



# Module 9

## FINISHING THE RETURN

*Special thanks to: Marshall Hunt, Courtney O'Reilly and Lori Riffer for their contribution to content provided in this module.*



## Objectives

# By the end of this module you will...

- Know how to complete tax return preparation and get ready for quality review.
- Be aware of how to get the most out of the quality review process.
- Understand the steps relevant to wrapping up your time with the taxpayer.
- Be able to provide auxiliary tax services to appropriate taxpayers.
- Have a summary of resources related to finishing a tax return.

## Overview

# Topics in this Module

- Completing Tax Preparation
- Learning from Quality Review
- Last Steps
- Extra Services
- Recap and Resources

# Completing Return Preparation

Look over the Form 13614-C.

- Make sure every question has been answered.
- For any box left unchecked, write “No”, “N/A” or leave a check mark in the Notes/Comments section to indicate an item does not apply based on conversation with taxpayer.
- Verify the shaded area regarding qualifying children and qualifying relatives is completed correctly.

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# Completing Return Preparation

- Review the source documents to make sure everything has been entered.
- If the software indicates any error messages, resolve the errors or omissions.
- If the taxpayer brought a copy of last year's return, review it to see if there might be an issue that has been overlooked.
- Get it all organized for the reviewer! Reviewers need the same information preparers do, so keep good notes and organized forms.

It is the policy of some tax sites to not reveal the refund or balance due amount prior to quality review. Check with your site coordinator to find out local practices.

# Completing Return Preparation

If the taxpayer is getting a refund:

- Encourage the taxpayer to use **direct deposit** instead of receiving a paper check. Most refunds sent via direct deposit are received in 21 days or less. Direct deposit is more secure than a paper check.
- Explain that the taxpayer can **split the refund** into two or three accounts. Split refunds are accomplished by using Form 8888.
- If the return includes **EITC or additional child tax credit**, tell the taxpayer that the IRS will not process the refund until **after February 15**. Explain that the delay is mandated by law for all taxpayers with these credits.
- Empower your Taxpayer to check the status of their refund by using Where's My Refund at IRS.gov or by phoning 1-800-829-1954 or by downloading the IRS2Go app.

**NOTE:** The IRS and other government agencies are phasing out paper checks. Refund returns for the 2025 tax year without direct deposit will still be processed, but the refund is expected to take up to an additional six weeks beyond the already long wait for a paper check. If your site offers a debit card for depositing a refund, encourage taxpayers unable to open a bank account to apply for it.

# Completing Return Preparation

- To complete the direct deposit section, you need:
  - the bank routing number (always nine digits)
  - account number (any number of digits)
  - the type of account (checking or savings)
- Verify this information using the taxpayer's check or other bank document.

**Incorrect routing or account numbers can send the taxpayer's refund to the wrong account or delay a refund by several weeks.**



# Completing Return Preparation

If the taxpayer has a balance due:

- Review ways to pay:
  - direct debit,
  - sending a paper check,
  - various electronic payment options, or
  - an installment agreement (if the taxpayer cannot pay in full).
- Explain that the balance owed is due April 15, 2026. This is true no matter when the return is filed. Taxpayer can file before April 15, 2025, and pay after filing as long as payment is made by April 15, 2026.
- Advise that paying the total due by April 15, 2026 will avoid penalties and interest added to the total.

# Completing Return Preparation – Taxpayer can't pay in full

- If there is a balance owed, the taxpayer should pay as much as they can before midnight April 15, 2026 to reduce the Failure to Pay Penalty.
- Taxpayers may request 120 days to pay a tax bill in full using the Online Payment Agreement application at IRS.gov. There is no fee for the 120 Day Extension and no application process; however, penalties and interest will accrue until the balance is paid in full!
- Form 9465 is an application for a payment installment agreement. Set-up fees range from \$22 to \$178. Interest and penalties accrue until the balance is paid in full. For low-income taxpayers, the IRS will waive or reimburse the user fees if certain conditions are met.
- If the taxpayer owes a large amount and is not able to pay, suggest contacting a Low Income Taxpayer Clinic (LITC) for assistance.

# Completing Return Preparation – Filing Extensions

- If the taxpayer wants to delay filing – they can file a Form 4868 for an extension.
- The extension grants a taxpayer until October 15, 2026, to file a return. It is **not** an extension to pay.
- Many VITA sites will close after April 15, 2026. If your site is one of these, advise the taxpayer of other VITA sites in your area that will be open through to the end of the filing extension; OR (if none) they may not be able to find a VITA site that can prepare their 2026 tax return.

# Completing Return Preparation

When preparing one or more state income tax returns, go through similar completion steps to arrange for direct deposit of any refund or address a balance due.

This would apply to all states with a state income tax. The states that **do not** have an income tax include:

- Alaska
- Florida
- Nevada
- New Hampshire
- South Dakota
- Tennessee
- Texas
- Washington
- Wyoming

# Learning from Quality Review

# Learning from Quality Review

- Every VITA return is reviewed by an experienced preparer.
- The reviewer looks over the Form 13614-C, the taxpayer's documents, and the tax return to make sure that the return is complete and correct.
- In most cases, the reviewer looks at the completed return on the computer screen.
- Often the reviewer will have questions for the preparer and/or taxpayer.
- Generally, the return is printed and the final results are given to the taxpayer after the quality review is complete.

# Learning from Quality Review

What the preparer should do:

- Explain to the taxpayer that all returns are reviewed to make sure everything is correct.
- Before the review starts, discuss questions with the reviewer, and point out any issues that may be problematic.
- If the reviewer finds an error or omission, make sure to understand what needed to be changed.
- Try not to worry or feel self-conscious. All preparers, new and experienced, occasionally make mistakes. See it as a learning opportunity and be grateful for the reviewer's support.
- If things are not clear at the time of the review, don't hesitate to go back to the reviewer or do some research on the topic to get more information.

# Last Steps



# Last Steps

## Printing:

- If the return is going to be filed electronically, print one copy to give to the taxpayer to keep with the taxpayer's records.
- If the return is going to be paper filed, print two copies: one for the taxpayer to mail to IRS and one for the taxpayer's records.

**NOTE:** If the taxpayer has a balance due and has not elected to use Direct Debit to pay the full amount, separate Form 1040-V and any state payment vouchers so they don't forget to take action after their return is filed.

# Last Steps

## How to File:

- Make sure that the taxpayer understands how the return is going to be filed – electronic or paper.
  - **Electronic** – The taxpayer doesn't need to do anything. The tax site will transmit the return and follow up with the taxpayer if there is a problem.
  - **Paper** – The taxpayer must mail the federal return to IRS and the state return to the appropriate Department of Revenue. Attach W-2s, and 1099 series documents with withholding to the paper return. Make sure that the taxpayer has the correct addresses.
- After reviewing the return with the taxpayer, ask if the taxpayer has any questions.

**NOTE:** If filing the return by mail please note that the US Postal Service advises that mail might not be postmarked the same day they receive it at some post offices. To assure your postmark is applied on the day you send your return the USPS advises customers to bring their mail to a post office and have them manually postmark the item.

## Last Steps

- Taxpayers sign to approve the final tax return. Before signing, inform the taxpayer(s) that by signing, they agree the return is true, correct, and complete to the best of their knowledge, and they know they are responsible for the information on the return.
- When filing electronically, the taxpayer (and spouse on a joint return) signs the Form 8879, which gives VITA the permission to transmit the return electronically to the IRS.
  - The taxpayer should keep Form 8879 with the tax return copy.
  - IRS does not require VITA sites to keep a copy of Form 8879, but some sites choose to. Check with a site coordinator for local practices.

# Last Steps

- When filing a federal paper tax return by mail to the IRS and/or a state paper tax return to the state Department of Revenue, the taxpayer(s) must sign and date the return to be mailed. It is highly recommended that the taxpayer mails the tax return certified with return receipt service.
- Make sure the return to be mailed has a signed and dated Form 1040 from the taxpayer(s), attached the proper documents, and the right mailing address!

**Note:** this process will be the same for the state returns that need to be filed by mail.

## Last Steps

***Thank the taxpayer for coming to your site and invite the taxpayer to return next year!***

# Extra Services

# Extra Services

If the taxpayer has a balance due, discuss prevention:

- The taxpayer may need to update Form W-4 at work to increase income tax withholding. The IRS Tax Withholding Estimator can be a useful tool to get the withholding right.
- If the taxpayer has income not covered by withholding (like self-employment income) and expects to owe at least \$1,000, the taxpayer should make quarterly estimated tax payments, Form 1040-ES.

# Extra Services

If the taxpayer is getting a substantial refund:

- A big refund is nice, but often taxpayers have way more withholding than needed and might choose to decrease the amount withheld.
- Adjusting withholding on a W-4 to have less income tax withheld means a smaller refund at the end of the year, it also means larger paychecks during the year, which might be better for the taxpayer overall.
- Again, resell the idea of putting some of the refund in a savings account for a “rainy day”.  
“Wouldn’t it be nice to have a month’s rent sitting in your savings account, just in case?”



# Extra Services

Often taxpayers need advice and guidance regarding record keeping.

- If the taxpayer is self-employed, explain the kinds of records that are helpful at tax time.
  - This includes tracking income, keeping receipts, and logging business miles.
  - Point out the amounts listed on the Schedule C to help the taxpayer understand what is needed for tax return preparation.
- If the taxpayer could have enough deductions to itemize, explain the kinds of records that would be useful to complete Schedule A.
- Always mention that generally as a preparer, entering reasonable amounts on the tax return without seeing documentation is okay, but that the IRS might ask to see records to substantiate items on the return.

# Extra Services

Sometimes a taxpayer is experiencing a tax problem for another tax year or needs tax related legal help.

- Refer the taxpayer to a Low Income Taxpayer Clinic (LITC) or go to the Taxpayer Advocate Service Section at IRS.gov [Taxpayer Advocate](#) | [Internal Revenue Service](#) if there is a controversy with the IRS, like:
  - A big balance due,
  - A prior year return being examined, or
  - Nonreceipt of a refund.
- An LITC is a free service that can handle both collection and audit issues.
- Often tax legal issues are discovered by the taxpayer's answer on Form 13614-C, "Did you receive a letter from the IRS?" A "Yes" answer to this question always warrants a discussion.
- The Taxpayer Advocate Service (TAS) is located in every state. They represent taxpayers in dispute with the IRS. Check with your local IRS SPEC Rep for more information on your local TAS Office.

***If a taxpayer needs some help with a controversy, talk to a site coordinator or an experienced preparer.***

# Recap

## Recap

# Preparer Responsibilities

- Ensure the Form 13614-C is completed, notes are made, and all tax forms are accounted for.
- Encourage the use of direct deposit for refund returns.
- Be accurate. Ask someone or research information when unsure. Don't guess or depend on the software.
- Contribute to a smooth quality review process by staying organized.
- Learn from the quality review process.
- Answer all of the taxpayer's questions.
- Provide any relevant advice regarding other tax issues.

# Additional Resources

- **Your Site Coordinator** – Every VITA site has one and that person is in the best position to help you with everything from tax law to local forms and procedures.
- Form 8888, Allocation of Refund
- Electronic Payment Options
- Tab K, Finishing the Return, in Publication 4012, Volunteer Resource Guide.
- IRS Installment Agreements
- Low Income Taxpayer Clinic (LITC)
- Form W-4
- IRS Tax Estimator
- Form 1040-ES, Estimated Tax for Individuals
- www.irs.gov In addition to forms, publications, and lots of other information, there is a special section for VITA, Site Coordinators Corner.

# Thank you for completing the training!

End of Module

