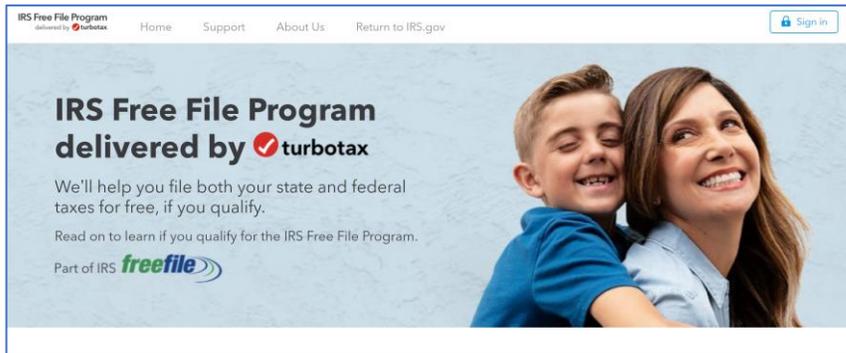


# How to File a 2020 Tax Return Online for Free Using TurboTax

## Situation: Someone with only Social Security benefits in 2020

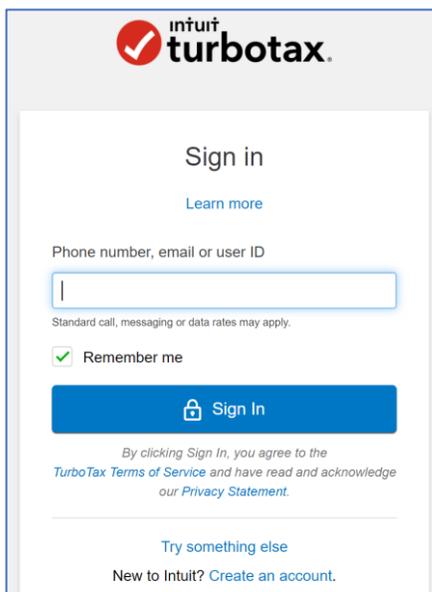
1. Through the IRS Free File program, you can access 9 brands of tax software to prepare and file your taxes online, all free of charge. Of the 9 brands, TurboTax can be a good option. To reach the IRS Free File page for TurboTax, go to [freefile.intuit.com](https://freefile.intuit.com)



2. To get started with TurboTax, scroll down the page then click the orange button that says, "I qualify. Let's get started."



3. You will be taken to the sign-in screen for TurboTax. If you have never used TurboTax before, then click on the blue link towards the bottom of the sign-in box that says, "Create an account".

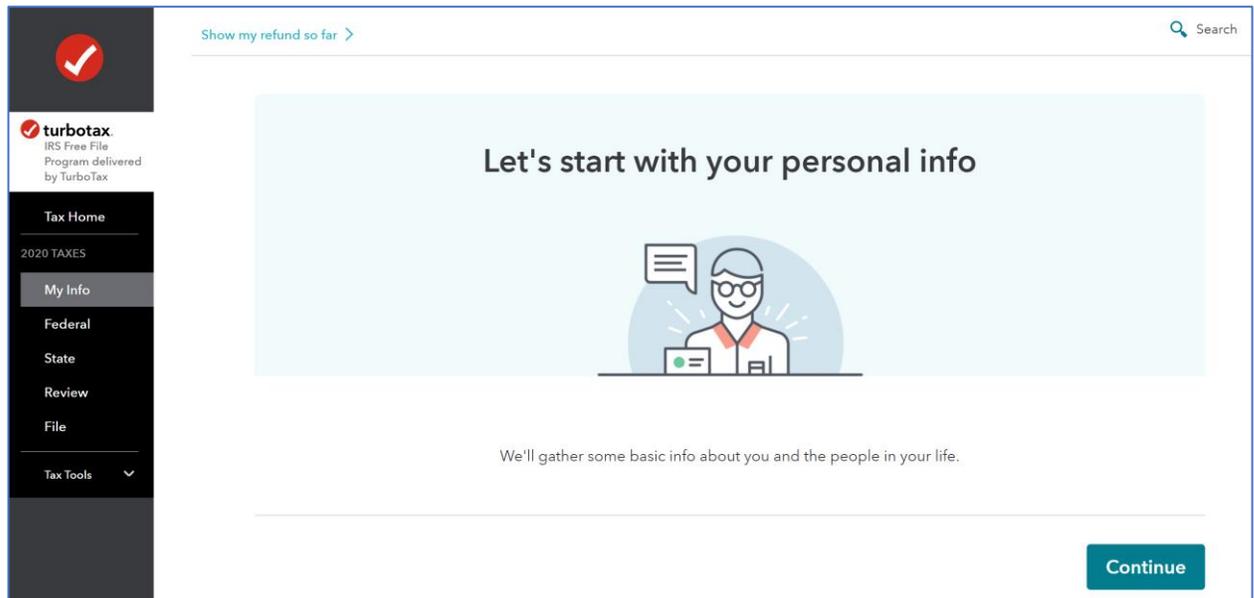


4. To create an account, you will fill out the information on the screen – keep in mind a few things:
  - a. Remember to write down all of the information you are using to create this account so you have that information ready in case you need it in the future
  - b. Once you enter your email address, the website will show that email address again in a second box so that you can confirm that you entered your email address correctly
  - c. For User ID, you can pick just about anything – this field is something *you* decide on, it's not something that was already issued to you
  - d. Phone number is NOT a required field – you can skip this box

The image shows a 'Create your account' form. At the top, it says 'Create your account' and 'You can sign in to any Intuit product with this account. [Learn more](#)'. Below this are four input fields: 'Email address', 'User ID', 'Phone (recommended)', and 'Password'. The 'Phone' field has a small note below it: 'Standard call, messaging or data rates may apply.' At the bottom of the form is a blue button with a lock icon and the text 'Create Account'.

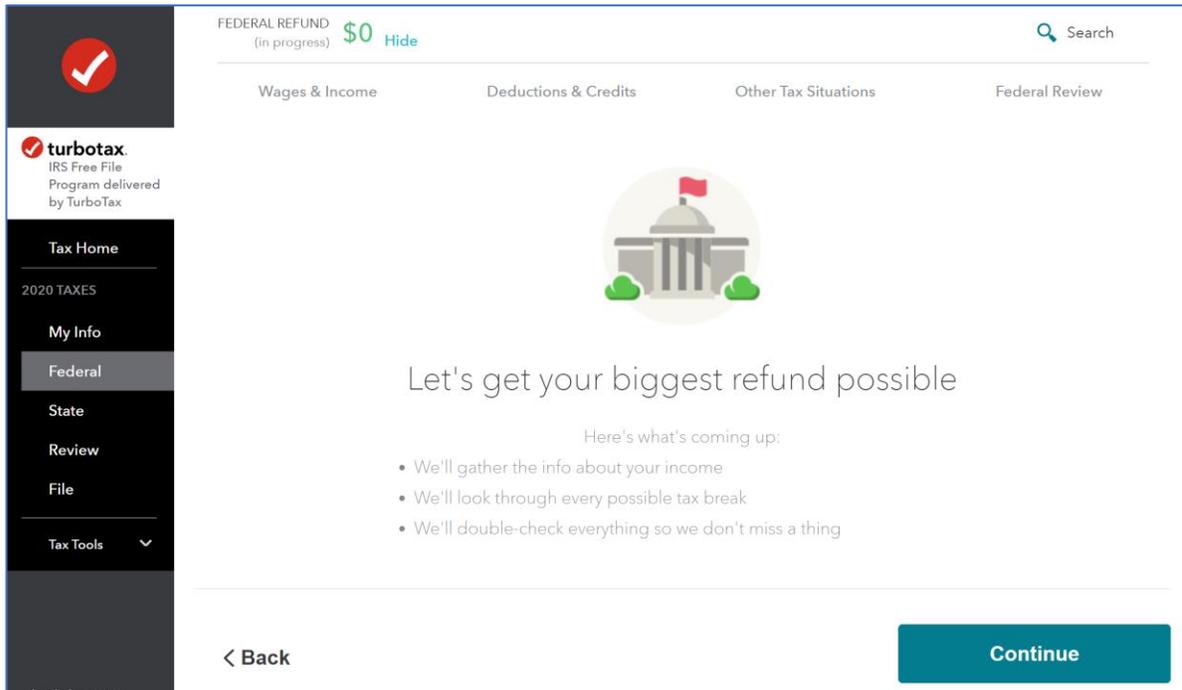
5. In order to for you to sign into your account, TurboTax will either email you or text you a verification code (depending on if you entered only an email address or if you also entered a phone number) – you will need to check your email or your phone for that code and enter it when asked for it.

6. Once you have entered the verification code, you will be able to start working on your 2020 tax return. The first section is called “My Info”.

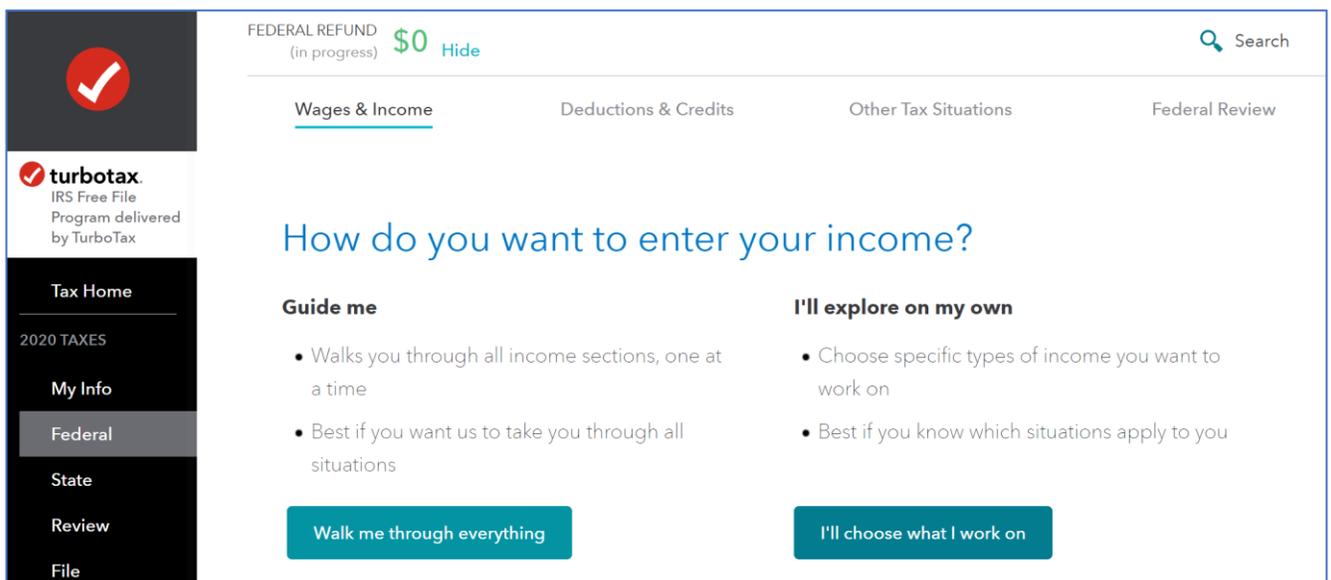


7. You will complete the “My Info” section by filling in all the fields.
  - a. Please note: For question 3, there is a statement that says, “Someone else can claim me as a dependent on their tax return” and there are options for “yes” and “no”. If, for 2020, you provided more than half of your financial support, then no one can claim you as their dependent for 2020.
    - i. Remember: Dependents are not eligible to receive their own stimulus payments.
  - b. The “My Info” section will cover information including whether you supported other people or children in 2020, what your mailing address is, and whether you worked in another state last year.
8. When you are finished with the “My Info” section, you will see a “Personal info summary” showing everything that you entered. If everything looks correct, you will go to the bottom of the screen to click the blue “Continue” button.

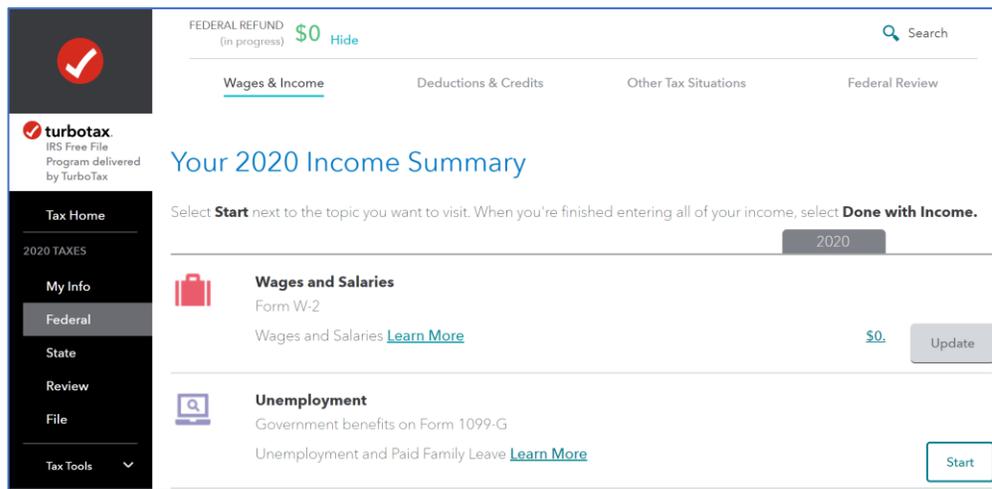
9. You will now be taken to the next section, which is the “Federal” section. This is where you will answer questions related to portions of your Federal tax return.
  - a. There are 4 sections, which you can see along the top part of the screen
    - i. Wages & Income
    - ii. Deductions & Credits
    - iii. Other Tax Situations
    - iv. Federal Review
  - b. Click the “Wages & Income” link in the upper left-hand corner.



10. You will now see two options – “Walk me through everything” and “I’ll choose what I work on”. Click the button that says, “I’ll choose what I work on”.



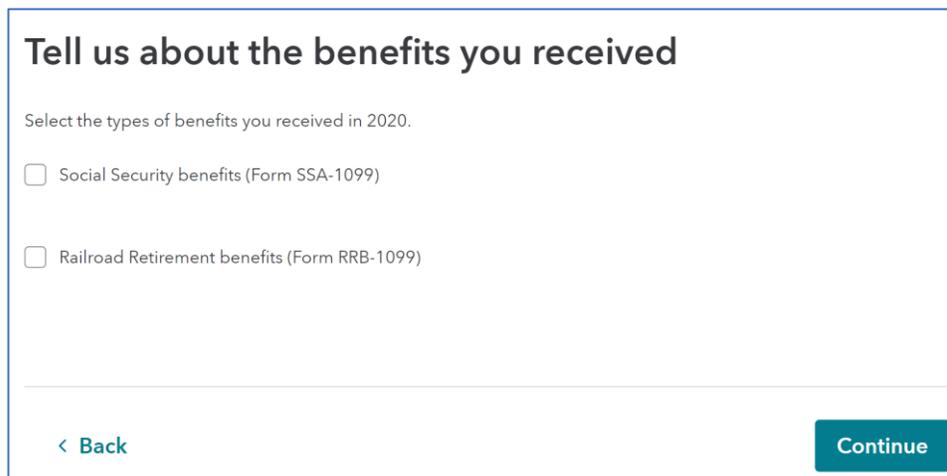
- On the next screen, you will be asked about W-2 information – **do not answer the question on the screen and instead, just click the blue “Continue” button on the bottom of the screen.**
- You will now see a screen called “Your 2020 Income Summary”.



- On this page, scroll down until you reach the section called “Retirement Plans and Social Security”.



- In the row that says, “Social Security (SSA-1099, RRB-1099)”, click on the “Start” button.
- You will then see a screen that asks, “Did you receive Social Security or Railroad Retirement benefits in 2020?” Click the “Yes” button at the bottom of the screen.
- You will then be asked to check off if you received Social Security benefits or Railroad Retirement benefits – check off the Social Security box.



17. You will then enter information from the paper copy of the SSA-1099 form that you received in the mail from Social Security Administration. Look at what each line on the screen is asking for, then look at your SSA-1099 form and enter the numbers that match up with each line.

## Tell us about the benefits you received

Select the types of benefits you received in 2020.

Social Security benefits (Form SSA-1099)

Enter the info from your SSA-1099 below. If you have more than one, add up the amounts for each box. [Learn more](#)

Box 5 - Net Benefits for 2020 <a href="#">Learn more</a>	<input type="text" value="\$"/>
Box 6 - Voluntary Federal Income Tax Withheld	<input type="text" value="\$"/>
Medicare B Premiums Deducted From Your Benefit <a href="#">Learn more</a>	<input type="text" value="\$"/>
Medicare C Premiums Deducted From Your Benefit <a href="#">Learn more</a>	<input type="text" value="\$"/>
Medicare D Premiums Deducted From Your Benefit <a href="#">Learn more</a>	<input type="text" value="\$"/>

18. When you are finished, click the blue “Continue” button.
19. On the next screen, you will be asked, “Did you receive any lump-sum payments?” Answer appropriately then click the blue “Continue” button.

## Did you receive any lump-sum payments?

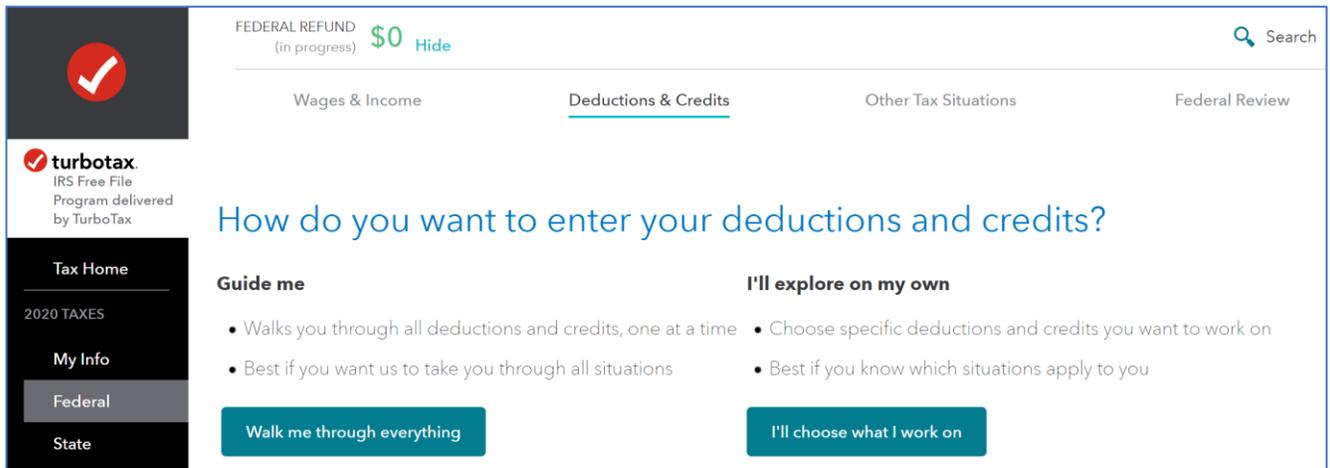
We need to know if you received any lump-sum Social Security payments in 2020 for 2019 or earlier. [Learn more](#)

Yes, I received at least one lump-sum payment for 2019 or earlier.

No, I didn't receive any lump-sum payments.

20. You will be taken back to the “Your 2020 Income Summary” screen. Scroll to the bottom and click the blue button that says, “Done with Income”.
21. On the next screen, you will be asked this question: “Did you own or control a foreign bank account, trust or financial asset in 2020?” Pick the appropriate answer then click the blue “Continue” button.
22. On the next screen, you will see a question about if you were affected by a natural disaster in 2020. Because you already indicated in the “My Info” section that you lived in Illinois in 2020, the “no” answer will automatically be selected for you. Click the blue “Continue” button.
23. On the next screen, you will be asked this question: “Did you acquire, sell, or exchange any virtual currency in 2020?” Pick the appropriate answer then click the blue “Continue” button.

24. You will then be taken to the “Deductions & Credits” section. Click the blue button that says, “I’ll choose what I work on”.



25. You will now see a screen called “Your 2020 Deductions & Credits”.

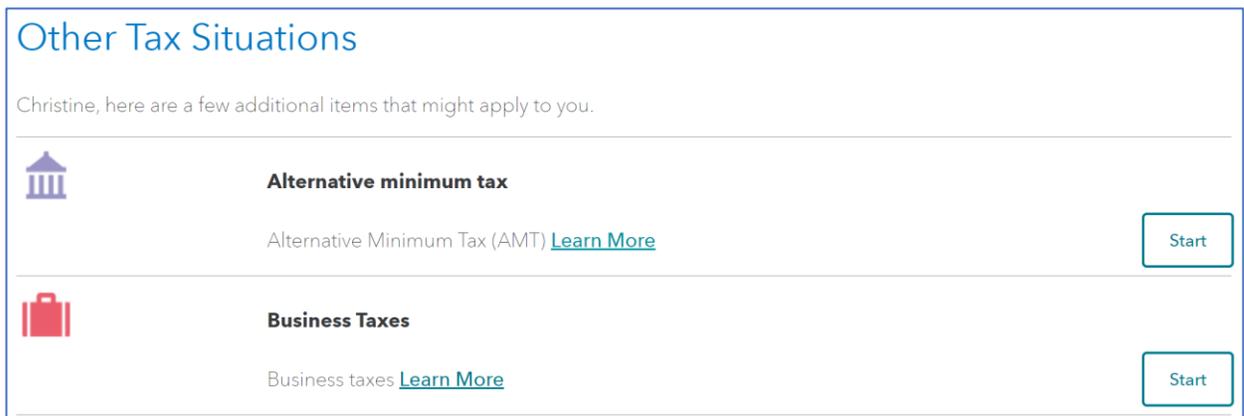
26. Scroll to the bottom of the page and click on the blue “Done with Deductions” button.

27. You will then see a screen letting you know “the Standard Deduction is best for you”. Click the blue “Continue” button.

28. On the next screen, you will be asked if you made any charitable cash contributions. Do not enter anything and instead, click the blue “Continue” button.

- a. Even if you made charitable contributions in 2020, because you do not owe any income tax on your Social Security benefits, you will not benefit from entering your charity contributions total.

29. You will now see a screen called “Other Tax Situations”.



30. Scroll to the bottom of the page and click the blue “Done with Other” button.

31. You will now be on the “Federal Review” screen, which asks if you got either of the two stimulus payments from 2020. Answer “yes” if you got one or both payments. Answer “no” if you haven’t received any stimulus money.

Wages & Income      Deductions & Credits      Other Tax Situations      Federal Review

## It looks like you qualified for the stimulus, did you get any payments?

We'll check if you got the full amount you qualify for, including the first and second stimulus payments, or if the Recovery Rebate Credit applies. We'll also check if you didn't get a payment but qualify for one.

**Important:** Before moving ahead, make sure you've entered all of your income and deductions so our numbers are accurate.

[What if I'm still waiting on a stimulus payment?](#)

- a. If you answered “yes”, then you’ll be asked to confirm if you got the amounts listed. Answer appropriately.

Wages & Income      Deductions & Credits      Other Tax Situations      Federal Review

## Let's double-check the amount you received

Based on the tax info you entered and your adjusted gross income of \$4,600, you're eligible for the following stimulus payments:

**First-round:** \$1,200  
**Second-round:** \$600

Is this what you received?

Yes  
 No

- b. If you answered “no”, then the software will calculate how much of a Recovery Rebate Credit you’re eligible for.

## Great news! You qualify for the stimulus credit.

This stimulus credit, also called the Recovery Rebate Credit, is issued when you didn't receive the full stimulus payment amount you qualify for. Your credit is based on your adjusted gross income of \$0 and your total stimulus payment of \$0, which includes your first and second-round payments.

Any changes to the information on your tax return could impact your credit amount. After you file, the IRS will double-check these numbers before approving your credit. [Learn More](#)

---

 **Your Credit** 1,800.

32. On the next screen, you will be asked if you have a Form 1095-A. You would have a Form 1095-A for 2020 if you had health insurance through the Marketplace (also known as “Obamacare”) in 2020. Click the appropriate box at bottom of the screen (either that you don’t have a Form 1095-A or that you do).

FEDERAL REFUND (in progress) **\$1,800** Hide Search

Wages & Income    Deductions & Credits    Other Tax Situations    Federal Review

### Just checking for Form 1095-A

You may have noticed that there was no health insurance question this year. The tax law changed and you are no longer required to report your health insurance coverage status on your federal return. But you do still need to enter your Form 1095-A info if you purchased health insurance through a healthcare marketplace.

**Heads up: Your refund this year may be held up by the IRS if you have a Form 1095-A and don't enter it.**

[Learn more](#)

[< Back](#)    **I don't have Form 1095-A for 2020**    **Enter Form 1095-A**

33. On the next screen, you will be asked to confirm you Social Security Number and birthdate. After you have reviewed the information to make sure it’s correct, click the blue “Continue” button.

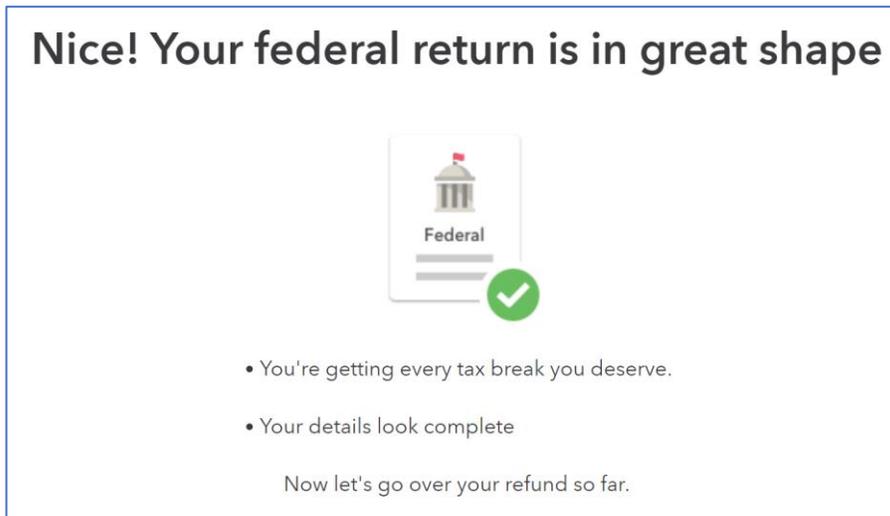
34. You will then see a screen that starts TurboTax’s process of checking your Federal return for accuracy. Click the blue “Continue” button.

## Let's check your federal return and make sure it's good to go

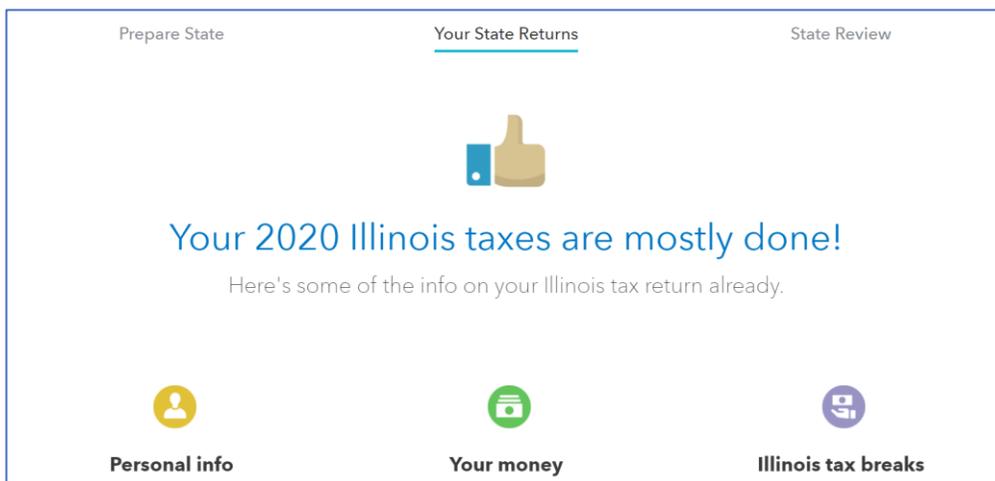
Here's what's coming up:

- We'll review your return for accuracy.
- We'll take care of any missing info.
- We'll check out your refund so far.

35. When the review is done, you'll see a message on the screen saying, "Your federal return is in great shape." Click the blue "Continue" button.

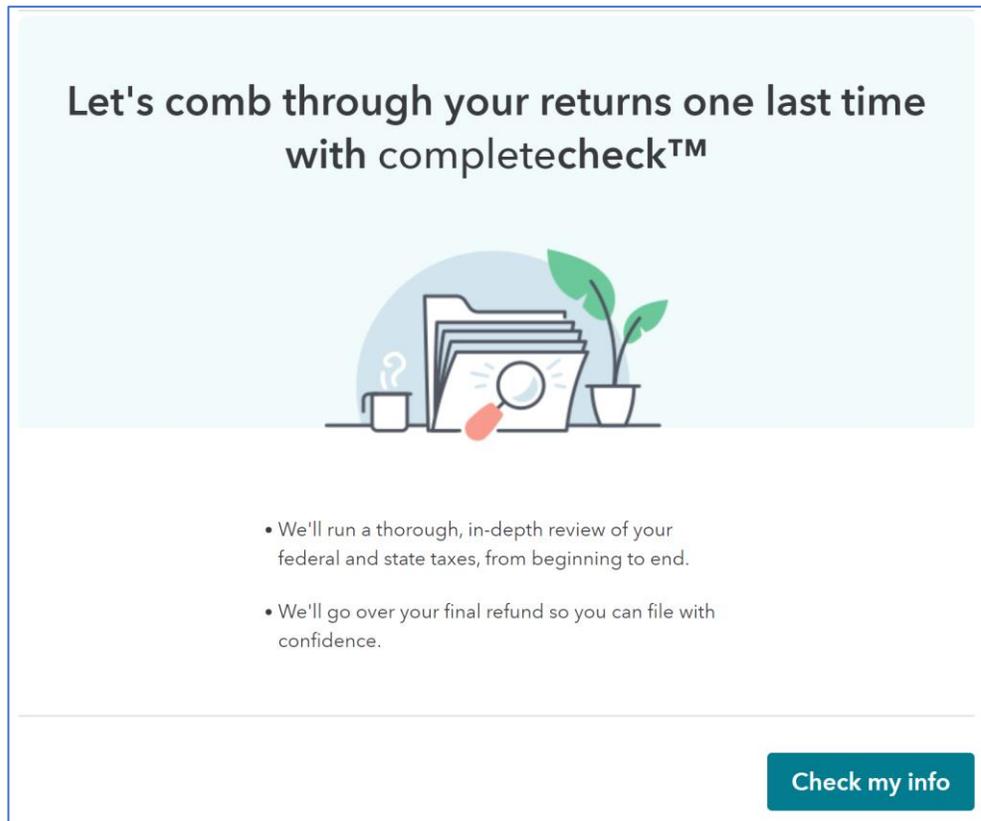


36. On the next screen, you'll see an update on your refund so far. Click the blue "Continue" button to move on to the Illinois state return.
37. On the next screen, which says, "Let's get your state taxes done right", click the blue "Continue" button.
38. The next screen will let you know that TurboTax is using some of the information from your Federal return to start preparation of your Illinois return. You will then see a screen saying, "Your 2020 Illinois taxes are mostly done!". Click the blue "Continue" button.



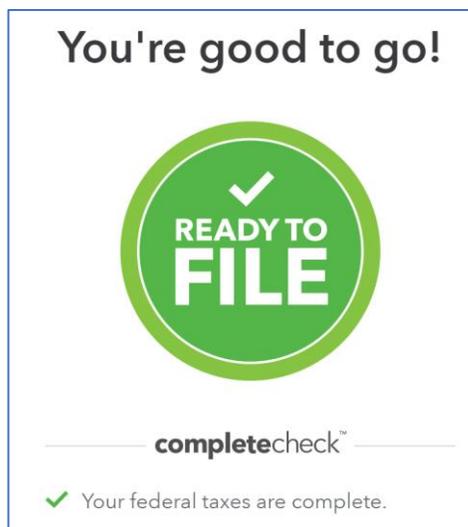
39. On the next screen, you will see two blue buttons – "Skip State" and "Continue". **You do not need to file an Illinois return as you will not owe the State of Illinois any tax nor will the State of Illinois owe you any kind of refund. Click the "Skip State" button.**

40. TurboTax is going to review your return one more time. Click on the blue “Check my info” button.



The screenshot shows a light blue header with the text "Let's comb through your returns one last time with completecheck™". Below the header is an illustration of a desk with a coffee cup, a stack of papers, a magnifying glass, and a potted plant. The main content area has a white background and contains two bullet points: "• We'll run a thorough, in-depth review of your federal and state taxes, from beginning to end." and "• We'll go over your final refund so you can file with confidence." At the bottom right, there is a dark teal button with the text "Check my info".

41. When TurboTax is done checking your return, you'll see a message saying, “You're good to go!”. Click the blue “Continue” button.



The screenshot shows a white background with the text "You're good to go!" at the top. Below the text is a large green circular icon with a white checkmark and the text "READY TO FILE". At the bottom, there is the "completecheck™" logo and a green checkmark followed by the text "Your federal taxes are complete."

42. You will then see a screen showing your “final numbers” – you will see your Federal refund total, which is the amount of stimulus money that you are claiming. Click the blue “Continue” button.

43. You are now in the "File" portion of the process – TurboTax will walk you through the final 3 steps before you can electronically file your Federal return.
  - a. Step 1: Review your order
  - b. Step 2: Your refund info
  - c. Step 3: Get ready to save and file your returns
44. In Step 1, click on the "Start" button.
45. On the next screen, you'll see that you are using the IRS Free File Program delivered by TurboTax and at the bottom of the screen, that the cost is free. Click the blue "Continue" button.
46. On the next screen, you will enter your registration information. Click the blue "Register" button.
47. On the following screens, you will be able to save your return and electronically file your Federal return.
  - a. When asked how you want to receive your tax refund, if you have a bank account or debit card account, include the routing number and account number so that the IRS can use direct deposit to put your refund into that account. Direct deposit is a much faster way to receive funds than waiting on a paper check in the mail.
  - b. If you do not have a bank account, but are interested in getting one, visit [www.BankOnChicago.com](http://www.BankOnChicago.com) to see a list of banks that offer accounts certified by the national Bank On program as safe and affordable