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## Taxes: Electronic filing yields faster refund

■ Continued from Page 1

volunteers to fill out. "We are eager to help in any capacity," Bottge said.

Although students don't have to make an appointment, Bottge said there are often waiting lines since the locations students usually frequent are the busiest in Lane County. Last year, volunteers prepared 1,153 federal and state returns, and Bottge expects even more this year.

In addition to AARP's service, Ruby Bennett, district manager for H and R Block, said students are welcome to bring in their tax forms for review at no cost.

"We won't redo the whole [tax form] for them, but we'll tell them if it's correct," Bennett said. The H and R Block office on 18th Avenue and Willamette Street deals with the most students, she said.

Of course, there's nothing like going straight to the source of all one's troubles. Both the Internal Revenue Service and the Oregon State Revenue Department have web pages and phone numbers to help answer the unanswerable. Students can even receive personal attention by walking into the Eugene branch of the IRS located

behind the Oakway Center.

Also, the Internet has a wide variety of links and helpful sources for the weak and wary. Of most interest is the TurboTax 1040EZ Online program available at the Intuit Web site. If you must fill out a 1040EZ form, you can do it at the site, print a return and mail it in.

### What you'll need

You can't file without the tax form, and if you haven't already received state and federal forms in the mail, there are places to pick them up. The Eugene Public Library and the AARP Tax-Aide sites have tax forms, although they can't help with out-of-state forms. However, they can provide the phone numbers of other state revenue departments, so students who need out-of-state tax forms can call and have them sent.

Even though your place of residence is outside the state, be forewarned that if you have worked in your home state and in Oregon during some part of last year, you must fill out forms for both states.

While completing your tax forms, it is important to have received all of your W-2 statements. The W-2 shows the total wages

earned at a specific business.

Bottge reminds students to bring social security numbers and 1099 forms, which show your interest earnings, and a copy of your 1995 federal and state returns if you desire AARP help.

### How to get it back

If you have not sent your taxes in yet, you probably won't see that refund in time to blow it on spring break. Traditional mail takes about six to eight weeks to process, even more considering the crunch of forms as the time ticks closer to April 15.

However, the advent of electronic filing has increased the kick-back time to about 20 days. It's called direct deposit, and the refund is deposited into your bank account rather than sent to you by mail. The AARP service will file your form electronically at no cost. Professional preparers such as H and R Block will file electronically, but it'll cost you.

The fastest of the three is the rapid refund program, which essentially is a loan from a bank giving money now for a return in the future. The upside is quick spending; the downside is the fees for service and interest.

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