copy of last year's federal and state tax return. This may be a paper copy or an electronic copy depending on how you filed. For example, if you filed online for example with TurboTax or Credit Karma – log into your account and open the file for last year's taxes and download it to your computer.

If No - That's ok! If you earned at least \$1 in the prior tax year you may qualify for a cash back refund. You can file the previous year's tax returns as well. You will need to gather the same information and documents for each tax year. To claim past refunds you can make changes to your state tax returns from the past three years.

**YOU CAN
DO IT!**

STEP 2: GATHER INCOME AND EARNINGS DOCUMENTS BEFORE FILING YOUR TAXES

? Did you work as an employee for more than one hour in the past year, or in a part-time or full-time job?



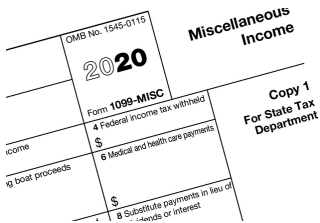
If Yes - Did you receive by mail or electronically a W-2 from each employer you worked for in the year? A [W-2](#) is a form that outlines your income from that workplace, and the amount of taxes that have already been removed from your paycheck. Your employer must issue your W-2 by Jan. 31, so keep an eye on your mailboxes, both physical and electronic. If you moved during the year, make sure to call or email your employer before January 31 and update your address with them.

If Yes, but I lost it - Contact your employer to see if they can send you one. You can ask for the form electronically, so it will be delivered to you immediately.

If Yes, but my employer never sent it - If you are not able to reach your employer, or if they will not give you a W-2, call the IRS at [1-800-829-1040](#), and then send in the [Form 4852](#), which is a substitute for your W-2 form. To fill out this form, use information from your last pay stub. A pay stub is the piece of paper that comes with your paycheck and has the amount of income you earned, the taxes and insurance costs (if applicable) that your employer took out of your check.

? Did you work as a contractor, freelancer, or self-employed?

If Yes - Did you receive by mail or email a [1099 NEC](#) or [1099-MISC](#) form from each company or individual you contracted with? If you're paid via a third party such as PayPal or Amazon, you'll likely get a [1099-K](#). You should receive 1099 forms from whoever is paying you for the work, but they are only legally required to if they paid you \$600 or more in the year.



If you have earned more than \$600 as a contractor and have not been sent a 1099, you can file taxes without one. If you would like help completing a 1099 form, you can call the IRS at 1-800-829-1040.

If you received any 1099s during the year, you are considered Self Employed, and there are several popular deductions that you may be able to take, but you will need receipts or proof of the expenses. [Here's a list of deductions you may be eligible for.](#)

? Did you receive unemployment compensation?



If Yes - look for form **1099-G** by mail, you may need to report some of the information when you file.

? Do you have a savings account?



If Yes - and you deposited money in the account during the year, you may have earned interest on your money and your bank will send you a **1099-INT**, either through your email, online account, or in the mail.

If you cannot find the information and you have put a good amount of money into your account, call your bank for help finding your 1099-INT information.

STEP 3: GET THE MOST CASH BACK POSSIBLE BY REVIEWING YOUR DEDUCTIONS

What is a deduction?

A deduction is money you spent for some expenses during the year that will reduce your taxable income and how much you have to pay in taxes and could help you get a cash refund for some of those expenses.

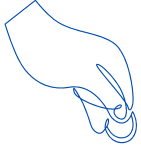
? Are you a student with educational or college expenses?



If Yes - Students can claim a deduction for tuition and fees, but you'll need a 1098-T form to do so. You can find the 1098-T form in your student financial aid account or contact the financial aid office at your school.

STEP 3: GET THE MOST CASH BACK POSSIBLE BY REVIEWING YOUR DEDUCTIONS

? Did you make any payments on your student loans?



If Yes - You can claim a deduction on the *interest* you paid on your student loans. You'll need Form 1098-E, which has details on your student loan. You can find 1098-E in your student loan account or call your student loan lender.

? Did you put money into a retirement account?



If Yes - You can [deduct contributions to a traditional IRA](#) or self-employed retirement account. These will show up on your W-2 or you can log in to your retirement account or call for an electronic copy of any necessary tax form information.

? Did you make any donations or charitable contributions?



If Yes - and you have receipts for proof, you can provide the name of the organization (non-profit or 501c3) and the amount you donated in the year to reduce your overall taxable income. This also counts if you donated any clothes, kitchen items, books etc. to a thrift store, just make sure you ask them for a receipt when you do! Keep those receipts with your tax return for proof of donation.

? Are you a schoolteacher with classroom expenses?



If Yes - If you're a teacher or other eligible educator, you can deduct up to \$250 spent on supplies. Keep your receipts!

? Did you have a lot of medical bills or prescription costs?



If Yes - and your costs were more than 7.5% of your total income for the year, you can claim a deduction, but you need all of your receipts to do so. If you are missing any receipts, you can contact your doctor's office and they may be able to provide copies for you.

? Do you own your home and paid property taxes and mortgage interest?



If Yes - Your mortgage lender will send you a Form 1098. If you did not receive it, make sure to ask them for a copy of it. The form will show you exactly how much you can claim on your taxes.

STEP 4: FIND OUT WHICH TAX CREDITS YOU QUALIFY FOR

? Did you earn at least \$1 in the tax year?

Tax credits put money back in your pocket.



Federal Earned Income Tax Credit - For the 2021 tax year, the earned income credit ranges from \$538 to \$6,660 depending if you are filing as single or jointly and how many children you have. See the factsheet to see how much you could qualify for in cash back.



California Earned Income Tax Credit - If you're 18 or older, or have a qualifying dependent, and you made less than \$30,000, you qualify for the CalEITC when you file your state tax return. The credit ranges from \$243 to \$3,027 dollars depending on how you file and if you have children. Use the [CalEITC4Me calculator](#) to find out how much money you could get back.

? Did you pay rent in California in the tax year?



Renter's credit - If you lived in California for the entire year, paid rent for at least half of the year, and were not living with a parent or foster parent or legal guardian, you may qualify for the renter's credit. The renter's credit is either a \$60 credit for single renters whose income is below \$43,533, or a \$120 credit for married/registered domestic partner taxpayers who file together and whose incomes are below \$87,066.

? Did you continue your education after high school or college?



American Opportunity and Lifetime Learning credits - These education-related credits can save you quite a bit of money. As with the tuition and fees deduction, you'll need Form 1098-T to claim these two credits.

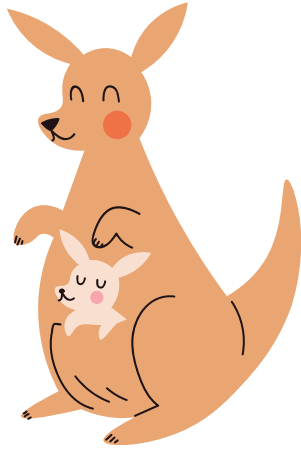
? Did you put money into a retirement account?



Retirement savings contributions credit (also known as the Saver's Credit) - If your employer offers a 401k, 401b or [an IRA](#), and you put any money into it, you may be eligible for this credit ([read how it works](#)).

? Are you a parent?

Child Tax Credit - The standard Child Tax Credit is worth up to \$2,000 per child. If you added to your family through adoption, you might be eligible for the adoption tax credits.



Young Child Tax Credit - If you're eligible for the [CalEITC](#) and you have a child who is under the age of 6 as of Dec. 31 of the tax year, then you qualify for this credit, which is an additional \$1,000 in your refund.

Joint custody head of household credit - If you are unmarried, have a qualifying child, **and** paid to furnish more than one-half of a home of a child or step-child who lived in your home for between 146 and 219 days of that year, you may qualify for this credit. The joint custody head of household credit is up to \$491.

Dependent parent credit - If you are married at the end of the tax year & your partner is not a member of your household for at least half of the year, **and** you paid to furnish more than half of a home for your mother or father who is a dependent, then you may qualify for the dependent parent credit. This credit is up to \$491.

? Did you pay for childcare in the tax year?

Child/dependent care credits – You may be eligible for this if:

1. Your income is below \$100,000

2. You are the parent of a child under the age of 13 **and** you paid for that child's care,

or

if you paid for the care of your spouse or another dependent, such as your parents, grandparents or a sibling.

To see if you qualify, visit the [IRS website](#) and the [California Franchise Tax Board](#) website about Child and Dependent Care credits.



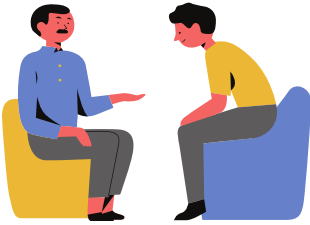
? Did you adopt a child in the tax year or previous five tax years?



Adoption Tax Credit - You may be eligible for reimbursement, up to a certain amount, of court costs, attorney fees, home studies and other reasonable and necessary expenses directly related to the legal adoption of a child.

STEP 5: FILE YOUR TAXES FOR FREE!

? Do you want free help filing your taxes from a trained tax volunteer?



If Yes – and you made \$57,000 or less in the tax year, you can file your federal and state taxes for free in person or virtually at a Volunteer Income Tax Assistance (VITA) program site.

VITA offices open throughout the country each year on February 1st.

To find a VITA office near you, call **1-800-906-9887** or use the **[VITA Locator Tool](#)**. Just click on the VITA Locator Tool Link, enter your zip code and find the place closest to you. Call or go to their website to set up an appointment time. The site will let you know their hours and if they are holding virtual, drop-off, or in-person appointments.

Due to the coronavirus pandemic some appointments may be virtual, drop-off, or in-person following safety guidelines.

? Do you want to file your taxes for free yourself?



If Yes – and you made \$72,000 or less in the tax year, you can file your federal and state taxes for free online. **[IRS Free File](#)** lets you prepare and file your federal & state income tax online. File at an IRS partner site with the IRS Free File Program or use Free File Fillable Forms. It's safe, easy and best of all, free!

Here are some free online tax services if you'd like to file online yourself. Make sure to not use the paid services - it should be 100% free for you to file if you have earned \$57,000 or less.

Turbo Tax: <https://turbotax.intuit.com/taxfreedom>

Credit Karma: [CreditKarma.com/Tax](https://creditkarma.com/tax)

EZ Tax: [ezTaxReturn.com](https://eztaxreturn.com)

IRS e-file: [UDStax.com](https://udstax.com)

Other Helpful Resources

CalEITC Guide: – <https://www.jbaforyouth.org/cal-eitc-guide/>