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CHILDREN'S LAW CENTER OF MINNESOTA

Know Your Rights

[I'm going to need help filling out my tax return.](#)

It is always a good idea to have a professional tax preparer help you with your tax return!

If your income is less than \$35,000 a year, or your family has an income of less than \$45,000 a year, you are eligible for free tax preparation assistance.

Go to

[http://taxes.state.mn.us/vita/pages/free\\_tax\\_prep.aspx](http://taxes.state.mn.us/vita/pages/free_tax_prep.aspx)  
to find a location near you.

INCOME TAX  
rights and  
responsibilities

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## What is a TAX RETURN?

A tax return is a document you file with the federal and/or state government, used to determine if you owe the government taxes or if the government owes you a tax refund.

The tax return will ask for information such as:

- Money you earned at work
- Interest you earned on bank accounts
- Income from investments

## Who has to file a federal tax return?

**Generally**, if you had taxes withheld from your paycheck, you should probably file a tax return. Even if you think you don't owe taxes—you might be eligible for a tax refund.

**Here are some guidelines to help you determine if you MUST file a federal tax return:**

### 1. Determine if anyone can claim you as a dependent.

Generally, if your **gross income** (your total income before taxes) is less than \$3650 for the year, and you live with someone (such as a parent, foster parent, relative, or other adult) who provides more than half of your financial support for the year, you can be considered a dependent for tax purposes. There are exceptions, so if you have questions, you should talk to a tax professional.

### 2. If you can be considered a dependent, you MUST file a tax return IF:

- A. You have more than \$5,700 in earned income (income from employment) OR
- B. You have more than \$950 in unearned income (for example, from investments) OR
- C. Your total of earned and unearned income is more than the larger of EITHER \$950 or your earned income (up to \$5,400) plus \$300.

### 3. If you cannot be considered a dependent, and

- you are single, you MUST file a tax return if your gross income was at least \$9,350
- you are married, but filing separate tax returns, you MUST file a tax return if your gross income was at least \$3650
- you are married and filing a joint tax return, you must file a tax return if you and your spouse had a total gross income of at least \$18,700
- you are a "head of household" (you provide a home for other persons), you must file a tax return if your gross income was at least \$12,000

### 4. Regardless of whether you're a dependent,

you may need to file a tax return in certain situations, such as if you have unreported tips from working or income from an employer who did not withhold social security and Medicare taxes.

\*\*If you are **self-employed** or are an **independent contractor**, visit the IRS website ([www.irs.gov/businesses/small/selfemployed/index.html](http://www.irs.gov/businesses/small/selfemployed/index.html)) for specific information about handling federal income taxes.

## Who has to file a Minnesota state tax return?

Generally, if you are required to file a federal tax return, you MUST also file a Minnesota state tax return IF:

- You lived in Minnesota for all of the year OR
- You lived in Minnesota for part of the year OR
- You received income from a source in Minnesota.

*If you lived in more than one state during the year and earned income in those states, you will likely have to file a tax return in each state separately.*

## Where do I get the information I'll need to file my tax return?

Employers and banks are required to send you the information you'll need from them to complete your tax return. (For example, you will typically receive a W2 form from your employer.) You should receive this information by the beginning of February each year. In Minnesota, if you have a landlord, he or she must also provide you with information about the amount of rent you paid, because you may be eligible for a renter's property tax refund.

## Where and how do I file my tax return?

Tax returns can be filed electronically or by mail.

- You can file electronically for free with IRS e-file. Visit [www.irs.gov/efile/index.html](http://www.irs.gov/efile/index.html) for information.
- Forms are also available at any post office or at [www.irs.gov/formspubs/index.html](http://www.irs.gov/formspubs/index.html) if you wish to mail in your tax return. Form 1040 is the form most often used by individuals.

**All tax returns must be filed or postmarked by April 15, unless you request an extension.**