

# Tax Time

## Site helps taxpayers in all situations file for free

**L**isten up, all you procrastinators out there. You are almost out of time to file your taxes. The deadline this year to file your federal and Pennsylvania state income taxes is Monday, April 18. Normally it's April 15, but this year that date is Emancipation Day, a holiday observed in Washington, D.C. That means you get an extra weekend to file.



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*InSites*

Every couple of years I have to find a new online way to file my income taxes. There's no shortage of options for filing digitally. The trick is finding one that can handle your situation at the price you want to pay. The price I want to pay, by the way, is zero.

I have several sources of income, including some from self-employment, so my taxes are too complicated to use the 1040 short form. That also knocks me out of the box for a lot of the free versions of the most popular programs, like Turbo Tax or H&R Block.

I used to use Turbo Tax, but the price kept going up every year until it was no longer worth it. I used Credit Karma for a few years. That was free and easy to use, but this year it became a different company called Cash App Taxes. It's still free, but it's changed to an app that you can only use on a phone or tablet, not a desktop. I don't want to do my taxes on a phone.

I found just what I was looking for on **FreeTaxUSA.com**. This site lets anyone, regardless of their tax situation or income, prepare and file their federal taxes for free. It doesn't matter if you just have W2s, or if you have rental income, freelance income, investments, or run a business. It's free for all.

You can file your state tax return on the site too, but it will cost you \$14.99.

There's also an upgrade available to a Deluxe Edition for \$6.99. That gives you the option for live chat support, unlimited amended returns and assistance with audits. I didn't spring for the deluxe, but I did use the state filing option. It was quick, seamless and easy to transfer all of my federal info onto the state forms and file with just a few cursor clicks.

The site works in much the same way as other tax software I've used. It takes you through each section of the filing process step by step. You enter your filing status and information about yourself and any dependents. The site lets you import previous tax returns from some other sites, like Turbo Tax, H&R Block or Tax Act, but it doesn't let you import W2 data or statements from financial institutions.

Next it takes you through the various types of income you have. As you go through each section, it asks you relevant questions and performs calculations based on what you enter. A similar process is followed for withholdings and deductions. The whole time your tax liability or refund amount for both federal and state taxes is displayed and updated as you make entries.

If you want to file online, after you complete your returns you enter your bank information for direct deposit or to have your payment deducted from your account. You can also opt to print your forms and mail them in if you don't want to file online. The program runs a final check of everything before finalizing your returns.

This site is easy to use. The instructions are clear, and the site navigation is logical and intuitive. Make sure you have all your 2021 records handy before you start. The whole process was quick and relatively painless.

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