

## Can't meet the Federal and State tax filing deadlines of April 15, 2025?

### Here are some things that you can do

The AARP Tax-Aide Free program ends for this filing season on April 14, 2025. Below are some other ways that you can file your taxes if you cannot be accommodated at an AARP Tax-Aide location.

#### Request an extension to file

You can easily request an extension to file your Federal tax return. The extension will give you a six-month extension (until October 15, 2025) to file your Federal return. If you file a Federal extension, you will automatically get an extension for your Connecticut return as well. For New York returns, you must also file form IT-370 for a six-month extension.

Note that an extension to file is NOT an extension to pay your taxes. If you think you will owe money, send what you think you will owe (or as much as you can) with the request for an extension. Penalties and interest will be applied to all taxes not paid by April 15, 2025.

If you are SURE that you will not owe money, you do not even need to file for an extension. There is no penalty for late filing if no money is due.

The Federal extension form is available at <https://www.irs.gov/pub/irs-pdf/f4868.pdf> and the

New York Extension form is available at [https://www.tax.ny.gov/pdf/current\\_forms/it/it370\\_fill\\_in.pdf](https://www.tax.ny.gov/pdf/current_forms/it/it370_fill_in.pdf)

(or get a paper copy at the site where you got this paper)

The extension forms should be postmarked by April 15, 2025, and mailed to:

#### Federal Form 4868

| NO PAYMENT ENCLOSED  | PAYMENT ENCLOSED   |
|--|--|
| Internal Revenue Service<br><br>Kansas City, MO 64999-0045 | Internal Revenue Service<br><br>P.O. Box 931300<br><br>Louisville, KY 40293-1300 |

#### New York IT-370

| NO PAYMENT ENCLOSED   | PAYMENT ENCLOSED   |
|---|--|
| EXTENSION REQUEST-NR<br><br>PO BOX 4126<br><br>BINGHAMTON NY 13902-4126 | EXTENSION REQUEST<br><br>PO BOX 4125<br><br>BINGHAMTON NY 13902-4125 |

## **Ready to file?**

### **File with IRS Direct File, or with an IRS Free File partner**

IRS Direct File is a free and secure service offered by the IRS. There are some restrictions as to who can use it, you can check eligibility and find out more here:

<https://directfile.irs.gov/>

IRS Free File lets qualified taxpayers prepare and file federal income tax returns online using guided tax preparation software. It's safe, easy and no cost to you. Generally, those with incomes below \$79,000 can use IRS Free File. You can get started here:

<https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>

In order to make sure that you are you, all of the self-filing options will ask you for your AGI (Adjusted Gross Income) from your 2023 tax return, so have that handy if possible. If you filed last year and cannot locate a copy of your tax return, you can set up an account at IRS.gov (more below) or use one of the "Don't think you can file on your own" options below.

With IRS Free File, you will be using software from an IRS certified partner. In many cases, your state tax return can also be filed for free, but if not, you can file your state return for free at the state's Department of Revenue Services website. Do not try to file your state income tax return until you have filed your Federal return. Most state returns are based on information from your Federal return.

For Connecticut, go to <https://drs.ct.gov/eservices/> If you do not already have an account, you will have to create one.

For New York, go to <https://www.tax.ny.gov/pit/efile/> Note that New York is part of a pilot program for taxpayers to file directly with the IRS, so New York Residents can use the link above to get started for both Federal and state returns.

### **Setting up an account with IRS.gov**

A secure account with IRS.gov will allow you to access your individual IRS account information including balance, payments, tax records and more. You can set up an account here:

<https://www.irs.gov/payments/your-online-account>

### **Don't think you can file on your own?**

[www.GetYourRefund.org](http://www.GetYourRefund.org) may be able to help, even after the filing deadline. You'll be asked to upload your identification and tax documents to a secure site, and your tax return will be prepared for you. Generally, your income needs to be \$66,000 or less to use this service. All documents would have had to be uploaded by April 1 for GetYourRefund to help you by the filing deadline, so if you are planning to use this service, file for an extension!!

### **Income too high, or other complications?**

You may need to use a paid service, either a consumer tax preparation package or a paid tax preparer. We cannot make any recommendations, but you can ask friends and family for suggestions.