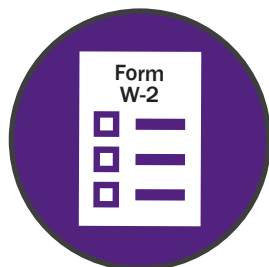


# Avoid Refund Delays



Follow these tips to help prevent common issues.



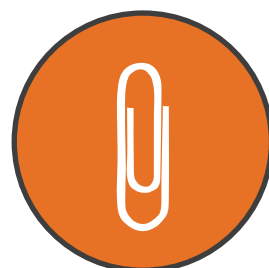
## Use your Form W-2, not your pay stub, to verify your income.

Your employer generally has until February 1 to issue your W-2. You should wait to receive it before you file.



## Double check that your information is correct for yourself and your dependents.

Check name spellings, taxpayer identification numbers, dates of birth, addresses, and your bank account information.



## Attach all forms and schedules before you submit your return.

Don't forget your W-2s, 1099s, and other attachments. This includes Form 8962 if you are claiming the Premium Tax Credit and Form 1099-G if you received unemployment income.



## You need a 1098T from an educational institution to claim education expenses.

Schools have until January 31 to mail this form.



## Be aware of tax software that imports prior year data automatically.

Make sure you're using current tax year data to avoid mistakes.