Online Tax Pros

Free File	Other Services	Payment Options /	Notes
Criteria	/ Costs	Refund Services	
FREE FEDERAL RETURN IF AGI is between \$10,000 and \$50,000	• State preparation - \$5.95 • State E-file - \$3.95 • Mail return - \$6.95 • Review by tax pro - \$29.95	• Credit card • Bank Products – No extra fees beyond Santa Barbara Bank and Trust fees (can't pull up Bank Products page)	 Forms supported are W-2/W-2G / 1099MISC / 1099-R / 1099-INT / 1099-DIV / 1099-G / 1040 / 1040/ 1040EZ / Sch. A / B / C / D / EIC / SE / 2106 / 2441 / 3903 / 4137 / 5329 / 6251 / 8812 / 8901 IRA deductions and 1099-G are listed as types of income allowed and as forms not supported. Other forms are questionable – for example, under "What is Not Supported by Online Tax Pros" lists, among others, Sch C, C-EZ, D, E, F, H, J, R, SE – some of these are listed as forms supported on the home page. Site offers English and half-Spanish, half-English. Recent tax law changes appear to all be up to date. Links are provided for various business opportunities, including: Barter Exchange (ibtx.net) that offers to bring you at least \$1,000 in NEW BUSINESS during your first 12 months with their exchange or they will refund your initial membership fee (enrollment fee is \$25 + 3-4% fee on each exchange + \$15.00 monthly accounting fee) Tax Preparation Franchise (eztaxsoftware.com) - In addition to electronic filing of tax returns, you will be able to offer your clients several services in coordination with the bank products. Among the services you will be able to offer is Refund Anticipation Loans and State Preferred Refund Checks (where available). The capabilities of the software allows you to place tax refund money into your client's hands first. At the same time it ensures the the payment of your fees by having them deducted from the refund and deposited directly into your bank account. Your client never has to write you a check. Each Time You Generate a Tax Return, TCOA Pays You \$60.00! Retail business is often slow during those first few months of winter, just after the Christmas season. Your income potential can be greatly enhanced during that short period of time between mid-January and mid-February. The potential in earnings can effectively

	 Tax Centers of America – includes extaxsoftware.com (#2 above) plus FaxTax (as low as \$199) Fax Tax, a division of Tax Centers of America (www.tcoa.net), is an easy way to get you started in this fast growing industry. All you need is a phone line and fax machine. When your customer brings in his tax return information, you simply fax the information to Tax Centers of America and we do the rest! It takes you only few minutes, you gain a new customer and you make extra money during a time of the year when most retail and cash business is low in many business venues. Refunds in 24 hours through qualifying RALs (Refund Anticipation Loans) WHAT YOU GET: Banners, signs, start-up kits, unlimited opportunity At the push of a few buttons, you can generate a substantial income during a short time, relax and enjoy the benefits of that income for the remainder of the year. With every tax return you fax to Tax Center of America, we will pay you" \$40 Per return What can that mean to you? 100 returns = \$4000 200 returns = \$20000 No experience is necessary. You don't have to be a tax professional – we do all the work. What little training is needed, we will provide and all the tech support you might need during the tax season is available to you during all the business hours (7:00AM to 7:00PM – CST) toil-free. We'll even send marketing materials and signage for you to promote your new business. Franchise ownership = \$15,500 EZ Tax Operator = \$495
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Tax Slayer.Com

Free File	Other services /	Payment options/ Refund services	Notes
Criteria	costs		
FREE FED AND	• \$9.95 Fed	• Electronic mailed check (usually	• When you click on the link on the home page to "Get your \$ in as
FREE STATE IF:	e-file cost (free	18-28 days). Good for those without	little as 24 hours" it brings you to a list of ways to get your refund. At
• AGI is 50,000	state)	a checking or savings acct. Cost =	the bottom of the page there is a link "Back to TaxSlayer Home." This
or less, AND	• \$19.90 to Fed e-	\$9.95 for Federal (state free). Cost	link does not bring you back to the free file page - it brings you back to
• One of the	file and download	charged to credit card.	the home page for TaxSlayer.com which has a starting price of \$9.95. If
following:	forms (see note)	 Direct deposit (usually 10-18 	you close out of the window, the free file offer is no longer open as a
Age 25 or	• \$9.95 state-only	days) to checking or savings acct.	window.
younger,	cost	Cost = \$9.95 (state free). Cost	• The same is true if you use the link from the free file page for "Visit
2. Age 65 or	• E-file your	charged to credit card.	our Help Center" – there is a link at the top of the page that brings you
older,	extension for FREE	• Bank Bonus Direct (usually 10-18	back to the site costing \$9.95. But, if you close out of the window, you
3. Qualifies for	• Featured	days) to checking or savings acct	can get back to free file (free file offer is still open as a window).
EIC, OR	products (with	(direct deposit but no out of pocket	• Every linked page (other than start now) from the free file page
4. On active	link) include life	expense). Cost = \$27.95 (\$18 Bank	contains a link back to the home page that charges \$9.95. (Tell-a-friend
military duty	insurance (no	One Fee + 9.95 TaxSlayer Fee). Fee	link is to promote the \$9.95 website).
	medical exam	is deducted from refund.	• Article on website discussing dependents and/or qualifying children
	required – "Get	• RAL (1-4 business days after loan	information do not cover the new uniform definition of a child rules.
	\$150,000 within	is approved – no guarantee of date).	• Free file offers includes a large amount of tax forms (with titles).
	10 minutes") and	Cost = \$68.95 (\$59 Bank One Fee +	Forms available for download that are not available for web filing
	an IRA application	\$9.95 TaxSlayer Fee) for a loan	include mostly business returns, but also include forms that apply to
		amount (refund minus EIC) between	lower income individuals, such as Form 8396, Mortgage Interest Credit
		\$200 and \$1,499 or \$88.95 (\$79	(this form may also confuse taxpayers who think that they need this
		Bank One Fee + \$9.95 TaxSlayer	form and therefore download), Form 8828, Recapture of Federal
		Fee for a loan amount between	Mortgage Subsidy, Form 8885, Health Coverage Tax Credit (also may
		\$1,500 and \$2,500. Fee taken out of	cause confusion), and Form 9465, Installment Agreement Request.
		refund loan. Any remaining refund	• When the mouse scrolls over the advantages of downloading, every
		(above \$2,500 or EIC amount) will	form listed in bullet are forms that are available without download.
		be deposited after 14-21 days.	

OLT.Com

Free File Criteria	Other services / costs	Payment options / Refund services	Notes
FREE FEDERAL	• \$7.95 state return.	• Credit card - \$7.95 (for tax preparation of	• State refunds may
RETURN IF:	• \$7.95 Federal e-file cost.	your Federal return)	also be received via
• AGI is in	• Free on-line support.	• Pay Pal – Pay Pal account must be set up	refund services listed
between \$10,000	• Free extensions.	prior to completing return.	(presumably at same
and 50,000	• \$7.95 to order a CD or download	• Pay by refund – (direct deposit but no out	charge as for Fed
	software to "complete and file straight	of pocket expense) – SBBT (Santa Barbara	return).
	forward 1040EZ returns."	Bank and Trust) will deduct cost from your	• Offers a large
	• OLT review – professional CPAs	fed income tax refund when it arrives - \$21.95	amount of forms
	review your Fed and state returns for	(\$7.95 filing fee plus \$14 bank fee) (may take	supported (and lists
	errors and costly mistakes - \$49.95.	an additional 2 days to receive refund). To	titles of forms
	• Amended return tax software - \$49.95.	receive your state refund this way, there is an	supported)
	• Prior year software (fed or state) -	additional cost of \$15.90 (\$7.95 filing fee plus	
	\$12.95 each	\$7.95 bank fee).	
	• Printing service (OLT will print all	• Refund by Cashier's check - \$28.00	
	your forms and send them to you in the	• RAL – starting at \$29.00 (2-4 business	
	mail) - \$4.95 (\$9.95 for foreign	days after loan is approved).	
	addresses)		

CompleteTax

EZTaxReturn.Com

Free File Criteria	Other services / costs	Payment options / Refund services	Notes
FREE FEDERAL RETURN IF: • AGI is \$50,000 or less, AND • Between ages of 16 and 51	 State return -\$9.95 \$19.95 -ezInterview (includes federal, state, and e-file) Post-May 15 Download - \$9.95 Tax return by fax - \$14.95 Tax return by first class mail - \$19.95 Tax return by overnight mail - \$34.95 Unlimited customer service for free filers - \$4.95 (free to paying customers) 	 Refund transfer - \$15.00 RAL – Santa Barbara Bank and Trust Loan Amount Fee \$0-\$500 \$29 \$501-\$1000 \$44 \$1001-\$1500 \$69 \$1501-\$2000 \$84 \$2001-\$5000 \$109 	 Only 12 forms/schedules (including W-2, W-2G, and 1099-R) are supported as basic fill in forms (16 in the premium ezInterview) – it is unclear why W-2, W-2G, and 1099-R are referenced as supported forms but not the 1099-INT or DIV when Sch B is one of the forms supported – same ? with Sch D as being supported but not 1099-B – these types of income are allowed using the program. Basic fill in forms are 1040 / A / B / D / EIC / 2441 / 3903 / 8812 / 8863 / W-2 / W-2G / 1099-R (with limitation s on certain forms) No titles of forms are listed. Additional forms supported by interview (for \$19.95) are 2106 / 4684 / 8283 / 8880. Each of these supported forms have limitations including the limitation for Form 8880 that provides "Form 8880 Limitations ezExplanation: In an effort to deal with the absolutely ridiculous complexity of the newest tax law, we regret to announce the following ridiculously complex Saver's Credit limitation: If you are filing a joint return with your spouse this year but did not file a joint return with your spouse in one of the previous two years, and if you or your spouse received an IRA or pension distribution in a previous year when you did not file a joint return together, your Saver's Credit may be limited by a few dollars more than it should be. If you have a more complex return (i.e., having certain types of income or expenses), a link on website brings you to its partners page - HR Block ("the very best company for preparing complex returns such as yours.") which shows a starting cost of \$29.95 for federal If you need a form that is not supported, a link brings you to formsend.com that charges you a "nominal fee" for delivery of the forms (including download) – cost to email, download, or fax form or instructions is \$2.99. When you click to view a form from that website, the display gives an ad for Tax Act (another Free File alliance customer) that says everyone can efile for free (however Tax Act has restrictions)

Tax Act

Free File	Other services / costs	Payment options /	Notes
Criteria		Refund services	
FREE FEDERAL RETURN IF: • AGI is \$50,000 or less, AND • You live in AL, AR, AZ, CA, CO, CT, DC, DE, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, ND, NH, NJ, NM, NY, OH, OK, OR, RI, SC, UT, VA, VT, WI, or WV	 state return - \$12.95 (plus \$7.95 to e-file if you use the download/cd version) \$7.95 to e-file federal return if you don't qualify for free file Online Deluxe – Complete and efile your federal taxes with extra help and advice, plus life event guidance - \$9.95 (state return, including efile - \$6.00) Ultimate Bundle – Complete and efile both federal and state tax returns. Packed with enhanced Deluxe help and advice - \$15.95 Tax Act Deluxe - \$12.95 (download/cd format [cd format – must add \$5.95 for shipping]) – allows you to prepare and print unlimited federal returns (one free efile; efile up to 4 additional fed returns for \$7.95 each), extra help and advice, plus life event guidance Tax Act Ultimate Bundle - \$19.95 (download/cd format [cd format – must add \$5.95 for shipping]) – allows you to prepare and print unlimited federal returns (one free efile; efile up to 4 additional fed returns for \$7.95 each), extra help and advice, plus life event guidance Tax Act Ultimate Bundle - \$19.95 (download/cd format [cd format – must add \$5.95 for shipping) – allows you to prepare and print unlimited federal returns (one free efile; efile up to 4 additional fed returns for \$7.95 each), extra help and advice, life event guidance, and more. Also allows you to prepare and print your state return for free (\$7.95 to efile the state return). File an extension for free 		 Link that appeared at the bottom of the home page between 2/10 and 3/9 says "Learn about other FREE offers from TaxAct" This link brings you to a page that says you can prepare your federal return for free with no restrictions (free for everyone – no restrictions – prepare, print and efile for Free). Free offer is also available through taxact.com. However, according to the Memorandum of Understanding, entered into as of 12/20/05, the IRS will not accept or post any offer by a member which exceeds the \$50,000 AGI amount. Doesn't appear to have any info on payment options or refund services on home page. Does not have a list of forms supported.

123EasyTaxFiling.Com

Free File Criteria	Other services / costs	Payment options / Refund	Notes
		services	
FREE FEDERAL RETURN IF AGI is between \$10,000 and \$50,000	 \$14.95 - Federal State return - \$6.95 per state Extension - free Audit insurance - \$24.95 Paper tax return copies (on original IRS forms suitable for filing) - \$7.95 Printable tax return summary - free Consult a tax professional - \$6.95 per question Live chat help (unlimited use)(T, Th, F, Sat 10-10; W 10-8) - \$19.95 Free online support/customer service Prepare and file prior year tax return (on paper – IRS does not allow efiling of prior year return) - \$7.95 \$4.95 resubmission fee after 2 rejects 	Website only talks about using direct debit for payment but the "testimonial s" talk about using paypal to pay.	 "Absolutely no pop-ups" Only seven state returns are supported CA, OH, NY, WI, GA, IN, IL, VA (eight states as of 3/9 – VA added). Many of these states have free internet filing. Consult a tax professional - \$6.95 per question – does this include follow up questions? Tax tips section discusses two items – the first is education credit / tuition and fees deduction and the other is the advance child tax credit (a 2003 tax issue). The education credit / tuition and fees deduction is \$4,000 \$2,000, or \$0 depending on AGI]. The text is also unclear in that it says "Form 8863, Lifetime Learning Credit has been increased to \$10,000" instead of saying that the maximum amount of qualified expenses that can be taken into account for the credit is \$10,000 (the credit is limited to \$2,000/\$4,000 for education in the Gulf Opportunity Zone). The second item states "In the personal information section you will input the amount of Advanced Child Tax Credit you received. If your filing status in Tax Year 2002 was married filing jointly this amount may be one-half of the amount of the check deposited into your bank account" This whole write-up is inapplicable to tax year 2005 (not to mention that it is poorly worded). Prices and AGI requirements changed between 2/10/06 and 2/14/06. On 2/10, you could efile your fde return for free if your AGI was less than \$29,000 - otherwise it cost \$10.95 (now \$14.95) and extensions were \$3.95 (now free) There also must have been an interim AGI level of \$33,000 or less, because on 2/27 the FAQ/Fees page originally said if your AGI is over \$33,001, it costs \$14.95 to efile fed return. Later that same day this page was updated to reflect AGI levels between \$10,000 and \$50,000 - so when was it at the \$33,000 level – why was it still showing this level on 2/27? The supported forms are W-2 / W-2G / 1099-G / 1099-INT / 1099-DIV / 1099-R / SSA-1099 / Sch A / B / EIC / 2106EZ / 2441 / 3903 / 4137 / 8812 / 8832 / 8863 / 8880 / 4868.

FreeTaxReturns.com (Free1040taxreturn.com)

Free File Criteria	Other services / costs	Payment options / Refund services	Notes
FREE FEDERAL RETURN IF: • AGI is under \$50,000, AND • You live in AZ, CA, CO, CT, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NJ, NM, NY, OH, OK, PA, RI, SC, UT, VA, VT, WI, or WV	 Federal return - \$19.88 state return - \$9.88 Customer service questions \$4.88 per question Consult a tax pro - \$14.88 per question Paper Federal return - \$9.88 Paper state return - \$9.88 Audit protection - \$29.88 Rejected return help - \$4.88 per rejection code Printable return summary - FREE 	 Credit card for services Direct debit for amount you owe – maybe credit cards too (?) Direct deposit of refund or mailed refund. 	 Customer service / consult a tax pro - per question fee – does this include follow up questions? EIC link still has 2004 EIC figures on 3/9/06. Only two state returns (NY and KS) (five states as of 3/9/06 – CA, KS, IL, OH, and NY) are supported by the software – a little deceptive to those filers from the 33 other states listed on home page. All five of the states offered can be filed for free on the state website. Only 15 forms supported (W2/W2G/1099G/1099R/A/B/D/EIC/2106/2441/3903/4137/8812/8863/8880). No form titles are listed. These forms are not reflective of the financial situation described as being supported. Website (right above where it lists the forms supported) says you can have only income from wages, salary, or tips, interest income, unemployment, state or local income tax refunds, social security benefits and you would like to take the EIC – no mention of supporting credit for child and dependent care expenses, child tax credit, education credits, or credit for retirement savings contributions that are associated with Forms 2441/8812/8863/8880). Although Sch B is listed as a supported form, the forms limitations link provides for "unsupported form, the forms limitations link provides for "unsupported elements" such as the fact that the software does not support tax-exempt interest or the Sch B lines related to tax-exempt interest, the Sch B lines for nomine distributions, OID adjustments, accrued interest, etc. More importantly, the software assumes that the answer to the foreign account question is No. If you are required to File Form 90-22.1 but do not do so, you may have to pay a penalty of up to \$10,000 (more in some cases) [American Jobs Creation Act of 2004, section 821, amending 31 USC 5321] Only does a 1040 or 1040EZ – does not do a 1040A return – these filers presumably would file the longer form

CitizenTax

Free File	Other services / costs	Payment options / Refund	Notes
Criteria		services	
FREE FEDERAL RETURN IFAGI is between \$10,000 and \$50,000	 Federal return - \$4.95 state return - \$8.95 Ernst & Young Tax Guide 2006 is available for download for only \$7.99 Free extension 	 RAL available from Republic Bank and Trust Co. Electronic Refund Deposit – allows you to pay any fees directly from your refund – remainder of refund will be deposited in 9-16 days No info is provided on the cost. 	 Forms supported are 1040 / 1040A / 1040EZ / 1040ES / 1040V/W-2 / 1099-MISC / 1099-R / 1099-INT / 1099-DIV / 1099-G / 1099-B / SSA1099 / Sch A / B / C-EZ/D / R / SE / EIC / 2441 / 3903 / 4952 / 5329 / 4868 / 4684 / 8812 / 8863 / 4137 / 2106 / 8453-OL / 8880. No form titles are listed. When you click on "Contact Us" the information page says that state e-filing is not yet available (2/28/06). The state support page shows 2 states (other than the 7 states that do not have an income tax)(3 states as of 3/9/06) as being supported (with 12 other states to be supported "as soon as we are able") (11 states as of 3/9/06). Also, there is a disclaimer that "Please note that not all tax forms all supported for each State."

H&R Block's Tax Cut

Free File Criteria	Other services / costs	Payment options / Refund services	Notes
FREE FEDERAL RETURN IF: • AGI is \$50,000 or less, AND • 50 years of age or under	 State return - \$19.95 (was 14.95 on 2/28 and was \$24.95 on 2/10/06) Tax Cut EZ - \$9.95 (free Fed efile, worry-free audit support, state return (for a fee), personalized financial review, mortgage advisor (plus, request a one-on-one consultation with an H&R Block mortgage professional), and more Tax Cut Premium - \$19.95 (includes additional features of one free consultation with an H&R Block tax professional, interactive video library, advanced tax assistant tools to help identify all the deductions you deserve, tax tips and advice, save with Express IRA offered through H&R Block Financial Advisors, and phone support) Free federal plus one FREE state if you put your refund on an H&R Block prepaid VISA prepaid card (see notes) 	 RAL - \$29.95-\$89.95 Simple Pay – pay your tax program fee from your tax refund amount - \$19.95 EZ Pay – once approved, you can pay your balance due over 90 days, interest free – if you need more than 90 days, you can pay off your balance in monthly installments (subject to credit approval). 	 Claims on the home page that it supports all 1040 forms. When you click on Supported forms, it says that Nearly all federal tax returns can be completed. Among the missing from the list are Forms 8853 (Archer MSA) and 8889 (HSA). ** Put your refund on the Visa Prepaid Card. The H&R Block Refund Visa Prepaid Card is issued by BankFirst, member FDIC. Usage fees may apply. H&R BLock may receive a portion of card account fees and/or interchange fees. See Account Agreement for more information. According to a website (forums.gottadeal.com), the following fees are related to the prepaid visa card: Domestic ATM withdrawal fee: 1.00 Domestic ATM balance inquiry fee: 0.50 International ATM balance inquiry fee: 1.00 ATM denial: 0.50 Customer service live agent fee (after first two calls): 2.50 PIN purchase transaction fee: 1.00 Over the counter withdrawal: 15.00 Over draft fee: 10.00 Replacement card fee: 10.00 Express delivery fee: 25.00 (I have no idea what this could be) Check request fee: 15.00 Duplicate paper statement fee: 2.50 Montly maintenance fee after three months if balance is below \$100: 2.50

1040NOWEXCELTAX@FREEFILE

Free File Criteria	Other services / costs	Payment options / Refund services	Notes
 FREE FEDERAL RETURN IF: AGI is \$50,000 or less, AND You live in AL, AR, AZ, CA, CO, CT, DC, DE, GA, HI, IA, ID, IN, KS, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NJ, NM, NY, OH, OK, OR, PA, RI, SC, UT, VA, VT, WI, or WV 	 Form 1040EZ - \$9.95 Form 1040/1040A - \$19.95 state return - \$14.95 Paper filing is free to all taxpayers Free e-filed extension (Form 4868); other extension forms - \$9.95 Free online support Free email technical support - \$29.95 per return Paper filing of Form 1040X amended return - \$12.95 To restore your account after it has been cleared by user - \$19.95 To restore account's username and password - \$19.95 - used if you cannot recall your password with your password hint Printing and Delivery Services: a. Self printing of your federal or state tax returns - Free b. Print copy of your state tax return - \$19.95 C. Print copy of your state tax return - \$19.95 d. Print copy of your amended tax return (1040-X) - \$12.95 f. First Class Mail - included g. Express shipping - \$19.95 (1-3 days) Prior year returns - \$9.95 for 1040EZ; \$19.95 for 1040A; \$29.95 for 1040 	Electronic Refund Anticipated Check (fee deducted from your tax refund) - An authorized 1040Now Refund Anticipated Account has been setup to receive the direct deposit of your tax refund. This is not Refund Anticipated Loan (RAL). When the Bank receives the direct deposit of your tax refund, a check, less any authorized fees, is issued and sent to you by mail or direct deposit. Please allow up to 5 to 10 working days from the date your tax refund is available, to receive your refund check or direct deposit . After 10 days, if you have not received your refund check or direct deposit, please notify Online Support, we will stop payment or direct deposit, and then send to you another check by mail. Please be advised that 1040Now Refund Anticipated Bank Account will appear on your tax return's direct deposit information. Federal Tax Refund Processing Fee - \$29.95 State Tax Refund Processing Fee - \$19.95 / per state refund Regular First Class Mail - included Direct deposit is available - included. It is subject to direct deposit account verification. Overnight Mail - \$19.95 (additional)	• Very extensive list of forms available (with titles).

FreeTaxUSA.com

Free File Criteria	Other services / costs	Payment options / Refund	Notes
 Free File Criteria FREE FEDERAL RETURN IF: AGI is \$50,000 or less, AND You live in AL, AZ, CA, CO, CT, GA, IA, IL, IN, KS, KY, LA, MD, MI, MO, NC, NJ, NY, OH, OK, OR, PA, SC, UT, or VA 	 Other services / costs state return - \$9.95 Federal return - \$9.95 Free printed copy of tax return in PDF format Professionally printed copy of tax return mailed to you - \$5.95 Professionally bound copy of federal and state tax returns - \$12.95 Tax return on CDROM (in PDF format) - \$12.95 Free access to view or print your tax return until Oct 15th. Vault service – allows access to view or print your income tax return for 5 years - \$9.95 	Payment options / Refund services • Credit card and e-check payments allowed.	 Notes Forms supported are W-2 / W-2G / 1099-G / 1099-INT / 1099-DIV / 1099- B / 1099-R / SSA 1099 / 1099-C / 1098- T / 1098 / 1098-E / 3903 / Sch A / EIC / R / 2106 / 2441 / 3903 / 4952 / 8283 / 8812 / 8863 / 8880 (descriptions given). Company offers all state returns for states shown on home page (for free file criteria). No third party advertising appears on the FreeTaxUSA website.

TAX\$IMPLE.com

Free File Criteria	Other services / costs	Payment options / Refund services	Notes
FREE FEDERAL AND STATE IF AGI is \$29,000 or less.	 state return - \$7.95 Federal return - \$9.95 Business Federal, state and city - (1120/1120S/1065/1041) - \$49.95 (each type) 	• Refund anticipation loan is offered, but details are not on home page.	 Website seems to be purely fillable forms instead of interactive, but I was not able to get into the system. Individual tax software forms has an extensive listed (no titles). When you are on the initial landing page, you are offered to have your tax return printed for you or to get a PDF and CD sent to you for a fee of \$19.95. It is unclear if this charge applies if you print your return yourself. A lot of links bring you to particular locations on irs.gov (forms/pubs, tax info, refund cycle, etc.)

TURBOTAX® FREE FILE

Free File Criteria	Other services / costs	Payment options / Refund services	Notes
 FREE FEDERAL RETURN IF: AGI is \$50,000 or less, AND You live in AL, AR, AZ, CA, CO, CT, DC, DE, GA, HI, IA, ID, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, ND, NJ, NM, NV, NY, OH, OK, OR, RI, SC, UT, VA, VT, WI, or WV 	 state return - \$12.95 Essentials – transfers last year's TurboTax data; step-by- step instructions - Fed - \$9.95 / State - \$12.95 Deluxe – additional tax guidance for more involved returns; helps check for deductions; import W-2, 1098, and 1099 info from participating companies – Fed - \$19.95 / State - \$12.95. SnapTax for TeleFilers – file in minutes; refund in days - \$5.95 		 Covers all federal tax forms. Prices determined at time of print or efile and are subject to change without notice. State return price on 2/10 was \$24.95 On 2/10, free file home page contained a link to TurboTax refund bonus – whereby TurboTax has teamed up with over 50 retailers to increase the value of your refund by buying gift cards and getting additional bonus dollars – us as much of your federal refund as you want to buy gift cards – the rest gets deposited to your bank account (program fee, e-file fee, and taxes apply). This link from the home page was gone on 3/8. Turbotax.com lists the shipping and handling and processing fee for this at \$14.95 (plus sales tax in a limited number of states). Refund gets processed through Santa Barbara Bank and Trust. Cards do not have an expiration date, but other terms and conditions may apply (must read each retailer's gift card terms and conditions).

EFILETAXRETURNS.NET

Free File Criteria	Other services / costs	Payment options / Refund services	Notes
 FREE FEDERAL RETURN IF: AGI is \$50,000 or less, AND You live in AL, AR, AZ, CA, CO, DC, DE, GA, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NJ, NM, NY, OH, OK, OR, SC, VA, VT, WI, or WV 	 state return (for residents of AZ, CA, CO, DE, GA, MI, NC, OH, and WI only)(i.e., those processed with your federal return) - \$19.95 Other state returns (although no other states are supported) - \$22.95 Federal return - \$24.95 Unlimited self-printing of returns through 6/30/06 Self-printing of returns after 6/30/06 - \$10.00 Normal email support through 6/30/06 Copies of return suitable for filing, if you choose to file a paper return instead of efiling - \$14.75 Free email support Customer service support by phone - \$9.99 Amend your federal tax return filed from our site - \$28.95 Audit protection for 2005 federal tax returns - \$47.95 Resetting of password - \$24.95 Payment reversal fee - \$20.00 Change from electronically filed tax return to paper return - \$15.00 Credit card charge back - \$29.00 Bank product application fee - \$14.00 		 Under the FAQ, the Site says it provides quick links to irs.gov and states that the taxpayer can also call the IRS 24 hours a day, 7 days a week. Under "Available online Services, it says twice that "We do not provide tax advice". However, on the home page, there is a link to "Free tax advice" and they provide various online brochures on certain topics (tax planning, small business, retirees, etc.) There is a link for "Get your refund faster" but it does not seem to be active. Forms supported are A / B / C / D / EIC / H / SE / R / W-2 / W-2G / 1098 /1099-INT / 1099-DIV / 1099-G /1099R / 1310 / 2120 / 2441/ 3903/ 4137 / 5329 / 8283 / 8332 / 8396 / 8829 / 8862 / 8863 Titles are not provided for the forms supported Only 9 state returns are supported even though front page allows residents from 36 states to use federal free file program.

eSmartTax.com

Free File Criteria	Other Services/Costs	Payment	Notes
		Options/Refund Services	
FREE FEDERAL RETURN IF: • Between Ages of 19 and 53 AND • AGI is less than \$50,000	 state resident return - \$9.95 State nonresident: \$14.95 Standard federal - \$9.95 Premium federal - includes Federal return, extension of time to file, complete CCH tax guide, and the ability to import from last years return and "Cloning" (see notes) - \$12.95 Print returns until 10/15 Resubmit is free Federal amended return - \$19.95 State amended return - \$9.95 Form 4868 (extension) - \$9.95 	 Does not support RALS - We believe the typical cost of a RAL is too high for the few days of convenience for the taxpayer. Credit card payments of tax through IRS authorized providers Esmart payments can be made by credit card or e-check (additional fee will be added for a rejected check) System does not support debit card payments. 	 FORMS: 1040, 1040A, 1040EZ, 1040V, 1040X, 1099R, 1116, 1310, 2106, 2106EZ, 2120, 2439, 2441, 2555, 2555EZ, 2688, 3903, 4136, 4137, 4562, 4684, 4797, 4835, 4868, 4952, 4970, 4972, 5329, 6198, 6251, 6252, 8283, 8332, 8379, 8396, 84530L, 8582, 8606, 8615, 8812, 8814, 8815, 8829, 8839, 8853, 8862, 8863, 8880, 8885, 8889, 8901, 8903, 9465, Sch. 1, 2, 3, A, B, C, C-EZ, D, D1, E, EIC, F, H, J, R, SE, W-2, W-2G, W-2GU Supports all states Home page says that the premium version costs \$14.95 if completed before 2/15. Under the price link, the premium version shows a cost of \$12.95 (3/10). Premium version advertises the following feature: "Clone" Federal Return - Allows "What if" tax returns Figuring out the best possible tax return is always a challenge. eSMARTtax's Clone feature allows you to make a copy of your Federal tax return and easily play "What If" scenarios with the data. Based on the best outcome, you can then choose which return to file. Tax payment deadline is April 15th, no matter how you pay. With paper check, the payment and voucher need to be mailed before April 15th. Even if you can set a withdrawid date on any day before April 15th. Even if you can set a withdrawid date on any day before April 15th. Even if you can set a withdrawid date on any day before April 15th. Even if you can set a withdrawid date on any day before April 15th. Even if you can set a withdrawid tate on any day before April 15th. Even if you can set a withdrawid tate on any day before April 15th. Even if you can set a withdrawid tate on any day before April 15th. Even if you have filed an extension, Form 4868, you still need to pay (estimate) before April 15th. Otherwise, the IRS may add interest and penalties. Tax professionals can also use the site Site offers an in-depth faq page to answer questions associated with the site and effile in general Can print previous eSmartTax return for a \$30 retrieval fee Site says it offers

Free File	Other Services/Costs	Payment Options / Refund	Notes
Criteria		Services	
Free	• State return (if filed with Federal return) - \$19.00	• Direct debit and automatic	FORMS: 1040,
FEDERAL	• State return (if filed separately without Federal return) - \$19.75	withdrawal of funds are available.	1040A, 1040EZ,
RETURN IF:	• If you qualify for the CA State Form 540-2EZ w/ additional limitations, will construct	• Accept payment by credit card	Sch. 1, 2, 3, A, B,
• AGI is	return and efile with no additional charge	and check	C, D, E, EIC, F, H,
less than or	• Federal return – Basic fee for Forms 1040EZ, 1040A, or 1040 with unrestricted self	• RALs and refund transfers offered	R, SE, 56, 982,
equal to	printing and online customer service for six months - \$19.95 (see below for charges for	through Santa Barbara Bank and	1310, 2106, 2120,
\$50,000	additional forms)	Trust. Application fee from	2350, 2441, 2555,
AND	• Email customer service option – unlimited online service for one year when purchased	fileyourtaxes.com for RALs and	3903, 4136, 4137,
• State of	within the original data entry - \$12.00	Refund transfer is \$14.00. This is	4562, 4684, 4797,
residence	• Email customer service option – unlimited online service for one year when purchased	in addition to the bank fees.	4868, 4952, 5074,
AL, AR,	outside or after the original data entry - \$15.00	•RALs – 2-3 days between IRS	5329, 6251, 6252,
CA, CO,	• Telephone customer service – one telephone customer service incident - \$15.00	acknowledgment and RAL deposit.	8271, 8283, 8396,
DE, GA,	• Form 56 (Notice concerning fiduciary relationship) - \$21.95	Minimum of \$300, maximum of	8582, 8606, 8812,
IL, KN,	• Form 9465 (Installment agreement request) - \$19.95	\$5000. There is no EIC	8824, 8829, 8862,
KE, LA, MD, MI,	• Past season basic return fee - \$65.00	surcharge this year.	8863, 8880, 8901, 8903, 8914, 9465
MD, MI, MS, MO,	• Paper check handling charge for payment of our fees - \$12.50	The following table is	• Site gives names
NJ, NY,	• Extension forms - Form 2350 - \$19.25; Form 2688 (obsolete for 2005) - \$19.75; Form 4868	provided by the BANK showing	of forms
NC, OH,	- \$18.75; paper extensions (individual and/or gift tax returns) - \$14.25	their hypothetical, representative	• Site lists
OK, OR, or	• Each additional form - \$4.00 each (Sch 1 / 2 / A / B / C / D / E / EIC / F / H / SE / 982 /	information for demonstration	limitations on
WI	1310 / 2106 / 2120 / 2441 / 2555 / 3903 / 4136 / 4137 / 4562 / 4797 / 4952 /	purposes, of loan amounts and	almost every form
OR	5329/6251/6252/8271/8283/8582 / 8606 / 8812 / 8824 / 8829 / 8862 / 8863 / 8880)	corresponding Finance charges and the associated Annual	offered above
• age 18 or	• More than 3 W-2s and/or 1099Rs - \$1.00 each; W-2G - \$1.00 each	Percentage Rate (APR), and	Tax returns and
under as of	• Correction of the provided information and retransmission of a corrected rejected return by	does not reflect the other	extensions, when
12/31/05,	you – FREE	authorized fees.	available, are two
regardless	• Correction of the originally provided information and retransmission of a rejected return or		separate filings. If
of where	ordered paper returns by our staff, or resetting passwords - \$35.00 and up.	Loan Bank APR	the return is tagged
you live,	• Payment reversal fee by us (if possible) - \$15.00	Amt Fee (%) 500 29 224.73	as a free return, it
AND	• Flip-to-paper return fee (if possible) - \$12.50	750 44 227.48	will not tag the
ALSO,	• Credit card charge back fee, returned check fee or any other collection related fee - \$35.00	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$	extension filing as a
• Do not	• Delivery of your e-filed tax copies and Form 8453-OL – Free online download – otherwise	2000 84 160.02	free process, and
combine	delivery charges range from \$9.75 - \$32.50 – "To be quoted"	3000 109 137.62	the other way
bank	• Free Federal extensions to file (F4868) are offered conditionally	5000 109 81.23	around. Each have
products	•Allows business efiling. Efile and print up to 5 W-2s or 1099s free. First 3 filings of certain		to be tagged
with their	other forms are also free.	• Refund Transfers – service/user	independently to
filing	• Personalized customer service if needed is provided for a fee.	and application fees plus bank's	qualify for the
	• Online printing of a filed return by you downloading a pdf is free	RTDD fees are paid out of the	respective free
	• FileYourTaxes.com will not reverse the character of a return from being a fee based return	refund - \$14.00 + \$28.00 bank fee.	offer.
	to a free return without assessing a minimum service fee of \$35.00.		

Average1040.com

Free File	Other Services/costs	Payment Options/Refund	Notes
Criteria		Services	
FREE FEDERAL	 Full resident state 	• Cost charged to credit card.	FORMS:
RETURN IF:	tax return can be filed	• The site does not offer a	•1040/A/B/D//EIC/R/2441/3903/5329/8283/8812/8863/8880
• AGI is	for AZ, GA, MI, or	paper check refund option.	•1040A/1/2/3/8812/8863/8880
\$50,000 or less	NC for an additional	The filer must have a bank	•1040EZ
AND	fee of \$5.62 (\$3.99	account for direct deposit.	
• Use AZ, GA,	for filing, and \$1.63		• State returns are available for residents of AZ, GA, MI,
MI, NC, or NY	for service charge)		and NC. Otherwise, website offers links to various states
in tax return	If you DO NOT		that offer free filing through the state websites. If you do
mailing address	qualify for a Free Federal return under		not qualify for the state free filing, website offers links to
	our Free File Alliance		MSN Money and Federation of Tax Administrators for free
	E-file Offer you will		state return forms.
	qualify for a free state		
	return under our free state return offer –		CONDITIONS TO USE SITE:
	Federal return will cost		• Federal return must fit within Federal forms and schedules;
	\$5.62.		• Filing status must be: single, head of household or married
			filing jointly (neither primary taxpayer nor spouse is deceased):
			• Election to include combat pay in earned income (for EIC)
			is not available;
			• Additional exemption amount not available if provided
			housing for person displaced by Katrina;
			• If your main home was in the Katrina disaster area the
			election to use your 2004 earned income to figure your 2005
			EIC and additional child tax credit is not available;
			• Resident of AZ, GA, MI, or NC and want to e-file your
			state return, your state return must be able to fit within a
			state forms and schedule;
			• Must have a bank (or other financial) account to receive
			refund.

FREETAXRETURN.com

Free File Criteria	Other Services/costs	Payment Options/Refund Services	Notes
FREE FEDERAL	• Federal - \$9.95	PAY SITE:	FORMS:
RETURN IF AGI is	• Free filing of extensions	• Credit card (Visa, MasterCard, American	1040, 1040A, 1040EZ, W-2, 1099G, 1099INT,
between \$10,000 and	• Customer service - \$1.95 per	Express)	1099DIV, 1099R, 1098, SSA-1099, Sch. 1, 2, A,
\$50,000	question	• Debit card (with Visa or MasterCard	B, C-EZ, EIC, SE, 2441, 8812, 8863, 8453-OL
	• Tax Pro - \$5.95 per question	logo)	• State only returns unsupported
	• Live Chat Support - \$29.95		Decedent returns unsupported
	unlimited use	PAY IRS:	Non-resident alien returns unsupported
	• No mention of State returns	• Send payment in by mail	Foreign address returns unsupported
	(On 2/10 website indicated that	• Electronic payment (direct debit)	Paid preparer unsupported
	starting 2/15 you could prepare		• Tax Exempt Interest unsupported
	your state return for only \$7.95		IRA Contributions unsupported
	– all mention of state returns		Estimated Tax Penalty unsupported
	was gone by 3/10)		Alimony Received unsupported
	• If return is rejected you get		• Self-employed SEP, SIMPLE, and qualified
	one free resubmission – after		plans unsupported
	that it is \$3.95 per		• Self-employed health insurance unsupported
	resubmission.		Alimony paid unsupported
			• Gifts by cash or check over \$500 unsupported
			• Gifts other than by cash or check over \$250
			unsupported
			Foreign income or interests unsupported
			• Under age 14 unsupported
			Site does not offer phone or email support.

TaxEngine.com

Free File	Other Services/costs	Payment Options/Refund	Notes
Criteria		Services	
FREE FEDERAL RETURN IF AGI is between \$10,000 and \$50,000	 Free State returns for following: AL, AZ, GA, IA, ID, KY, MA, MI, MN, MS, MO, MT, NY, NC, ND, OK, OR, VT, WV All other states - \$10 ea. Nonqualifying customers appear to have a free option but you can only view and print DRAFT copies of federal and state returns. Free services plus prepare and print FINAL federal OR state return and e-file your federal OR state return - \$19.95 Free services plus prepare, print, and efile FINAL federal AND state returns - \$29.95 Five year storage - \$10.00 Print and mail tax return - \$10.00 	 Page does not indicate payment method or refund information RALs and Refund Transfers offered through Santa Barbara Bank and Trust. Found under privacy link, Bank Products heading. No prices or fees listed. Bank Products If a user requests a "Bank Product" such as a Refund Anticipation Loan (RAL) or Refund Transfer (RT). We share necessary information with Santa Barbara Bank and Trust in order for the user's request to be filled. 	Forms offered: 1040 / 1040A / 1040EZ / 1040ES / 1040X / W-2 / W-2G / 1045 / 1099G / 1099MISC / 1099R / 1116 / 1310 / 2106 / 2106EZ / 2120 / 2210 / 2441 / 2555 / 3468 / 3800 / 3903 / 4136 / 4137 / 4255 / 4562 / 4684 / 4797 / 4835 / 4952 / 4972 / 5329 / 5884 / 5884A / 6198 / 6251 / 6252 / 6765 / 6781 / 8271 / 8283 / 8379 / 8396 / 8586 / 8606 / 8611 / 8615 / 8814 / 8815 / 8824 / 8826 / 8828 / 8829 / 8839 / 8846 / 8853 / 8862 / 8863 / 8880 / 8889 / 8903 / 8914 / 8915 / 9465 / Sch. A / B / C / D / EIC / F / H / J / K-1 / R / SE / Sale of home worksheet • Titles of forms are listed. • Home page says all tax forms are available. However, the list above is not all tax forms. • All states are available • "Fanatical customer support" provided at no charge • Link provided to become an affiliate (post a link to your website to taxengine.com and you will get a minimum of \$5.00 per return that was completed that came from your website).