

# Volunteer Income Tax Assistance (VITA)

For over 50 years, the IRS's VITA program has offered free basic tax return preparation to qualified individuals. Before going to a VITA site, see [Publication 3676-B PDF](#) for services provided and check out [what to bring](#) to ensure you have all the required documents and information our volunteers will need to help you.

## [Free Tax Preparation & Tax Site Locator](#)

VITA sites offer free tax preparation help to people who earn less than \$69,000 who need assistance in preparing their own tax returns.



## [Free Do-It-Yourself Tax Preparation](#)

If your adjusted gross income for 2024 was \$84,000 or less, you qualify for free do-it-yourself take preparation.



## [Small Businesses & Self-Employed Tax Preparation](#)

Specific resources for taxpayers who file as self-employed, gig workers, and small businesses with assets under \$10 million.



## [Taxpayer Help & IRS Tax Advocate](#)

The Taxpayer Advocate Service (TAS) is an independent organization within the IRS helping taxpayers experiencing financial difficulty.



## [Credit Reports and Scores & Accessing Free Credit Reports](#)

Understanding the information in your credit report can help you achieve and maintain a good credit history.



## [How Money Smart Are You? Financial Education Game](#)

Money Smart is a suite of 14 games and related resources about everyday financial topics. It's based on FDIC's award-winning Money Smart program.



## [Consumer Resource Center & Consumer News](#)

Information and resources to educate and protect consumers, promote economic inclusion, and connect people with financial resources in their communities.



# Are You Looking for A Low or No-Fee Checking and Savings Account?

[Bank On Iowa](#) is committed to financial inclusion, partnering with local financial institutions to offer no or low-fee checking and savings accounts to customers who may have faced barriers to traditional banking. Our partnerships have created accessible banking options that help individuals and families build a stronger financial future.

## GetBanked & Bank On Accounts

Ready to deposit your tax return? A bank account can be your best ally. It keeps your money safe, gives you quick access to your funds, saves you money on fees, and brings financial peace of mind.



- [Alliant Credit Union High-Rate Checking](#)
- [Alliant Credit Union Teen Checking](#)
- [Ally Bank Spending Account](#)
- [American National Bank SafeSpend Account](#)
- [American Bank & Trust Company Edge Checking](#)
- [Bank of America SafeBalance Banking](#)
- [Bank Iowa Balance Banking](#)
- [Bankers Trust Foundation Checking](#)
- [BMO Smart Money Checking](#)
- [CBI Bank & Trust Bank On Checking](#)
- [Cedar Rapids Bank and Trust CRBT BankOn Checking](#)
- [Centris Federal Credit Union Basic Access Checking](#)
- [Community Bank & Trust CBT BankOn Checking](#)
- [Community State Bank CSB BankOn Checking](#)
- [Discover Bank® Cashback Debit Checking Account](#)
- [Dubuque Bank & Trust, a division of HTLF Bank Check Free Banking](#)
- [First Interstate Bank Simple Banking](#)
- [FNBO Access Debit Account](#)
- [FNBO Free Checking](#)
- [Horizon Bank Fresh Start](#)
- [LendingClub Rewards Checking](#)
- [MidWestOne Bank Freedom Checking](#)
- [nbkc bank Everything Account](#)
- [Northwest Bank Compass Digital Account](#)
- [Quad City Bank and Trust QCBT BankOn Checking](#)
- [Quorum Federal Credit Union QFlex Checking](#)
- [Sterling Federal Bank BankOn Checking](#)
- [U.S. Bank Safe Debit Account](#)
- [Wells Fargo Clear Access Banking](#)

## Dial 211 - Find Help for Almost Any Need

Call 211 anytime for free, confidential help with everyday needs like paying bills, finding food, or housing, and handling crises. It connects you to local resources in over 180 languages.

