

Tax Preparation and Resources

January 2026



Why Proper Tax Preparation is Important

- Properly filing your taxes with both the State and Federal governments is a common practice every year in the U.S., but filing them properly can keep you from experiencing potentially negative consequences.
- Remember! Even if you are self-employed, doing gig-work (Uber, Lyft, DoorDash, etc.), an independent contractor, or are receiving income in any other way besides from a company or organization that provides standardized tax deduction, you still have to file a tax return!
- If you fail to file a return, or if you file your return incorrectly, this could cause the IRS to audit your taxes, which is a long and costly process, and could result in fines.

Tax Assistance Programs in RI

Volunteer Income Tax Assistance (VITA)

FREE tax preparation services through the Volunteer Income Tax Assistance program (VITA) are available for individuals and families with incomes less than \$67,000. This service uses volunteer tax preparers who are certified by the IRS. Learn more at <https://www.unitedwayri.org/get-help/tax-prep/> or call 211.

Tax Counseling for the Elderly (TCE)
The Tax Counseling for the Elderly (TCE) program offers FREE tax help to individuals who are age 60 or older. Tax return preparation assistance is provided to elderly taxpayers during the normal period for filing Federal income tax returns. Learn more at: <https://www.irs.gov/individuals/tax-counseling-for-the-elderly>.

AARP Tax-Aide

This service focuses on taxpayers who are age 50 and older and have low to moderate income. AARP membership is not required. Learn more at: <https://www.aarp.org/money/taxes/aarp-taxaide/>

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Self-Filing Tax Software/Services

IRS Free File

The IRS Free File Program is a public-private partnership between the IRS and many tax preparation and filing software industry companies that provide their online tax preparation and filing for free. Learn more by visiting <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>.

Cash App Taxes

Cash App Taxes is ideal for:

- Filers with simple tax returns (e.g., W-2 income, standard deductions)
- Users who are comfortable with the tax filing process and confident in their ability to handle it themselves

Learn more by visiting:

<https://cash.app/taxes>

TurboTax Free E-File

For individuals with simple returns, TurboTax offers free filing for both state and federal tax returns. If you are unsure if you qualify for this service, TurboTax has a free eligibility screener which will help you understand what programs you may be eligible for with the service. For more information visit: <https://turbotax.intuit.com/personal-taxes/online/>.

Dates to Remember for Tax Season 2026

- **Jan. 2026: Tax Season begins.**
- **Feb. 2, 2026: Due Date for Employers to send out W-2s and certain 1099 forms**
- **April 1, 2026: Required minimum distribution due if you turned 73 in 2025**
- **April 15, 2026: Tax Day (Last day to file your 2025 tax returns!)**

Tax Brackets for the 2026 Tax Season

| Tax Rate | Single filers | Married filing jointly | Married filing separately | Head of household |
|----------|------------------------|------------------------|---------------------------|------------------------|
| 10% | \$11,925 or less | \$23,850 or less | \$11,925 or less | \$17,000 or less |
| 12% | \$11,926 to \$48,475 | \$23,851 to \$96,950 | \$11,926 to \$48,475 | \$17,001 to \$64,850 |
| 22% | \$48,476 to \$103,350 | \$96,951 to \$206,700 | \$48,476 to \$103,350 | \$64,851 to \$103,350 |
| 24% | \$103,351 to \$197,300 | \$206,701 to \$394,600 | \$103,351 to \$197,300 | \$103,351 to \$197,300 |
| 32% | \$197,301 to \$250,525 | \$394,601 to \$501,050 | \$197,301 to \$250,525 | \$197,301 to \$250,500 |
| 35% | \$250,526 to \$626,350 | \$501,051 to \$751,600 | \$250,526 to \$375,800 | \$250,501 to \$626,350 |
| 37% | Over \$626,350 | Over \$751,600 | Over \$375,800 | Over \$626,350 |

Source: Internal Revenue Service