

Its tax season and most people are scrambling to collect all the info they need to file their taxes. While many people with simpler tax returns use a tax preparation service to file their taxes, if you qualify, there is a way to do it for free online through the IRS. We talked to Cindy Szymanski CFP®, a Financial Advisor at Bloom Asset Management in Farmington Hills, to find out more about this free online filing.

Is there still a way people can file their taxes for free online?

Yes, the IRS has two Free File programs that allow you to file taxes online, depending on your income. You can use the Free File Software version if your income is \$64,000 or less and Free File Fillable Forms if your income is greater than \$64,000. Both are accessible at the IRS website at <http://www.irs.gov/uac/Free-File:-Do-Your-Federal-Taxes-for-Free>.

IRS Free File is a partnership between the IRS and the Free File Alliance, a group of industry-leading private-sector tax preparation companies that have agreed to provide free commercial online tax preparation and electronic filing. The IRS partners with specific tax filing companies such as TurboTax or H&R Block to provide online filing for its Free File program.

Some of the programs will also allow you to file your state income taxes for free, while others may charge a fee for state filing. Check out Michigan's free E-file options to see which tax service providers have free E-file for both Federal and Michigan and what their qualifications are at: http://www.michigan.gov/taxes/0,4676,7-238-44070_46640-288757--,00.html

Are these programs safe?

Yes. According to the IRS, your information is protected from any unauthorized access while it is sent to the IRS. The companies may not disclose or use tax return information for purposes other than tax return preparation without your informed and voluntary consent. These companies are also subject to the Federal Trade Commission Privacy and Safeguards Rules and IRS e-file regulations. But remember, there are other companies out there who are not part of this IRS Free File program that are trying to scam taxpayers, so make sure you only do this online free tax filing with the companies that are featured on the IRS website when you click the above link.



In her role as a financial advisor, Cindy provides financial planning and investment portfolio management services for Bloom Asset Management clients. She was previously the director of client services and a client relationship manager at Bloom Asset Management. Szymanski has more than 20 years of experience in the financial industry, and also holds the designation of Certified Financial Planner (CFP®). If you have any questions regarding charitable contributions, IRA rollovers, investments or financial planning, please email her at cindy@bloomassetmanagement.com.