

Gather Your Basic Information

Before you file, make sure you have:

- ☐ A government-issued photo ID
- ☐ Social Security numbers or ITINs for you, your spouse, and dependents
- ☐ Your bank account and routing number (for direct deposit or payment)
- ☐ Last year's tax return, if available

Review Your Military & Veteran-Related Income

Veterans may receive income from more than one source. Take time to review what you received this past year, including:

- ☐ W-2s from civilian employers
- ☐ 1099 forms for contract, gig, or self-employment work
- ☐ Military retirement pay statements, if applicable
- ☐ VA benefit statements, including disability compensation or pensions
- ☐ Education or training stipends related to GI Bill Benefits, if applicable

Tip: *If you're unsure how a type of income is treated for tax purposes, make a note to ask a qualified tax professional or review IRS guidance.*

Consider Life Changes That May Affect Your Taxes

Many Veterans experience major life changes that can affect tax filing. These changes are important to flag when preparing to file or when meeting with a tax preparer. Think about whether any of these apply to you:

- ☐ Transitioned from military to civilian life during the filing year
- ☐ Moved to a new state or lived in more than one state
- ☐ Started a new job or changed employment status
- ☐ Experienced a change in household size (marriage, divorce, new child)

Where to Get Free or Trusted Help

You may be eligible for free or low-cost tax preparation support. Before paying for help, consider:

- IRS Free File or IRS online tools
- Volunteer Income Tax Assistance (VITA) sites
- Other IRS-approved or nonprofit tax assistance programs
- Veterans Affairs Tax Guidance

Having a plan can help you make the most of your refund, even if it's a small amount.

Take the Veteran Saves Pledge to make a plan and get support.