the 40-minute tax walkthrough

taxes feel like a test you never studied for. but it was never a test — **the form is a receipt.** here's the whole thing: five steps, about 40 minutes, once a year.

the five steps

1. **gather** ~5 min
   your W-2 (late january, mail or payroll site) plus any 1099s if you had side income. for most people: one or two pieces of paper.

2. **pick your tool** ~5 min
   income under **$89,000**? IRS Free File is genuinely free: go directly to **irs.gov/freefile**. don't google "free taxes" and click an ad — ad-"free" becomes $89 at checkout.

3. **answer the questions** ~20 min
   the software interviews you like a very boring dating app. it copies your W-2, takes your standard deduction automatically, and walks the tax stairs for you.

4. **check the two numbers that matter** ~5 min
   name spelled right, bank account digits correct. typos delay money.

5. **hit submit** ~5 min
   e-file, pick direct deposit, done. refunds usually land in a few weeks. that was the whole monster.

if you remember one thing: the W-2 is an answer key, not homework. the stairs tax each step separately, so a raise is always worth taking. a refund is your own change coming back.

the documents

- [ ] **W-2** — from your employer, late january
- [ ] **1099s** — only if you had side income (freelance, bank interest)
- [ ] **bank account + routing no.** — for the refund
- [ ] **last year's return** — optional, speeds things up

this year's 3 numbers

$15,750
standard deduction (single). your first chunk, taxed at zero. everyone gets it — no forms, no proof.

$89,000
the free-file line. under this, filing is free at irs.gov/freefile.

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10 → 12 → 22%
the stairs — up to $11,925 / $48,475 / $103,350 taxable (single). each step taxes only its own dollars: a raise can never shrink your paycheck.