

# How to File Your Taxes for Free in 2026

Quick Start Guide



FILE TAXES  
100%  
FREE



# Who Qualifies for Free Filing



## Adjusted Gross Income

Your AGI must be under approximately **\$84,000** for the 2025 tax year. This covers approximately 70% of American taxpayers.



## All Filing Statuses

Free File works for all filing statuses including single, married, and head of household.



## Tax Situations

Supports both simple and complex tax situations, making it versatile for many users.



## All Ages Welcome

While some providers have age restrictions, the tool effectively filters these, ensuring broad access.

## What is AGI?

Your Adjusted Gross Income (AGI) is found on Line 11 of your 2024 tax return. It's your total income minus certain deductions like student loan interest and retirement contributions.

## How to Verify Qualification

Go to [IRS.gov/freefile](https://www.irs.gov/freefile) starting January 9, 2026, and use the "Find Your Trusted Partner" tool to confirm your eligibility.

# The 3 Critical Access Steps



## 1. Start at [IRS.gov/freefile](https://www.irs.gov/freefile)

DO NOT go to commercial websites like [TurboTax.com](https://www.turbotax.com) or [HRBlock.com](https://www.hrblock.com). Starting at commercial sites routes you to paid versions even if you qualify for free filing.

**Why this matters:** The same software companies offer both free (through IRS portal) and paid (through their own sites) versions. Going directly to their sites bypasses the free option.



## 2. Use "Find Your Trusted Partner" Tool

On the IRS Free File page, click "Choose an IRS Free File Offer" and answer the filtering questions:

- Your age
- Your state
- Your income level
- Your military status (if applicable)

The tool shows only providers that accept your specific situation and displays their state return fees.



## 3. Click Through from IRS Portal

After choosing a provider, click the link FROM the IRS website. Verify you see "IRS Free File" in the page header or URL. Create your account on the provider's site and begin filing.

**Bookmark tip:** Save the [IRS.gov/freefile](https://www.irs.gov/freefile) link for next year.

# Free File Provider Comparison 2026

Provider	Income Limit	State Fee	Best For
FreeTaxUSA	\$84,000	\$0 (FREE)	Everyone seeking lowest total cost
TaxSlayer	\$84,000	\$39.95	Military members (military-specific features)
FileYourTaxes	\$84,000	Varies by state	Simple returns, fast filing
TaxAct	\$84,000	\$54.95	Self-employed (best Schedule C guidance)
1040Now	\$41,000	\$19.95	Lower income (note lower AGI limit)

Fees verified for 2026 filing season. All providers offer identical federal filing capabilities.



# How to Choose

**Lowest total cost:** FreeTaxUSA

Free federal + free state for all users

**Military members:** TaxSlayer

Includes military-specific guidance and forms

**Self-employment:** TaxAct

Provides clearest Schedule C guidance

**Important:** All Free File providers handle the same tax situations and offer the same IRS accuracy guarantee. State fee is typically the main differentiator.



# State Return Fee Warning

## Federal Free $\neq$ State Free

- Federal filing: Free for all qualifying taxpayers
- State filing: May cost \$0-\$60 depending on provider

## The Fee Trap

State return fees appear AFTER you complete your federal return. You've spent an hour entering data, then discover the state return costs \$50.

## The Refund Transfer Fee

Some providers offer to deduct state fees from your refund instead of paying upfront. This costs an extra \$40 processing fee.

**Example: \$40 state fee + \$40 transfer fee = \$80 total from your refund**

**Better option:** Pay state fees directly to avoid the processing fee.

## How to Avoid Surprise Fees

Before entering any data:

1. Use the "Find Your Trusted Partner" tool
2. Check the "State Return Fee" column in the comparison table
3. Choose providers with free or low state fees for your state
4. Or plan to file state separately through your state's Department of Revenue website

# The 3 Most Common Mistakes



## Mistake #1: Starting at Commercial Websites

- **Wrong:** Going to [TurboTax.com](https://www.turbotax.com) → Routes to paid version
- **Right:** Starting at [IRS.gov/freefile](https://www.irs.gov/freefile) → Routes to free version

**Why it matters:** Commercial sites want you to use their paid products. Even if you qualify for free, they'll route you to "commercial free editions" with strict limitations. The IRS Free File versions accessed through the IRS portal have broader eligibility.



## Mistake #2: Ignoring State Return Fees

Don't complete your federal return without checking state fees first. Discovering a \$50 state fee after an hour of work creates an unwelcome surprise.

**Solution:** Check the provider comparison table in this guide or use the "Find Your Trusted Partner" tool to see state fees before selecting a provider.

**Alternative:** File federal through Free File, then file state separately through your state's website (many offer free e-file).



## Mistake #3: Assuming Complexity Disqualifies You

Free File supports most tax situations including:

- Self-employment income (Schedule C)
- Rental property (Schedule E)
- Investment income (Schedules D and B)
- Itemized deductions (Schedule A)
- Education credits

**The only hard limit:** AGI over approximately \$84,000

If your income is under the limit, you likely qualify regardless of return complexity.



# Your Filing Checklist

## Documents to Gather Before Starting



### Income documents:

- All W-2 forms (from each employer)
- All 1099 forms (1099-INT, 1099-DIV, 1099-NEC, 1099-MISC)
- Prior year tax return (2024 Form 1040)



### Information you'll need:

- Social Security numbers for yourself, spouse, and dependents
- Prior year AGI (Line 11 of your 2024 Form 1040)
- Bank account and routing numbers for direct deposit

- If you don't have your 2024 return: Get your AGI from [IRS.gov/transcript](https://www.irs.gov/transcript) or call 1-800-908-9946 (automated transcript line).

# Important Dates

January 9, 2026

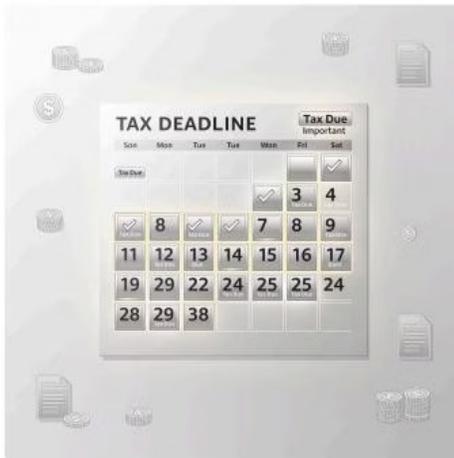
Free File Alliance opens

January 26, 2026

IRS begins processing  
returns

April 15, 2026

Filing deadline



**Pro tip:** Filing in late January or early February typically results in faster processing.

## After You File



### Within 24-48 hours:

- IRS acknowledges receipt of your return
- You'll receive email confirmation from your provider
- You can verify submission status on provider's website



### Federal refund timeline:

- Typically 21 days from e-file acceptance
- Direct deposit is faster than paper check
- Track at [IRS.gov/refunds](https://www.irs.gov/refunds) using "Where's My Refund?"



### State refund timeline:

- Varies by state: typically 2-6 weeks
- Track through your state's Department of Revenue website



# If You Need Help

## Free File support:

- Contact through your chosen provider's website
- Each provider offers customer support during tax season

## General IRS questions:

- Phone: 1-800-829-1040
- Hours: Monday-Friday, 7am-7pm local time

## Refund status:

- [IRS.gov/refunds](https://www.irs.gov/refunds) ("Where's My Refund?" tool)
- Phone: 1-800-829-1954 (automated, 24/7)

**If you owe taxes:** [IRS.gov/payments](https://www.irs.gov/payments) for payment options. Can set up payment plan at [IRS.gov/payments/online-payment-agreement](https://www.irs.gov/payments/online-payment-agreement)

Ready to File?

**Start at [IRS.gov/freefile](https://www.irs.gov/freefile) on  
January 9, 2026**

Remember: Always start at the IRS portal, check state fees before you begin, and gather all your documents first. You've got this!