

The definitive student guide to filing taxes in 2019

By AMBER GAUDET

Whether you are a first-time filer or a pro, a little friendly advice goes a long way when it comes to taxes. This how-to guide features the latest tips and tricks for navigating the filing process this tax season.

Who needs to file?

Taxpayers who made over a certain amount of qualifying income are required to file a return. Most individuals can use the Forbes chart below to determine if they need to file based on their age, filing status and income.

When to file

Experts say that filing early is essential to getting a return this year, given the IRS backlog and the possibility that another government shutdown could mean more delays.

“At least a week in delays can be expected,” according to Yahoo Finance senior reporter Jeanie Ahn in a CBS Moneywatch report. “The IRS reopened Monday, but after 35 days in the longest government shutdown ever, the tax agency is struggling to get through the backlog.”

For those less concerned with getting returns quickly, the deadline to file taxes is Monday, Apr. 15. Filers unable to meet the deadline can apply for a six-month extension to avoid late penalties, though the extension does not apply to paying a tax bill.

Where to file

First-time filers may be most comfortable with traditional filing services like H&R Block, in which individuals provide the necessary documents, and professional tax preparers

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file for them. Though this option can be pricier than self-preparer options, customers have the peace of mind of having taxes prepared by experts, and, often, the option of getting an advance on their return.

Affordable, convenient self-preparer options like TurboTax are growing in popularity. While many self-preparer programs offer guidance and support, they may not be the best option for individuals with complicated returns or those who do not want the responsibility of self-filing.

How to file

Electronically filing is the most popular option, featuring the fastest turnaround time. Paper filing is cheaper, though less convenient, and does not come with verification of receipt as e-filing does.

Deductions and credits

To maximize returns, students should take advantage of common, education-specific deductions

and credits, which include:

The Lifetime Learning Credit, available to taxpayers who are taking college courses at eligible institutions to improve job skills. The credit is worth \$2,000 annually and available at the undergraduate, graduate and professional levels. There is no limit to the number of years a taxpayer can claim this credit.

The American Opportunity Credit. Eligible applicants will be enrolled at least half time for a minimum of one academic period during the filing season and will have not yet completed their first four years of higher education.

Students can file deductions for eligible education-related expenses such as tuition, fees and books. Less common items such as computers or required software applications can also be claimed under the American Opportunity Credit if such items are required for college attendance.

Students or alumni can deduct paid student loan interest for up to \$2,500 annually.

However you choose to file, know that a range of options and support are available to get the most out of your filing experience.

For more tips, visit the IRS website at [IRS.gov](https://www.irs.gov).

Filing Status	Age	Gross Income
Single	Under 65	\$12,000
Single	65 or older	\$13,600
Married Filing Jointly	Under 65 (both spouses)	\$24,000
Married Filing Jointly	65 or older (one spouse)	\$25,300
Married Filing Jointly	65 or older (both spouses)	\$26,600
Married Filing Separately	Any	\$5
Head of Household	Under 65	\$18,000
Head of Household	65 or older	\$19,600
Qualifying Widow(er)	Under 65	\$24,000
Qualifying Widow(er)	65 or older	\$25,300