



## 2025 WHATCOM TAX GUIDE



## IN-PERSON HELP: FREE TAX PREPARATION SITES

**AARP Foundation Tax-Aide**  
First Congregational Church  
2401 Cornwall Ave, Bellingham  
(360) 474-7066

Mon. - Wed. 3 - 6:30pm,  
Saturdays 12 - 4pm

No appointments, walk-in only on a first-come, first-serve basis. Open to all taxpayers regardless of income or age. Services available in English.

**Western Washington University VITA**  
Academic West, Room 306.  
[vitawwu.org](http://vitawwu.org)

Mon. - Wed. 4:30-7:30pm

Appointments highly recommended. Visit website for more information, directions, and to schedule. Services available in English, Spanish, and Punjabi.

**East Whatcom Regional Resource Center VITA**  
8251 Kendall Rd, Maple Falls  
(360) 599-3944

[www.oppco.org/ewrrc/](http://www.oppco.org/ewrrc/)

Appointments recommended, call for more information and to schedule. Tax preparation available in many languages using interpreting services.



## DO IT YOURSELF: FREE ONLINE TAX PROGRAMS

**MyFreeTaxes**  
[myfreetaxes.com](http://myfreetaxes.com)

File on your own, or have your return prepared for you. Self-file available to all taxpayers regardless of income. Assistance available for filers making \$80,000.00 or less (\$96,000.00 if filing jointly).

**Get Your Refund**  
[getyourrefund.org](http://getyourrefund.org)

File on your own, or have your return prepared for you. For assisted virtual tax preparation, chat support and ITIN application assistance is also available. All services are available in English and Spanish.

**IRS Direct File**  
[directfile.irs.gov](http://directfile.irs.gov)

Prepare and file your own taxes online directly with the IRS. Some income types not accepted - visit the website to get started or check eligibility.

Not sure where to start? Call Opportunity Council's tax hotline at 360-746-0100, or email [taxes@oppc.org](mailto:taxes@oppc.org)

## WHY USE AN IRS CERTIFIED FREE TAX PREPARATION SITE?

- It's **FREE!** The average tax return costs \$240 but can range between \$100 and \$600. At free tax prep sites, no one's offering you costly loan products with hidden fees.
- It's **ACCURATE!** IRS Certified free sites have a 94% accuracy rate, while paid preparers are rated as only 40% accurate. This could mean more money owed or not getting a full refund.



## THINGS YOU SHOULD KNOW FOR THE 2025 TAX FILING SEASON

### Earned Income Tax Credit (EITC)

Low to moderate income taxpayers between the ages of 25 and 65 or with a qualifying child may be eligible for the EITC. To qualify, you must have earned income under \$66,819, have a valid Social Security number, and be a U.S. citizen or a resident alien.

### Working Families Tax Credit (WFTC)

Washington taxpayers who resided in the state for over half the year and meet the income and age requirements of the EITC can get up to \$1290 back. Visit [workingfamiliescredit.wa.gov](http://workingfamiliescredit.wa.gov) to check eligibility and apply.

### Child Tax Credit (CTC)

Taxpayers can claim the Child Tax Credit for each qualifying child who has a Social Security number. Qualifying children must be under 17, live in the household for over half the year and other requirements.

### Who should file taxes?

For some people with income less than the standard deduction, filing taxes is not required. However, the IRS recommends that everyone file regardless of income. It is possible that low income earners may qualify for certain tax credits.

**Individual Taxpayer Identification Number (ITIN)** filers DO qualify for the Working Families Tax Credit. Want more information about ITINs or how to get one? Call or email the tax hotline!

## DOCUMENT CHECKLIST

Preparation is the key to efficiency, so begin gathering items you may need:

### PERSONAL INFORMATION

- Photo ID
- Social Security card or ITIN assignment letter
- Dates of birth
- Copy of 2024 return
- Bank account & routing numbers

### INCOME INFORMATION

- W-2 Forms
- Any 1099 Form
- Alimony received
- Misc. income (jury duty, gambling winnings, etc.)

### HEALTH INSURANCE DOCS

- 1095-A, 1095-B, or 1095-C (if relevant)

### DEDUCTIONS AND CREDITS

- Charitable donations
- Medical and dental expense records
- Property Taxes
- Mortgage Interest

### BACK-UP INFORMATION

- Alimony paid
- Any 1098 Form
- Childcare Costs