

Types of tax returns we can prepare at our VITA sites:

The following list indicates what types of activity may be within the scope of our VITA sites. *This is not intended to be a complete list.* There may be other items or specific situations that are out of scope for our sites (i.e. we cannot complete your tax return). If you are unsure, call us at 413-442-0002 to ask!

Income	Habitat Site	MCLA Site
Household income under \$55,000	Yes	Yes
Wages or salary (Form W-2)	Yes	Yes
Unreported tip income	Yes	No
Military compensation	No	No
Foreign pay/income	No	No
Scholarships (Forms W-2, 1098-T)	Yes	Yes
Interest/dividends (Forms 1099-INT, 1099-DIV)	Yes	Yes
Refund from state/local income taxes (Form 1099-G)	Yes	Yes
Alimony income or separate maintenance payments	Yes	Yes
Self-employment income (Form 1099-MISC, cash)	Yes	No
Income (or loss) from the sale of stocks, bonds or real estate (Form 1099-S, 1099-B)	Yes	No
Disability income (such as payments from insurance, or workers compensation) (Forms 1099-R, W-2)	Yes	Yes
Retirement income or payments from pensions, annuities and/or IRA (Form 1099-R) ¹	Yes ¹	No
Unemployment compensation (Form 1099-G)	Yes	Yes
Social Security (Forms SSA-1099, RRB-1099)	Yes	Yes
Income (or loss) from rental property	No	No
Other income (gambling, lottery, prizes, awards, jury duty, Sch K-1, royalties, foreign income, etc.)	Yes	Yes
Expenses		
Alimony or separate maintenance payments	Yes	Yes
Contributions to a Traditional IRA	Yes	No
Contributions to a Roth IRA or 401K	Yes	Yes
College or post-secondary educational expenses for yourself, spouse or dependents (Form 1098-T, statement of student account)	Yes	Yes
Medical and dental expenses	Yes	No
Mortgage interest	Yes	No
Taxes (state, real estate, personal property, sales)	Yes	No
Charitable contributions (non-cash contributions over \$500 out of scope)	Yes	No
Child or dependent care expenses (need provider taxpayer identification number)	Yes	Yes
Educator expenses (supplies for teachers, teacher's aides, counselors, etc.)	Yes	Yes
Expenses related to self-employment income ²	Yes ²	No
Student loan interest (Form 1098-E)	Yes	Yes
Other		
Health Savings Account (HSA) (Forms 5498-SA, 1099-SA, W-2 with code W in box 12)	Yes	No
Cancellation of credit card or mortgage debt or home foreclosure (Forms 1099-C, 1099-A) ³	Yes ³	No
Child adoption during the year	Yes	No
Purchase and installation of energy-efficient home items (such as windows, furnace, insulation, etc.) (solar and wind items out of scope)	Yes	No
Capital loss carryover from last year's Form 1040 Schedule D	Yes	No
Health insurance coverage through the Marketplace (i.e. Massachusetts Health Connector) (Form 1095-A) ⁴	Yes ⁴	No
Amendments or prior year returns	Yes	No
State returns	Yes	Yes ⁵

¹Restrictions apply for retirement income or payments from pensions, annuities and/or IRA (Form 1099-R) – the following are out of scope:

- More than one rollover from an IRA in a 12-month period
- Form 1099-R code 2 and IRA/SEP/SIMPLE box is checked
- Form 1099-R codes 5, 6, 8, 9, A, E, J, K, N, P, R, T, U, W
- Form 1099-R code B if taxable amount is not determined
- Form 1099-R rollover to HAS
- IRA distribution if it has been less than 5 years since first set up and contributed to a Roth IRA

²Restrictions apply for Schedule C (self-employment) – the following are out of scope:

- Expenses over \$25,000
- Losses (or carry-over loss)
- Depreciation
- Home office use
- Actual vehicle expenses (standard mileage is OK)
- Inventory (cost of goods sold)
- Employees; Required to file Form(s) 1099

³Cancellation of debt/foreclosure only in scope if taxpayer is not in bankruptcy

⁴Restrictions apply for health insurance coverage through the Marketplace (i.e. Health Connector) (Form 1095-A) – the following are out of scope:

- 1st year of marriage
- Someone on policy who is not on the tax return

⁵This site only does MA, NY, and VT state returns.

What to Bring to Your VITA Appointment

This list is not intended to be a complete list of the records and/or documents needed to complete your individual tax return.

In addition to any tax forms/documents noted on page 1 of this document, please bring the following:

- Photo IDs for each taxpayer and birthdates for all family members. NOTE: all taxpayers (both spouses if filing jointly) must be present to sign the required forms.
- Social Security cards for all members of the family (even if previously provided)
 - Acceptable items if SS cards are not available: Medicare cards with the letter “A” after the SSN, SS income statements, and SSA verification documents with truncated SSN. Photocopies are acceptable.
- Last year’s tax return and documents, if available
- Checkbook if you want direct deposits of any refunds (name on bank account must match name on tax return)
- Amount of rent paid during the tax year for Massachusetts filers
- For Massachusetts filers age 65 and over (for Senior Circuit Breaker Credit):
 - Property tax amount paid during the tax year
 - Water/sewer amount paid during the tax year
- Health Insurance Information if you have coverage other than MassHealth or Medicare:
 - Health insurance coverage information for taxpayer, spouse, and all dependents (Form 1099-HC for Massachusetts filers is REQUIRED)
 - If taxpayer doesn’t have full-year coverage, information on monthly coverage
 - If taxpayer purchased health insurance through the Marketplace/Exchange (i.e. Massachusetts Health Connector), Form 1095-A is REQUIRED
 - Any health care exemptions received from the IRS or the Marketplace/Exchange