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MarketWatch

TaxWatch

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Five top online tax-prep services

By **Eva Rosenberg**, MarketWatch*This update corrects the prices for TaxAct's tax-preparation products.*

LOS ANGELES (MarketWatch) — These days, hardly anyone should be preparing their tax return on paper. Electronic filing is definitely here.

To help you choose an online tax-preparation service, we've compiled the details on five of the top five software providers. Aside from these five vendors, there are many companies out there who provide excellent service. [Read about filing your tax return for free.](#)

But before you use an online company you've never heard of, check to see if they're on the IRS's list of Free File Alliance providers. They had to meet rigid standards to participate. <http://apps.irs.gov/app/freeFile/jsp/index.jsp>

You already know you must wait until after Valentine's Day to file your tax return, if you're itemizing — but you can get started on those returns right now. And you can e-file simpler returns already. [Read more about the delay.](#)

The big trends in 2011

What are the big trends in online filing this year? Everyone is turning to online communities that have extensive answers and information in their databases.



'Cat Lady' beats IRS in court

A woman who had deducted expenses related to saving feral cats went up against the IRS and won, potentially reshaping the rules on some unreimbursed expenses.

• [Business tax loopholes could be ending](#)

MORE TAX ADVICE

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Also, importing data is hot. You can import information from last year's tax return and this year's W-2s and 1099s. Some vendors' top-end versions also let you import donation and investment information, including dividends, interest income and even stock transactions.

Most companies' software will guide you through various life events, under a variety of names. All have help available on the side, as you work your way through the system. Responses are pretty fast, from minutes to hours. There is a big emphasis on customer support this year. And everyone is assuring you they will give you the best refunds in the industry.

A growing number of sites are showing clients' reviews and opinions. This can help you determine whether the service meets your specific situation. CCH CompleteTax's reviews can be sorted by a variety of customizable criteria.

H&R Block, TurboTax and TaxAct all have software that allows you to prepare your own corporate, partnership or LLC returns. TaxAct allows you to e-file multiple federal returns, and print unlimited federal returns.

THE IRS AND YOU

- [What to do if you owe the IRS](#)
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FILING HELP

- [File your taxes by smartphone](#)
- [File your return for free](#)
- [Filing taxes online: Is it safe?](#)
- [Five top online tax-prep sites](#)

DEDUCTIONS AND CREDITS

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- [Home-buyer tax credit: Watch your step](#)
- [Tax breaks for health-care costs](#)
- [MarketWatch 2011 Taxes Guide](#)

TaxMama always recommends you get those returns reviewed by a professional. Business tax returns are complicated, even for tax professionals. If you don't have a proper set of books for your business, with a balance sheet and income statement, you should not be doing your business tax return on your own at all. You need a safety net, and that's what a tax professional provides.

TurboTax, TaxAct and TaxSlayer can handle multi-state tax returns, for folks with W-2s from several states or those who live in one state and work in another.

Here are the top choices, in alphabetical order.

CCH CompleteTax

Free basic returns, three price levels ranging from \$19.95 to \$49.95, plus \$19.95 for state (included in Premium edition). <http://www.completetax.com/>

Gary Lundberg, director of product management for CCH CompleteTax is excited about their new tax hotline service. For only \$19.95 you can get unlimited answers for 90 days. That covers most of the tax season.

Lundberg also went to bat for you to get you some extra free services. If you were unemployed last year (showing unemployment income), have a balance due on your tax return, or switch from TurboTax, TaxAct or H&R Block, filing is free. This is a major value.

As in the past, their audit protection services are costly for what you get. CCH Complete charges \$19.95 a year or \$29.95 for three years. Since you are rarely audited during the first year, buying one year is a waste of money.

CCH is a major publisher of tax information for tax professionals. This has been TaxMama's favorite source for current tax materials for decades. Use their excellent free resource center. <http://www.completetax.com/tools.asp>

H&R Block at Home

Free basic returns (state \$27.95), and for more complexity, prices ranging from \$19.95 to \$79.95, plus \$34.95 for state. Lots of customized guidance for various occupations, rental property owner and investors.

<http://www.hrblock.com/taxes>

DeductionPro, a tool to help you maximize your charitable contributions, is free to all. Results can be imported into your tax return. For complex tax returns, the Best of Both edition is your best value. It comes with unlimited help from a tax professional, who will review your tax return, sign it, and e-file it for you.

**Advice for tax-filing time**

Kathy Pickering of the Tax Institute at H&R Block talks to Kelsey Hubbard about some common tax questions, such as when to expect your refund and how you might benefit from the payroll tax holiday.

Worry-Free Audit Support® is still free — even for the free tax returns (that's new this year). Call them when you get a notice. An enrolled agent, or EA, will explain the process and guide you through the audit experience.

This year, the H&R Block team is excited about its iPhone and Android TaxCentral application. You can use it to estimate your taxes, locate an H&R Block office, and get answers to questions. The [Get It Right Community](#) answers tax questions for anyone, even if you're not a customer. Leigh Mutert, CPA, keeps you up-to-date on the [H&R Block blog](#).

They still make the prior-year [TaxCut® software](#) available for those who need to get caught up with older returns.

TaxAct

A basic federal return is free; a more complex return is about \$10. For about \$18, their Ultimate bundle combines a complex federal return, plus one state tax return. Otherwise, state returns range from free to about \$15, depending on the product.

You can import last year's tax return, regardless of whose software you used. www.taxact.com

If you buy their Deluxe software in a box, you may print unlimited returns, and e-file one federal return. For only \$7.95 for each one, you can e-file four more returns.

TaxAct has a federal student aid tax worksheet to help you complete the FAFSA application. And they have an extensive library of prior-year return software, for folks who need to catch up.

TaxSlayer

Free basic returns, then \$9.95 to \$19.95, plus \$4.95 for state tax returns. If you need to prepare prior-year returns or amended returns, you can do that cheaply here. Military personnel file for free. www.taxslayer.com

TurboTax

Free basic returns (\$27.95 for state), then \$29.95 to \$74.95 plus \$36.95 for state. A price of \$129.95 for business returns includes five e-files. The visuals are really nifty, with a completion bar and running totals of federal and state refunds or balances due. Intuit's ItsDeductible donation computation tool has been free for years. The results can be imported into your tax return. www.turbotax.com

Intuit Vice President Bob Meighan is excited about giving you the ability to import most of your information into the tax return. You'll have to do very little keying in on your own.

The Live Community forum is accessible from every page in the system. Help tools are extensive. TurboTax's resource center is open to the public with lots of estimators, tools and tax law updates. <http://turbotax.intuit.com/tax-tools/>

The free audit support center identifies the letter the IRS sent you and the issues that affect you. It provides downloadable letters you can use to respond. For an additional \$39.95, you can get full audit support from an outside provider, if your tax return ever gets audited.

More to come...

There is so much to say about all the wonderful tools and toys you have at your disposal, there just isn't enough room in one article. (Keep an eye on SmartMoney's Tax Blog for detailed notes about each of the online filing services in this article. They will be coming soon. <http://blogs.smartmoney.com/tax/>

Incidentally, each of these vendors (except TaxSlayer) allows you to start your tax return and test out scenarios without paying or providing your Social Security number.

Five top providers

This year's providers	CCH Complete Tax	H&R Block Online	Intuit TurboTax	TaxAct	TaxSlayer
Free version	Yes	Yes	Yes	Yes	Yes
Basic edition	Free	\$29.95	\$29.95	Free	\$9.95
Midlevel edition	\$19.95	\$49.95	\$49.95	\$9.95	N/A
	\$49.95, including			\$17.95, including	

Top edition	state	\$79.95	\$74.95	state	\$19.95
State return	\$19.95 each	\$27.95 with free edition; \$34.95 with paid editions	\$27.95 with free edition; \$36.95 with paid editions	\$8 to \$14.95 each	\$4.95 each
Import prior year	Yes. Free with paid versions; \$9.95 with free version. Import data from last year's CompleteTax return	Yes. Import prior-year PDF file from TurboTax or H&R Block At Home.™	Yes. Import prior year PDF file from TurboTax, TaxACT or H&R Block At Home.™	Yes, any PDF	Only TaxSlayer
Phone support	\$19.95, unlimited answers for 90 days	Yes	Yes	\$7.95 (free if started by Jan. 1)	Yes
Online chat	\$4.95 per session. One session included in Deluxe; two sessions with Premium.	Yes, free online community for paid users; free answers via iPhone	Yes, free online Live Community	No	Yes
Email support	Yes	Yes	Yes	Yes	Yes
Individual advice	\$19.95, unlimited answers for 90 days	Free with Best of Both service	\$29.95 for first 20 minutes or per issue	Yes (see phone support, above)	No
Audit support	\$19.95 a year	Free, includes an enrolled agent to represent you	Yes, online tools, or \$39.95 per return	Yes, template-based information	Free online tools; at premium level, advice
Start it for free	Yes	Yes	Yes	Yes	Yes
Charity tool	\$9.95 with Basic, free with Deluxe and Premium	Yes	Yes	Free with Deluxe and Ultimate	No
Corporations, partnerships, LLCs	N/A	\$79.95 includes business state returns and one personal state return	\$129.95 includes five federal e-files, unlimited federal printed returns; state returns extra	\$54.95 includes one Form 1040 e-file and one business e-file; \$14.95 per state	N/A

Eva Rosenberg, an enrolled agent, is the publisher of TaxMama.com, where your tax questions are answered. Eva is the author of several books and e-books, including the newest edition of "Small Business Taxes Made Easy," now available at your favorite bookseller. Eva teaches a tax-pro course at IRSExams.com.

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