



Six Tips on Whether to File a 2016 Tax Return

Most people file a tax return because they have to, but even if you don't, there are times when you should. You may be eligible for a tax refund and not know it. Here are six tips to help you find out if you should file a tax return:

1. **General Filing Rules.** Whether you need to file a tax return depends on a few factors. In most cases, the amount of your income, your filing status and your age determine if you must file a tax return. For example, if you're single and under age 65 you must file if your income was at least \$10,350. Other rules may apply if you're self-employed or if you're a dependent of another person. There are also other cases when you must file. Go to IRS.gov/filing to find out if you need to file.
2. **Premium Tax Credit.** If you enrolled in health insurance through the [Health Insurance Marketplace](#) in 2016, you may be eligible for the premium tax credit. You will need to file a return to claim the credit. If you chose to have advance payments of the premium tax credit sent directly to your insurer during 2016 you must file a federal tax return. You will reconcile any advance payments with the allowable premium tax credit. You should receive Form 1095-A, Health Insurance Marketplace Statement, by early February. The form will have information that will help you file your tax return
3. **Tax Withheld or Paid.** Did your employer withhold federal income tax from your pay? Did you make estimated tax payments? Did you overpay last year and have it applied to this year's tax? If you answered "yes" to any of these questions, you could be due a refund. But you have to file a tax return to get it.
4. **Earned Income Tax Credit.** Did you work and earn less than \$53,505 last year? You could receive EITC as a tax refund, if you qualify, with or without a qualifying child. You may be eligible for up to \$6,269. Use the 2016 [EITC Assistant tool](#) on IRS.gov to find out if you qualify. If you do, file a tax return to claim it.
5. **Additional Child Tax Credit.** Do you have at least one child that qualifies for the [Child Tax Credit](#)? If you don't get the full credit amount, you may qualify for the Additional Child Tax Credit.
6. **American Opportunity Tax Credit.** The [AOTC](#) is available for four years of post secondary education and can be up to \$2,500 per eligible student. You, your spouse or your dependent must have been a student enrolled at least half time for at least one academic period. Even if you don't owe any taxes, you still may qualify. You must complete [Form 8863, EducationCredits](#), and file it with your return to claim the credit. Use the [Interactive Tax Assistant tool](#) on IRS.gov to see if you can claim the credit. Learn more by

visiting the IRS' Education Credits Web page.

The instructions for Forms 1040, 1040A or 1040EZ list income tax filing requirements. You can also use the Interactive Tax Assistant tool on IRS.gov. Look for "Do I need to file a return?" under general topics to see if you need to file. The tool is available 24/7 to answer many tax questions. Each and every taxpayer has a set of fundamental rights they should be aware of when dealing with the IRS. These are your Taxpayer Bill of Rights. Explore your rights and our obligations to protect them on IRS.gov.

5 Reasons to File a Late Return

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<http://www.indianalegalservices.org/6-tips-for-filing-2015-tax-return>

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