

Form

1040A

Your first name _____

If a joint r _____

Internal Revenue Service

Income Tax Return


 United States Treasury
 DEPARTMENT OF THE TREASURY
 INTERNAL REVENUE SERVICE

IRS De-stress: 5 Tips for Last Minute Taxpayers

Taxpayers rejoice! You have until April 18, 2023 to file federal income taxes. Most states are following suit, however, you can consult [your state's tax page](#) to verify. If you've already crossed this off your list...congratulations! And if you're in the company of 25% of Americans who wait until the last minute? Don't panic. Here are five suggestions for filing in the final hour.

1. Get Organized

Save yourself time by gathering all applicable tax documentation beforehand, including receipts and interest statements. Some [common forms](#) include:

- a) W-2: Wage and Tax Statement
- b) W-4: Employee Withholding Certificate

c) 1040: US Individual Income Tax Return (1040-SR: U.S. Tax Return for Seniors)

d) 1099: Miscellaneous Income

e) 1098: Mortgage Interest Statement (1098-T: Tuition Statement)

3. Double-check Deductions

It's easy to overlook opportunities for tax deductions, especially if you experienced major life transitions in 2022 such as the purchase of a home or vehicle or the start of a new job. Among the most overlooked [tax deductions](#) that can help you pocket more money are contributions to a Health Savings Account (HSA) and contributions to a traditional IRA. (Roth IRA contributions won't trim your tax bill but does allow you to max out the limits for retirement saving.)

4. Avoid Common Errors

Before filing, make sure you've reviewed your personal information such as your social security number, employer identification numbers, calculations, and signature/date to ensure that your return doesn't have any last-minute mistakes. Minor errors can result in a rejected return and/or a delayed refund.

5. Consider an Extension

If making it before midnight on the 18th is a hurdle, you can request an automatic [tax-filing extension](#). Filing this form gives you until October 15th to submit your tax return (note that since October 15th falls on a Sunday in 2023, your technical due date is Monday, the 16th.) There's no penalty for filing a late return if you're receiving a refund, but if you owe tax, late payment by even one day can result in penalties and interest.



Maximize Your Refund

If you're anticipating a refund this season, [Making the Most of Your Money](#) is a quick and easy online course that provides tips on how to spend it—from establishing an emergency fund to saving up for vacation.

The Path to Financial Wellness Starts Here

MY.GREENPATH.COM

No matter what your goals may be, our partners at GreenPath can help you take control of your day-to-day financial choices to create more opportunities for achieving your dreams.



CREATE
A BUDGET



SAVE
MORE



PAY OFF
DEBT



IMPROVE
CREDIT



BUY A
HOUSE



PLAN FOR
FUTURE

Connect With A Counselor Today

877-337-3399

Your Partner in Financial Wellness