

Overview of NYC Free Tax Prep and NYC Financial Empowerment Centers

Commissioner Samuel A. Levine



DCWP Mission Statement

The **NYC Department of Consumer and Worker Protection (DCWP)** protects and enhances the daily economic lives of New Yorkers to create thriving communities. DCWP serves all New Yorkers regardless of immigration status.

A decorative graphic on the left side of the slide features overlapping circles in shades of blue and orange. Inside these circles are white and dark blue silhouettes of human figures, representing a family and a single individual. The background is a gradient of blue and white.

Use NYC Free Tax Prep to file for free and keep your whole refund.

For families with dependents and/or qualifying children

- *Income of \$97,000 or less*

For single filers

- *Income of \$68,000 or less*

Choose How You Want to File



- 1 In-Person Tax Prep Sit down with a volunteer preparer.
- 2 Drop-off Service Drop off your tax documents and pick up the completed return later.
- 3 Virtual Tax Prep* It's In-Person Tax Prep but online!
- 4 Assisted Self-Preparation* Do your own taxes online using free filing software but phone or email a volunteer for help.

*Online services are safe and reliable.

Get Your Documents Ready

- Photo ID (includes IDNYC)
- Tax ID for you, your spouse, and your dependents (Social Security Number or Individual Taxpayer Identification Number*)
- Proof of income (includes Forms W-2, 1098, 1099, or income and expense records if you are self-employed)
- Childcare expenses (if applicable), including provider information and Tax ID number
- Bank Account and routing numbers for direct deposit of your refund
- Signatures of both spouses if you file a joint return

*Some NYC Free Tax Prep sites offer ITIN CAA application assistance.

For a list of additional documents, visit nyc.gov/TaxPrep

Choose Your Language:

-  English
-  Español (Spanish)
-  العربية (Arabic)
-  বাংলা (Bengali)
-  中文 (Chinese)
-  Français (French)
-  kreyòl ayisyen (Haitian Creole)

-  עברית (Hebrew)
-  한국어 (Korean)
-  Język Polski (Polish)
-  Русский (Russian)
-  اردو (Urdu)
-  יידיש (Yiddish)

Year-Round Service for the Self-Employed!

Access free year-round resources, including:

- **In-Person Specialized Tax Prep***

- Get help completing federal and New York State quarterly estimated filings.
- Receive assistance filing an accurate annual tax return during tax season.

- **One-on-One Consultations and Group Sessions**

- Get personalized assistance and tools specific to your business.

- ***Must earn \$97,000 or less (families) or \$68,000 or less (single filers) with business expenses of \$250,000 or less***

- **Look for in-person sites that offer Self-Employed/Schedule C assistance.*

Year-Round Service for the Self-Employed!

- **Workshops**

- Learn the basics of tax filing and recordkeeping best practices.

- **Toolkits + More**

- Get recordkeeping templates and tips. Also, get connected to free City services and resources to help you build assets and grow your business.

No income limits apply!



Find an NYC Free Tax Prep Site



There are more than 130 sites in all five boroughs. To find a site near you with preparers that speak your language:

- **Call 311** and ask for “Tax Preparation”

OR

- **Visit:** nyc.gov/taxprep

Consumer Rights When Using Paid Tax Preparers

You have the right to receive:

- A copy of your tax return
- An itemized receipt
- Your personal papers returned to you upon request

It is illegal for a tax preparer to:

- Charge a fee based on the amount of tax you owe or refund amount.

Beware of Refund Anticipation Loans / Refund Advance Loans (RALs)

- A RAL is not an “instant refund”. Tax preparers cannot hide the fact that it is a loan you will have to repay and it is optional cannot be required.

Things to Review on Your Tax Paperwork

- Make sure all information is accurate, including name, mailing address, and bank account information

Important Update for All Tax Filers: Federal Paper Check Phase Out

- **As of September 30, 2025**, the IRS began the phase out of **paper tax refund checks for individual taxpayers**, to the extent allowed by law.
- Refunds will be issued **through direct deposit or other electronic methods** and may be subject to delayed payment if the taxpayer does not have a bank account.
- Get your refund faster! The most secure and the fastest way to receive your refund is by direct deposit.
- Open a **bank account** or a **NYC SafeStart Account**—the City’s free account with no monthly fees, a low minimum balance, and an ATM card.
- Visit nyc.gov/SafeStart or call **311** to learn more and open an account today.

Important Update: Defaulted Student Loans and Tax Refund Offsets

Nearly 12 million borrowers have federal student loans that are delinquent or in default, which can have significant consequences at tax time.

- If a filer has defaulted federal loans (270+ days unpaid), **the Treasury Department can seize part or all of their federal refund**, including any amount derived from refundable tax credits (e.g. Earned Income Tax Credit).
- Through reciprocal agreements, a New York State tax refund can also be seized to pay a federal student loan debt.

Know Before You File: NYC residents can check their student loan status and learn about options through these supports:

- Free, fully online student loan navigation tools and assistance through the City of New York's Student Loan Assistance Program: nyc.gov/studentloans
- Free, in-person support at the NYC Financial Empowerment Centers



Financial Empowerment

NYC Financial Empowerment Centers offer free one-on-one professional financial counseling in person or by phone.

Available:

- to anyone over 18 who lives or works in NYC,
- With no income or immigration status restrictions, and
- at more than 30 in-person sites

Financial Empowerment Centers

Work with our **NYC Financial Empowerment Center** counselors to :

- Create a spending plan
- Establish or improve credit
- Open a safe and affordable bank account
- Save for your future
- Contact lenders about debt, including student loans
- Separate personal and business finances
- And much more



Expansion of the Financial Empowerment Centers

- NYC Department of Small Business Services' Workforce1 Career Centers
- Ready to Rent for New Yorkers applying for affordable housing
- Runaway and Homeless Youth Drop-In Centers
- NYC Health + Hospitals



Contact us:

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 **Mail:** 42 Broadway | New York, NY 10004

 **Visit:** nyc.gov/DCWP

 **Follow us:** @helloDCWP