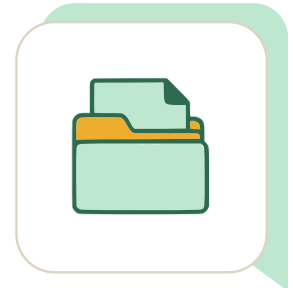


Paychecks and taxes

A simple routine for an easier tax time

One folder, one checklist and a few dates on your calendar make tax time calmer. What to gather, where to get free help, and how to get your refund fastest.



6-minute read • Updated October 2026 • Checked against its sources

The short version

- ✓ Keep one folder for tax papers all year: last year's return, W-2s, 1099s and records of anything you might deduct or claim.
- ✓ You may be able to file for free with IRS Free File, or get free help from IRS-certified volunteers at a VITA or TCE site.
- ✓ File electronically and choose direct deposit. Through May 8, 2026, 97% of individual returns were e-filed, and most refunds are issued within 21 days.

From a nonprofit. Every volunteer adviser is a fiduciary, which means they must put your interests first. We never sell your information.

Rather talk it through?

A volunteer financial adviser can help with your situation, one-on-one, for free.



Point your phone's camera at the code, or go to:

go.advisersgiveback.org/start

1

Tax time starts before you file

Tax season doesn't really start when you sit down to file. It starts with a little preparation during the year. When everything is in one place, filing takes less effort, you're less likely to miss something, and your refund can reach you sooner.

Rushing leads to mistakes, and mistakes cost time. When a refund comes back smaller than expected, the most common reason is that the IRS adjusted the return, for things like a math error or a credit the filer didn't qualify for. ¹

The routine below is simple: one folder, a few dates on your calendar, the right free help, and a fast way to get paid.

2

Build one folder

Pick one place for tax papers. It can be a paper folder or a folder on your phone or computer. Put last year's return in it first, then add each form as it arrives. The IRS checklist for its free tax help sites is a good guide to what you'll need: ²

- A photo ID for you, and for your spouse if you file jointly.
- Social Security cards, or ITIN letters, for everyone on your return, plus their birth dates.
- W-2s from all of your employers.
- 1099 forms, for things like bank interest, dividends, retirement payouts or other income, and Social Security benefit statements if you get them.
- Form 1095-A, if you bought health insurance through the Health Insurance Marketplace.
- Your bank's routing number and your account number, for direct deposit.
- If you paid for child care, the total you paid and the provider's tax ID number.
- If they apply to you, records for the new deductions for 2025 through 2028: tip records, pay stubs that show overtime pay, and your lender's statement of the interest you paid on a loan for a new car. ³

Add records for anything else you might deduct or claim, and a note of any question you want to ask. Your forms will come in the new year. Employers must send W-2s by January 31, or by the next business day when that date falls on a weekend or holiday. ⁴ For 2026 pay, the deadline is February 1, 2027. ⁵ If your W-2 is missing or wrong, ask your employer first. If it still hasn't come by the end of February, the IRS can help. ⁶



Start your folder today

Make a folder and label it with the tax year. Drop in last year's return and your latest pay stub. Then set a calendar reminder for early February to check that every W-2 and 1099 has arrived.

3

Put the key dates on your calendar

A few dates come around every year. Add them to your calendar, each with a reminder a week ahead. It also helps to block out time to sit down with your folder, like an appointment you'd keep.

1

January.

Check your withholding with the IRS Tax Withholding Estimator. The IRS suggests doing this every January. ¹⁰

2

Early February.

Your W-2s should have arrived. ⁵

3

Mid-February.

If you told your employer you're exempt from withholding, that only lasts one year. To keep it, you must give your employer a new Form W-4 by February 15 each year. ⁸ The 2026 Form W-4 gives the date to renew for 2027 as February 16, 2027. ⁹

4

April 15.

Tax Day for most people. When the 15th falls on a weekend or a legal holiday, the deadline moves to the next business day. ⁷

5

October 15.

The deadline to file if you asked for an extension with Form 4868. ¹¹

Claiming exempt is only for people who had no federal income tax liability the year before, so all the income tax withheld came back as a refund, and who expect the same for the year they claim it. ⁸ Even then, it only stops income tax from being withheld. Social Security and Medicare taxes still come out. ⁸

**An extension is more time to file, not to pay**

An extension gives you six more months to file your return. It doesn't give you more time to pay. To avoid possible penalties, pay any tax you expect to owe by the April deadline. ⁷

If you're self-employed or paid on a 1099, you likely have four more dates for estimated tax payments. Our guide to [taxes for contractors and gig workers](#) explains them.

Online: advisersgiveback.org/resources/contractor-taxes/

4

Get free help to file

You may not need to pay anyone to file your federal return. These are the free options the IRS offers:

- **IRS Free File.** Guided tax software from IRS partner companies. For returns filed in 2026, it was free for people with an adjusted gross income (AGI) of \$89,000 or less in 2025. Each partner sets its own rules, like age or state, and some offer free state returns too. ¹² Start at [IRS.gov/freefile](https://irs.gov/freefile): if you go straight to a company's own website, you won't get IRS Free File. ¹¹
- **Free File Fillable Forms.** Free at any income, if you're comfortable filling in the forms yourself. It doesn't do state returns. ¹¹

- **VITA and TCE.** At Volunteer Income Tax Assistance (VITA) sites, IRS-certified volunteers prepare basic returns for free. The IRS says many sites help people who generally make about \$70,244 or less, people with disabilities and people who are more comfortable in a language other than English. There's no program-wide income limit, and each site may set its own. Tax Counseling for the Elderly (TCE) focuses on people 60 and older. ¹³
- **MilTax.** A free tax service from the Department of Defense for eligible members of the military community. ¹²

VITA and TCE sites are often at libraries, schools and community centers. You can find one with the IRS's VITA Locator Tool or by calling 800-906-9887. Every return prepared at a site gets a quality review before it's filed. ¹³ If you're married and filing jointly, plan to go together: both spouses must be there to sign before the return can be filed electronically. ²

If your situation feels complicated, like a new side business, a big life change or a letter from the IRS, talk it through early with an adviser or a tax professional.

5

File electronically, and choose direct deposit

Almost everyone files electronically now.

97%

of individual tax returns were filed electronically in the 2026 filing season, through May 8

That's 141.0 million of the 145.0 million returns the IRS received.

Source: Internal Revenue Service, Filing season statistics for week ending May 8, 2026 (Updated May 18, 2026)

It's also the fastest way to a refund. When you e-file a complete, accurate return and choose direct deposit, most refunds are issued within 21 days, though some returns need extra review and take longer. ¹²

Have your bank details ready. The IRS generally stopped sending paper refund checks after September 30, 2025. If your return has no bank information, the IRS mails a letter asking for it, and your refund can take longer. If you don't answer, a paper check goes out after six weeks. ¹⁵ No bank account? The IRS says refunds can also be paid to certain prepaid debit cards and mobile apps. ¹⁵ Ask the provider about fees first.



The IRS asks for bank details by mail

If you leave your bank details off your return, the IRS will ask for them only by letter, not by phone or text. ¹⁵ Treat a call or text that asks for your account number as a warning sign.

After you e-file, you can check on your refund with the IRS's Where's My Refund? tool. Your status appears about 24 hours after you file.¹¹

6

When you're done, set up next year

Save a copy of your return. It helps you prepare next year's, and you'll need it if you ever have to fix a return.¹⁶ In most cases, keep your tax records for at least three years. Some situations call for longer.¹⁶

Then look at how your return came out. If you got a big refund because too much was withheld, or you owed a big bill, it's a sign to update your W-4. Our guide to [making your refund work for you](#) covers both.

Online: advisersgiveback.org/resources/make-your-refund-work-for-you/

Taxes don't have to be stressful to be done well. A little preparation during the year saves a lot of worry later.

If you'd like help planning around taxes, like choosing your withholding or getting ready for a big change, a volunteer adviser can talk it through with you, one-on-one and for free.

Questions to bring to your adviser

A volunteer adviser is ready when you are.

A volunteer adviser can look at your numbers with you and help you decide what to do first.

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Updated October 2026. This guide is general information, not advice for your situation. We check every number against its source; if something has changed, tell us at advisersgiveback.org/contact. Read it online, with its calculators and videos, at advisersgiveback.org/resources/tax-season-starts-now/. Advisers Give Back is a 501(c)(3) nonprofit (EIN 84-4685390), and we never sell your information.