

Published on *SeniorNavigator* (<https://seniornavigator.org>)

File for free with IRS Free File

IRS Free File

[IRS Free File](#) lets qualified taxpayers get free tax preparation, free electronic filing and free direct deposit of their federal tax refund, if they're owed one, using guided tax preparation software. Those who don't qualify can still use [Free Fillable Forms](#).

The IRS Free File [adjusted gross income](#) limit for tax year 2024 is \$84,000 for families and individuals. A taxpayer's AGI includes wages, tips, business income, retirement income and other forms of taxable income. Each provider sets its own eligibility rules based on age, state residency and income, and offers are available in English and Spanish. To find an offer right for them, taxpayers can use the [Find Your Trusted Partner](#) tool.

Benefits of IRS Free File

- **Free federal tax return.** If a taxpayer qualifies for and chooses an offer from a Free File partner, there's no charge for preparation and e-filing of a federal tax return.
- **Protected tax information.** IRS Free File partner companies can't disclose or use tax return information for purposes other than tax return preparation without the taxpayer's informed and voluntary consent. These companies are also subject to the Federal Trade Commission Privacy and Safeguards Rules and IRS e-file regulations.

Information to file

To complete a tax return with IRS Free File, taxpayers need to gather the following information:

- **Social Security number.** Taxpayers who don't have or aren't eligible for a Social Security number can use an [Individual Taxpayer Identification Number](#).

- **Wage and income information.** This information is usually on forms from their employer or other payer, such as [Form W-2, Wage and Tax Statement](#) , and the [Form 1099 series](#).
- **Dependent status.** The taxpayer needs to know if another taxpayer, such as a parent, plans to claim them on a separate tax return. If they're claimed as a dependent on another tax return, they can't claim themselves as a dependent on their own tax return.
- **Documentation for all [tax credits and deductions](#).** With the standard deduction, itemized deductions may not be necessary. All credits and deductions are subject to IRS verification and review.
- **AGI for the prior year or a self-selected PIN.** Taxpayers need this information to validate and sign an electronic tax return. First time filers over the age of 16 can enter "0" as their prior year income to sign their tax return. Taxpayers who have filed before should use the AGI from their prior year tax return.
- **Bank account and routing number.** If taxpayers get a refund, they need this information to have their refund [direct deposited](#). Direct deposit the fastest and safest way for them to get their money.

For more on IRS Free File or other filing methods, check out the [File Your Return](#) page on IRS.gov.

More Information

- [File Your Taxes for Free](#)

Article Source

Internal Revenue Service

Source URL

<https://www.irs.gov>

Last Reviewed

Tuesday, February 25, 2025