



LITC SERVICES

WHAT WE DO

The LITC assists with the following IRS controversy issues:

- Earned Income Tax Credit
- Examination/Audits
- Collection issues including Lien and Levy
- Deficiency notices
- Assistance in Identity Theft cases
- Innocent Spouse
- Settling tax debts or securing installment agreements

WHAT WE DON'T DO

- We are NOT a tax preparation service.
- We do NOT provide substantive tax advice when there is no current issue with the IRS
- We do NOT charge clients for our services

SHOULD I FILE A TAX RETURN? Helpful Tax Filing Guidelines for 2014

Whether to file a federal income tax return is a question many of us face each year during tax season. It is helpful to know where to find the rules and where to seek advice.

You must file a federal income tax return if your income falls above a certain level, as shown below. The level varies depending on your filing status, age, and the type of income you receive. Filing status refers to whether you are filing your tax return as single, married filing jointly, married filing separately, or head of household.

Federal Tax Filing Thresholds for 2014*

Filing Status	Age	Must File if Gross Income Exceeds:
<i>Single</i>	Under 65	\$10,150
	65 or older	\$11,700
<i>Head of Household</i>	Under 65	\$13,050
	65 or older	\$14,600
<i>Married Filing Jointly</i>	Under 65 (both spouses)	\$20,300
	65 or older (one spouse)	\$21,500
	65 or older (both spouses)	\$22,700
<i>Married Filing Separately</i>	Any age	\$3,950
<i>Qualifying Widow(er) with Dependent Children</i>	Under 65	\$16,350
	65 or older	\$17,550

* If you were self-employed, you must file a tax return if you earned at least \$400

DON'T IGNORE YOUR FILING OBLIGATIONS!

If you have a filing obligation, you need to file a tax return. **It is your legal responsibility.** If you do not file a return, it is likely that IRS will file a return on your behalf. This is called a “substitute for return” [SFR]. You do not want IRS to file an SFR, as the agency will give you very few tax breaks—and you will likely end up owing much more than you would if you filed your own return.

For self-employed workers, filing tax returns allows you to claim your business expense deductions, which can significantly reduce your tax liability. Again, these deductions are excluded on the SFR.

SHOULD I FILE A TAX RETURN EVEN IF ONE IS NOT REQUIRED?

Even when you aren't required to file a tax return, there are several reasons why you may want to file anyway:

- ◆ You may have had federal income tax withheld in excess of tax you owe, meaning you could get money back
- ◆ You may qualify for the Earned Income Tax Credit (EITC), which could significantly increase the size of your refund
- ◆ You may qualify for the Additional Child Tax Credit and get a larger refund
- ◆ You may be able to receive certain educational tax credits if you were a student
- ◆ Failure to file a return may cause you to miss out on Social Security earnings credits.



WHERE CAN I GET HELP?

The Volunteer Income tax Association (VITA) Program offers free tax preparation assistance during tax season to people who make \$50,000 or less and need assistance in preparing their current year tax returns. You can find a VITA site near you by calling **(800) 906-9887**.

The Tax Counseling for the Elderly (TCE) program offers FREE tax help to individuals who are age 60 or older. You can find a TCE program near you by calling **1-888-227-7669**

If your adjusted gross income is \$58,000 or less in 2014, free electronic filing services are available through IRS.gov. You simply answer questions as you go to get help filling out the forms.

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If your household income falls below 250% of the Federal Poverty Level and you need help resolving a problem with IRS, you can contact the Indiana Legal Services, Inc. Low Income Taxpayer Clinic [LITC]. This is a free service. You can contact the LITC at **(812) 339-7668**, **(800) 822-4774**, or email at tax.clinic@ils.net.



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Member organization



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