

PROTECTING OLDER AMERICANS AGAINST OVERPAYMENT OF INCOME TAXES

(Deductions and credits you are entitled to use for 2019)

UNITED STATES SENATE SPECIAL COMMITTEE ON AGING REPORT

The Senate Special Committee on Aging is issuing this tax information paper for tax year 2019 with older Americans in mind. The Committee has included a checklist for itemized deductions such as medical and dental expenses; a standard deduction table; and information about how to ask the IRS for help when filing your tax returns.

Susan M. Collins
Chairman

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Ranking Member

WHO MUST FILE--BY FILING STATUS AND GROSS INCOME

Generally, even if you owe no tax you must file a tax return if your gross income for the year is at least as much as the amount shown for your filing status and age on the table below:

Filing Status and Age	2019 Gross Income
<u>Single</u>	
Under 65	\$12,200.
65 or older	\$13,850.
<u>Married Filing Joint Return</u>	
Both spouses under 65	\$24,400.
One spouse 65 or older	\$25,700.
Both spouses 65 or older	\$27,000.
Married Filing Separate Return (or living apart from spouse at end of year or on date spouse died) All regardless of age	\$5.
<u>Head of Household</u>	
Under 65	\$18,350.
65 or older	\$20,000.
<u>Qualifying Widow(er)</u>	
Under 65	\$24,400.
65 or older	\$25,700.

Even if your income is less than the amount as indicated earlier you must file a return if in 2019:

- you were self-employed and had net earnings of at least \$400;
- you had wages of \$108.28 or more from a church or qualified church-controlled organization that is exempt from employer social security and Medicare taxes;
- you owe any tax on a qualified retirement plan, an individual retirement arrangement (IRA), an Archer medical savings account (MSA), a health savings account (HSA), or a Medicare Advantage MSA;
- you owe alternative minimum tax;
- you owe tax on a Coverdell Education Savings Account (ESA) or on qualified tuition program earnings;
- you owe household employment taxes on domestic workers;
- you owe uncollected social security, Medicare, or railroad retirement tax on tips you reported to your employer or on group-term life insurance, or you owe social security or Medicare tax on tips you did not report to your employer;
- you owe any tax from recapture of an investment credit, a low-income housing credit, federal mortgage subsidy, education credit, Indian employment credit, new markets credit, credit for employer-provided child care facilities, alternative motor vehicle credit, alternative fuel vehicle

- refueling property credit, qualified plug-in electric vehicle credit, or other recapture;
- you have to repay the first-time homebuyer credit;
- you owe any excise tax on insider stock compensation; or
- you owe any other write-in tax, such as the additional tax on income you received from a nonqualified deferred compensation plan that fails to meet certain requirements.
- you have to reconcile any advance payment of the premium tax credit (APTC) you received with the actual amount of your premium tax credit (PTC).
- you have to reconcile any advance payment of the health coverage tax credit you received with the actual amount of your health coverage tax credit.

Note: You must file a tax return to obtain a refund of any taxes you overpaid for 2019 or if you qualify for the earned income credit, the additional child tax credit, the American opportunity credit, the premium tax credit, or the health coverage tax credit. If you turned age 65 on January 1, 2019, you are considered to be age 65 for tax year 2019.

FILING DEADLINE

The filing deadline for 2019 income tax returns is midnight, Wednesday, April 15, 2020. Any return postmarked after April 15 may be subject to tax penalties. You can get an automatic 6-month extension to file if, by April 15, 2020, you file Form 4868, Application for Automatic Extension of Time to File U.S. Individual Income Tax Return. An extension of more than 6 months is generally not approved if you are living in the United States. An automatic 6-month extension to file **does not** extend the time to pay your tax. If your return is more than 60 days late, the minimum penalty has increased to \$435 or the amount of any tax you owe, whichever is smaller.

If you expect to owe tax with your 2019 return, you may pay directly from your checking or savings account, by check, money order, credit or debit card, or Electronic Funds Withdrawal. If you pay by credit or debit card, the service provider will charge a convenience fee. These fees may vary by provider. For more information on paying your taxes electronically, or for information on other ways to pay your taxes, go to www.IRS.gov/Payments.

FORM 1040 REDESIGN AND FORM 1040-SR

For 2019, you will use Form 1040 or, if you were born before January 2, 1955, you have the option to use new Form 1040-SR.

For 2019, You may only need to file Form 1040 or 1040-SR and none of the numbered schedules, Schedules 1 through 3. However, if your return is more complicated (for example, you claim certain deductions or credits or owe additional taxes), you will need to complete one or more of the numbered schedules. Below is a general guide to which schedule(s) you will need to file based on your circumstances. See the instructions for the schedules for more information.

If you e-file your return, you generally won't notice much of a change and the software you use will generally determine which schedules you need.

If You:	Then Use:
Have additional income, such as business or farm income or loss, unemployment compensation, prize or award money, or gambling winnings.	Schedule 1, Part I
Have any deductions to claim, such as student loan interest deduction, self-employment tax, or educator expenses.	Schedule 1, Part II
Owe AMT or need to make an excess advance premium tax credit repayment.	Schedule 2, Part I
Owe other taxes, such as self-employment tax, household employment taxes, additional tax on IRAs or other qualified retirement plans and tax-favored accounts.	Schedule 2, Part II
Can claim a nonrefundable credit other than the child tax credit or the credit for other dependents, such as the foreign tax credit, education credits, or general business credit.	Schedule 3, Part I
Can claim a refundable credit other than the earned income credit, American opportunity credit, or additional child tax credit, such as the net premium tax credit or health coverage tax credit. Have other payments, such as an amount paid with a request for an extension to file or excess social security tax withheld.	Schedule 3, Part II

CAPITAL GAINS AND LOSSES

In most cases, you must report your capital gains and losses on Form 8949, Sales and Other Dispositions of Capital Assets, and report the totals on Schedule D (Form 1040 or 1040-SR). If you sold a covered security in 2019, your broker will send you a Form 1099-B, Proceeds From Broker and Barter Exchange Transactions (or substitute statement), that shows your basis. This will help you complete Form 8949. Generally, a covered security is a security acquired after 2010.

SOCIAL SECURITY BENEFITS

Some individuals will not be taxed on any of their social security benefits. Others may have to include a portion of their social security benefits (up to 85% in some cases) in taxable income. Generally, the greater a taxpayer's income, the greater the portion of their benefits that are includible in taxable income.

You should receive Form SSA-1099, Social Security Benefit Statement, if you received benefits in 2019. To estimate quickly whether you must include any of your benefits in taxable income, add up your income from all sources, including any tax-exempt interest you may have received, plus one-half of your net benefits. If your total income from all sources (plus one-half of your net benefits) is **not** more than the following base amounts, your benefits generally are not taxable:

\$25,000 if you are single, head of household, or qualifying widow(er),

\$32,000 if you are married filing a joint return, or

\$-0- if you are married filing a separate return and lived with your spouse at any time during 2019
(\$25,000 if you lived apart from your spouse for all of 2019).

For more information, get IRS Publication 915, Social Security and Equivalent Railroad Retirement Benefits.

TAX WITHHOLDING AND ESTIMATED TAX PAYMENTS

Unless you choose not to have any tax withheld, federal income tax will generally be taken from the taxable part of your pension and annuity payments. This includes distributions from an IRA, life insurance company under an endowment, annuity or life insurance contract, or from a pension, traditional annuity, profit-sharing or stock bonus plan, or any similar plan that defers the time you receive compensation. However, your right to choose not to have tax withheld applies only to a distribution other than an "eligible rollover distribution" from an employer retirement plan. Employers must withhold tax at a rate of 20% on eligible rollover distributions not directly transferred to another eligible plan trustee.

To tell the company that pays periodic payments from your pension or annuity (that is not an "eligible rollover distribution") how much you want withheld, fill out Form W-4P, Withholding Certificate for Pension or Annuity Payments, or a similar form provided by the payer, showing your marital status and the number of withholding allowances to which you are entitled. If you do not give the payer a Form W-4P, tax will be withheld as if you are married and are claiming three withholding allowances. You may also use this form to tell the payer you do not want any tax withheld. However, if you are a U.S. citizen or resident alien whose address is outside the U.S. or its possessions, the payer must withhold tax. Tax is withheld at the rate of 10% on nonperiodic payments and at the rate of 20% on any part of an "eligible rollover distribution" that is not rolled over directly to another qualified plan.

Remember, if no tax or not enough tax is withheld from your income, you may need to make quarterly payments of estimated tax. Your estimated tax generally is the total of your expected income tax, self-employment tax, and other taxes (such as employment taxes for household workers) that you will owe, less your withholding and tax credits.

If your withholding and/or estimated tax payments are significantly less than your tax liability, you may be subject to an estimated tax penalty. In general, no penalty will apply if your tax year 2019 return shows a balance due of less than \$1,000. Also, no penalty will apply if your withholding and payments for 2019 exceed (1) 90% of your 2019 tax (i.e., total tax less credits) or (2) 100% of the tax shown on your prior year's return (110% of your prior year's tax if your adjusted gross income for 2018 exceeds \$150,000 or \$75,000 if your filing status for 2019 is married filing separately).

For more information, get IRS Publication 505, Tax Withholding and Estimated Tax.

EXEMPTIONS

The deduction for personal exemptions has been suspended.

STANDARD DEDUCTION

The standard deduction amount has increased for all filers. The basic standard deduction is \$12,200 if you are single or married filing separately, \$24,400 if married filing jointly or qualifying widow(er), and \$18,350 if head of household. If you are age 65 or older or blind in 2019, your standard deduction is higher. You are considered 65 for the 2019 tax year if your 65th birthday was on or before January 1, 2020. You are considered blind for 2019 if you are blind on the last day of 2019. Your tax instruction booklet has more information.

Special rules. Your standard deduction is zero if your spouse itemizes deductions on a separate return, you are a dual-status or nonresident alien, or you have a short tax year. If you can be claimed as a dependent on another person's tax return, your standard deduction may be limited. If you meet one of these special rules, you may not use the following standard deduction table. See your tax instruction booklet for more details.

2019 Standard Deduction Table for Taxpayers 65 or Older (and Blind Taxpayers) Who Are Not Dependents

Check the number of boxes that apply to you.

You 65 or older ☐ Blind ☐

Your spouse ... 65 or older ☐ Blind ☐

Total number of boxes you checked. ____

If your filing status is:	Number of boxes checked	Your standard deduction is:
Single	1	\$13,850
	2	\$15,500
Married filing jointly or Qualifying Widow(er)	1	\$25,700
	2	\$27,000
	3	\$28,300
	4	\$29,600
Married filing separately	1	\$13,500
	2	\$14,800
	3	\$16,100
	4	\$17,400
Head of Household	1	\$20,000
	2	\$21,650

CHECKLIST OF ITEMIZED DEDUCTIONS

MEDICAL AND DENTAL EXPENSES

Medical and dental expenses include payments you make for the diagnosis, cure, relief, treatment, or prevention of disease or for treatment affecting any part or function of the body. You may include transportation expenses incurred for, and essential to, needed medical care. If you use your own car, you can claim your actual expenses to go to and from the place you received care, or you can use a standard rate of 20 cents per mile. Unreimbursed medical expenses are deductible to the extent they are more than 7.5% of your AGI. AGI is line 8b of Form 1040 or 1040-SR. Expenses may be deducted only in the year you paid them. If you charge medical expenses on your credit card, include the expenses in the year the charge is made.

You may generally include payments for qualified long-term care insurance contracts and expenses for unreimbursed costs for qualified long-term care of chronically ill individuals. Benefits from long-term care insurance are generally excluded from your income. For more information, get IRS Publication 502, Medical and Dental Expenses, and Publication 525, Taxable and Nontaxable Income.

TAXES

The deduction for state and local income, sales, and property taxes is limited to a combined, total deduction of \$10,000 (\$5,000 if married filing separately).

In the case of a cash-basis taxpayer, taxes are generally deductible in the year when paid. Business taxpayers can deduct state, local, and foreign taxes to the extent they are attributable to a trade or business, or when they are incurred for property held for the production of rents or royalties. Some examples of deductible taxes are:

personal property taxes based on value,
state, local, or foreign income tax,
state or local real estate taxes when based on the assessed value of the property, and
state and local general sales taxes*

*You can deduct state and local income taxes or state and local general sales taxes. You cannot deduct both. If you choose the sales tax deduction, you can deduct either your actual sales tax expenses or the applicable amount from the optional state sales tax tables provided in the Instructions for Schedule A (Form 1040 or 1040-SR).

In addition to the sales tax table amount, you may be able to also deduct state and local sales tax paid on motor vehicles, boats and other items specified in the Instructions for Schedule A (Form 1040 or 1040-SR). The tax rate on these items generally must be the same as the general sales tax rate, except for motor vehicles for which the deduction may not exceed the amount that would have been paid at the general sales tax rate.

INTEREST

You cannot deduct the interest you paid on loans used for personal purposes, other than qualified home mortgage interest. In most cases, you will be able to deduct all of your home mortgage interest. For 2019, home mortgage interest includes qualified mortgage insurance premiums. However, there are limits on home mortgages and home equity line-of-credit mortgages. For more information, get IRS Publication 936, Home Mortgage Interest Deduction.

CHARITABLE CONTRIBUTIONS

A charitable contribution is a contribution or gift to, or for the use of, a qualified organization. Qualified organizations include non-profit groups that use their funds for religious, charitable, educational, scientific, or literary purposes, or organizations that work to prevent cruelty to children or animals. An organization can tell you if it is a qualified organization. For any contribution made in cash, regardless of the amount, you must maintain as a record of the contribution a bank record (such as a canceled check) or a written record from the charity. To deduct your contributions, you must itemize deductions on Schedule A (Form 1040 or 1040-SR).

You generally can deduct your contributions only in the year that you actually make them in cash or other property. Contributions of property (clothing, books, furniture, etc.) generally are deducted at their fair market value, but in certain cases, your deduction is limited to less than fair market value. If you claim a deduction for over \$500 in noncash contributions, you must file Form 8283, Noncash Charitable Contributions. You may want to get IRS Publication 526, Charitable Contributions, and IRS Publication 561, Determining the Value of Donated Property.

Note: Generally, the deduction for donations of motor vehicles that are sold by charitable recipients is limited to the amount received by the charity from the sale of the motor vehicle. You must attach to your return a copy of Form 1098-C, Contributions of Motor Vehicles, Boats, and Airplanes (or other statement containing the same information as Form 1098-C), you received from the organization. See IRS Publication 526 for more information.

CASUALTY OR THEFT LOSSES

You can only deduct personal casualty losses from a federally declared disaster area. An exception applies if you have personal casualty gains. Your casualty loss is generally the lesser of (1) the decrease in fair market value of the property as a result of the casualty or theft, or (2) your adjusted basis in the property before the casualty or theft. This amount must be reduced by any insurance or other reimbursement you receive.

Your casualty or theft losses are deductible only to the extent that your total losses during the year exceed 10% of your adjusted gross income after reducing each separate casualty or theft by \$500. You must use Section A of Form 4684, Casualties and Thefts, to figure your personal use property casualty or theft loss. Report your casualty or theft loss from personal use property on line 15 of Schedule A (Form 1040 or 1040-SR). Casualty and theft losses to business and income-producing property are figured in Section B of Form 4684.

You may not deduct a casualty or theft loss that is covered by insurance unless you filed a timely insurance claim for reimbursement. However, even if you did not file an insurance claim, you may deduct the part of the loss not covered by insurance. For more information, get IRS Publication 547, Casualties, Disasters, and Thefts.

OTHER ITEMIZED DEDUCTIONS

You can no longer deduct job-related expenses or other miscellaneous itemized deductions that were subject to the 2 %-of-adjusted gross income floor. Other itemized deductions include gambling losses (only to the extent of gambling winnings reported on Form 1040 or 1040-SR) and casualty and theft losses from income producing property. See the list of other itemized deductions in the Instructions for Schedule A (Form 1040 or 1040-SR). For more information, get IRS Publication 529, Miscellaneous Deductions.

TAX CREDITS

CREDIT FOR OTHER DEPENDENTS

If you have a dependent, you may be able to claim the credit for other dependents. This credit is a nonrefundable credit of up to \$500 for each eligible dependent who can't be claimed for the child tax credit. The child tax credit and credit for other dependents are both figured using the Child Tax Credit and Credit for Other Dependents Worksheet in the Instructions for Form 1040 or 1040-SR.

CREDIT FOR RETIREMENT SAVINGS CONTRIBUTIONS (SAVER'S CREDIT)

If you make eligible contributions to certain eligible retirement plans or to an individual retirement arrangement (IRA), you may be able to take a tax credit. Beginning in 2018, the Saver's Credit can be taken for your contributions to an ABLE account if you are the designated beneficiary. The amount of the saver's credit you can get is generally based on the contributions you make and your credit rate. If you are eligible for the credit, your credit rate can be as low as 10% or as high as 50%, depending on your adjusted gross income. The lower your income, the higher your credit rate. You are not eligible for the credit if your adjusted gross income exceeds: \$32,000 if single, \$48,000 if head of household, or \$64,000 if married filing jointly. Dependents and full-time students are also not eligible for the credit. Use Form 8880 to determine the rate and amount of the credit.

CREDIT FOR DEPENDENT CARE EXPENSES

Part of your payments made for dependent care may be claimed as a credit against tax. To claim the credit you must have a qualifying person. A qualifying person includes your dependent qualifying child who is under age 13 when the care is provided, your spouse who was physically or mentally not able to care for himself or herself and who lived with you for more than half the year, or a dependent (or someone you can't claim as a dependent due only to certain filing status or gross income requirements) who was physically or mentally not able to care for himself or herself and who lived with you for more than half the year. Even if you can't claim your child as a dependent, you may be able to treat the child as a qualifying child if you are the custodial parent. If the qualifying person spends at least eight hours a day in the taxpayer's home, expenditures made for care provided outside the home are eligible for the credit. Dependent care centers must be in compliance with all state and local regulations for the taxpayer to count such expenditures toward qualified expenses. You must have earned income and married couples generally must file a joint return to be eligible for the credit.

For more information, get IRS Publication 503, Child and Dependent Care Expenses.

CREDIT FOR THE ELDERLY OR THE DISABLED

You may be able to claim this credit if you are: (1) age 65 or older at the end of the tax year or (2) under age 65 at the end of the tax year and retired on a permanent and total disability for which you received taxable disability benefits in 2019 and you had not reached mandatory retirement age as of January 1, 2019. The credit is based in part on your filing status and adjusted gross income (AGI). Generally, you cannot claim a credit if you are: (1) single, head of household, or qualifying widow(er) and your AGI is \$17,500 or more; (2) married filing jointly with only one spouse eligible and your AGI is \$20,000 or more; (3) married filing jointly with both spouses eligible and your AGI is \$25,000 or more; or (4) married filing separately and your AGI is \$12,500 or more. You also cannot claim the credit if you are: (1) single, head of household, or qualifying widow(er) and the total of your nontaxable social security and other nontaxable pensions, annuities, or disability income is \$5,000 or more; (2) married filing jointly with only one spouse eligible and

the total of your nontaxable social security and other nontaxable pensions, annuities, or disability income is \$5,000 or more; (3) married filing jointly and both spouses are eligible and the total of your nontaxable social security and other nontaxable pensions, annuities, or disability income is \$7,500 or more; or (4) married filing separately and the total of your nontaxable social security and other nontaxable pensions, annuities, or disability income is \$3,750 or more.

For more information, get IRS Publication 524, Credit for the Elderly or the Disabled.

PREMIUM TAX CREDIT

The premium tax credit (PTC) is a tax credit for certain people who enroll, or whose family member enrolls, in a qualified health plan offered through a Health Insurance Marketplace (also known as an Exchange). This includes a qualified health insurance plan purchased on healthcare.gov or through a State marketplace.

The PTC provides financial assistance to help you pay for health insurance premiums. When enrolling in a qualified health plan through the Marketplace, advance payment of the premium tax credit (APTC) may have been paid to your insurance company to help cover your monthly premium, and you may be eligible for the PTC. If APTC was paid on your behalf or if APTC was not paid on your behalf but you wish to take the PTC, you must file a tax return (Form 1040, 1040-SR, or 1040-NR) and attach Form 8962, Premium Tax Credit, to your return, even if your gross income is below the income tax filing threshold.

For more information, get IRS Publication 974, Premium Tax Credit (PTC).

EARNED INCOME CREDIT

The earned income credit (EIC) is a special credit for certain people who work and have less than \$55,952 of earned income. If you are age 65 or older, you must have a qualifying child to be eligible for this credit. A qualifying child for the EIC is a child who is your son, daughter, stepchild, foster child, brother, sister, stepbrother, stepsister, half brother, half sister, or a descendant of any of them (for example, your grandchild, niece, or nephew). The child must also meet certain age, filing status, and residency requirements. You are not allowed to claim the credit if your investment income for 2019 exceeds \$3,600.

For more information, get IRS Publication 596, Earned Income Credit (EIC).

Earned Income Credit in a Nutshell

First, you must meet all the rules in this column.		Second, you must meet all the rules in one of these columns, whichever applies.		Third, you must meet the rule in this column.
Rules for Everyone		Rules If You Have a Qualifying Child	Rules If You Do Not Have a Qualifying Child	Figuring and Claiming the EIC
<p>1. Your adjusted gross income (AGI) must be less than:</p> <ul style="list-style-type: none"> • \$50,162 (\$55,952 for married filing jointly) if you have three or more qualifying children, • \$46,703 (\$52,493 for married filing jointly) if you have two qualifying children, • \$41,094 (\$46,884 for married filing jointly) if you have one qualifying child, or • \$15,570 (\$21,370 for married filing jointly) if you do not have a qualifying child. 	<p>2. You must have a valid social security number by the due date of your 2019 return, (including extensions).</p> <p>3. Your filing status cannot be "Married filing separately."</p> <p>4. You must be a U.S. citizen or resident alien all year.</p> <p>5. You cannot file Form 2555 (relating to foreign earned income).</p> <p>6. Your investment income must be \$3,600 or less.</p> <p>7. You must have earned income.</p>	<p>8. Your child must meet the relationship, age, joint return, and residency tests.</p> <p>9. Your qualifying child cannot be used by more than one person to claim the EIC.</p> <p>10. You cannot be a qualifying child of another person.</p>	<p>11. You must be at least age 25 but under age 65.</p> <p>12. You cannot be the dependent of another person.</p> <p>13. You cannot be a qualifying child of another person.</p> <p>14. You must have lived in the United States more than half of the year.</p>	<p>15. Your earned income must be less than:</p> <ul style="list-style-type: none"> • \$50,162 (\$55,952 for married filing jointly) if you have three or more qualifying children, • \$46,703 (\$52,493 for married filing jointly) if you have two qualifying children, • \$41,094 (\$46,884 for married filing jointly) if you have one qualifying child, or • \$15,570 (\$21,370 for married filing jointly) if you do not have a qualifying child.

SIGNATURE

When you have completed your return, be sure to sign and date it. If it is a joint return, both spouses must sign.

IRS ASSISTANCE IS AVAILABLE TO HELP YOU

Due to the continued growth in electronic filing and in an effort to reduce costs, the IRS no longer automatically mails paper tax packages of forms and instructions. But the IRS has many other ways for you to get the information you need.

Internet: You can access forms and publications at [IRS.gov](https://www.irs.gov) 24 hours a day, 7 days a week.

Mail: You can call 1-800-TAX-FORM (1-800-829-3676) to order forms, instructions, and publications, which will be mailed to you.

Publications to assist you: The IRS prepares many free publications to help answer your tax questions. Besides the general Publication 17, "Your Federal Income Tax," publications are available on specific topics, such as:

PUBLICATION NUMBERS AND TITLES

1...Your Rights as a Taxpayer

502...Medical and Dental Expenses

505...Tax Withholding and Estimated Tax

523...Selling Your Home

524...Credit for the Elderly or the Disabled

529...Miscellaneous Deductions

530...Tax Information for Homeowners

554...Tax Guide for Seniors

559...Survivors, Executors, and Administrators

575...Pension and Annuity Income

590-A...Contributions to Individual Retirement Arrangements (IRAs)

590-B...Distributions from Individual Retirement Arrangements (IRAs)

596...Earned Income Credit (EIC)

721...Tax Guide to U.S. Civil Service Retirement Benefits

907...Tax Highlights for Persons with Disabilities

915...Social Security and Equivalent Railroad Retirement Benefits

939...General Rule for Pensions and Annuities

974...Premium Tax Credit (PTC)

5187... Affordable Care Act: What You and Your Family Need to Know

You can pick up some of the most requested forms, instructions, and publications at many IRS offices, post offices, and libraries.

Service at local IRS office by appointment: If you need help from an IRS Taxpayer Assistance Center (TAC), you need to call to schedule an appointment. Go to www.irs.gov/help/tac-locations-where-in-person-document-verification-is-provided to find the location and phone number of your local TAC.

Refund status: The IRS has a telephone service which provides information on the status of your refund. The service is available 24 hours a day, 7 days a week, to taxpayers who use touch-tone telephones (1-800-829-1954). Our phone and walk-in assistants can research the status of your refund if it has been 21 days or more since you filed electronically, or more than 6 weeks since you filed a paper return. You can also check the status of your refund at IRS.gov. If you file a return and claim the earned income credit or the additional child tax credit, your refund will be delayed. This applies to the entire refund, not just the part associated with these credits. These refunds won't be issued until after February 15, 2019.

Special IRS programs offering free assistance: The Tax Counseling for the Elderly (TCE) program is designed to assist taxpayers age 60 or older with their tax return preparation. In addition, certain Volunteer Income Tax Assistance (VITA) aides have been trained to help older Americans with their tax returns. VITA assistance is also available to low-income taxpayers. To find the location of the VITA or TCE site nearest to you, call 1-800-906-9887. The locations of an AARP Foundation Tax-Aide site can be found by calling 1-888-AARP-NOW (1-888-227-7669) and entering, when prompted, your 5-digit zip code, or visiting their Internet site at www.aarp.org/money/taxes/aarp_taxaide.