



*Charles* COUNTY

# QUARTERLY BUSINESS ROUNDTABLE

April 10, 2025



ECONOMIC DEVELOPMENT DEPARTMENT

# WELCOME

KELLY ROBERTSON-SLAGE,  
DIRECTOR



# ECONOMIC DEVELOPMENT DEPARTMENT



**Kelly Robertson-Slagle**  
Director



**Michelle Frye**  
Deputy Director



**Mark Thompson**  
Chief of Commercial  
Development



**Anthony Adesina**  
Business Retention and  
Expansion Manager



**Chudi Obi**  
Business Development  
Coordinator



**Lucretia  
Freeman-Buster**  
Chief of Business Services



**Sydney Garner**  
Agriculture and Rural  
Development Manager



**Lacey Herbert**  
Economic Development  
Administrative Coordinator



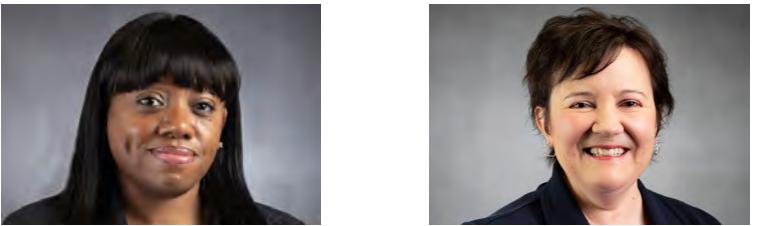
**Anthony Twyman**  
MWBD/DBE Compliance  
Manager



**Chastity  
Durham-Miller**  
Small and Minority Business  
Development Specialist



**Jack Street**  
Research and Special  
Projects Manager



**Jennifer Reginald**  
Marketing Coordinator





# COMMISSIONER WELCOME

REUBEN B. COLLINS, II, ESQ



# CHARLES COUNTY'S CIRCLE *of* SERVICES

EDUCATE • NAVIGATE • COORDINATE



# STRATEGIC PARTNER



## Christopher Green

Tax Specialist, Stakeholder Liaison  
Internal Revenue Service (IRS)



# IRS Stakeholder Liaison Communication & Liaison (C&L)



## ***Small Business Insights from the IRS & the 2025 Tax Filing Season***

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**Christopher K. Green**

Tax Specialist, Internal Revenue Service



## Overview

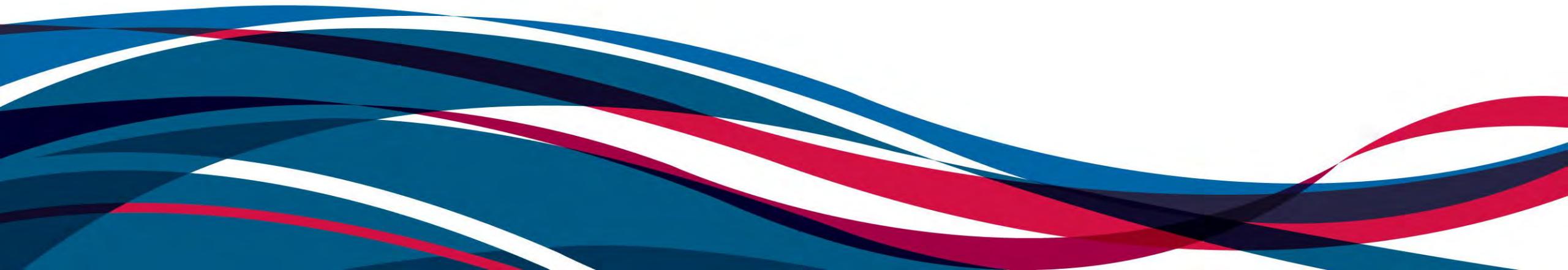
- **Filing Season Updates – Direct File & Free File options**
- **Choosing a Tax Preparer/Avoid Ghost Preparers**
- **Business Identity Theft & the 2024 Dirty Dozen Tax Scams**
- **Field Assistance – Getting IRS Help**
- **Tax Account Online – Individual and Business**
  - Applying for an IP PIN
- **Refundable Tax Credits**
- **General Business Credits & Deductions**
- **Form 1099-K**



# IRS Direct File opened Jan 27

*File taxes online – for free – directly with the IRS*

[directfile.irs.gov](http://directfile.irs.gov)





## Filing Season 2025: IRS Direct File

Eligible taxpayers filing with IRS Direct File can:

- File 2024 federal taxes online – for free – when filing season opens in 2025
- Verify your identity and log in securely
- Add tax information with step-by-step guidance
- Live chat with IRS Direct File customer support
- Prepare, file and chat live in English and Spanish
- Access state-supported filing tool after you've finishing federal taxes
- Use it securely with a smartphone, laptop, tablet or desktop computer

**Taxpayers can check their eligibility at [directfile.irs.gov](https://directfile.irs.gov) to find out if IRS Direct File is right for them in 2025.**

**[directfile.irs.gov](https://directfile.irs.gov)**



## Filing Season 2025 Participating states

Available to eligible taxpayers lived in one of these participating states for all of 2024:

Alaska	Idaho	Massachusetts	New York	Tennessee
Arizona	Illinois	Nevada	North Carolina	Texas
California	Kansas	New Hampshire	Oregon	Washington state
Connecticut	Maine	New Jersey	Pennsylvania	Wisconsin
Florida	<b>Maryland</b>	New Mexico	South Dakota	Wyoming

You can't use Direct File if you did not live in one of these states for all of 2024.

[directfile.irs.gov](http://directfile.irs.gov)



## Filing Season 2025 Tax Scope

IRS Direct File supports the following types of income, credits and deductions:

Income Types	Credits	Deductions
<ul style="list-style-type: none"><li>• Wages from employers</li><li>• Social Security benefits</li><li>• Unemployment compensation</li><li>• Interest income</li><li>• Pension and retirement plans</li><li>• Distributions for medical expenses from Health Savings Accounts</li></ul>	<ul style="list-style-type: none"><li>• Earned Income Tax Credit</li><li>• Child Tax Credit</li><li>• Credit for Other Dependents</li><li>• Child and Dependent Care Credit</li><li>• Premium Tax Credit</li><li>• Retirement Savings Contribution (Saver's)Credit</li><li>• Credit for the Elderly or the Disabled</li></ul>	<ul style="list-style-type: none"><li>• Standard deduction</li><li>• Educator expense deduction</li><li>• Student loan interest deduction</li><li>• Health Savings Account contribution</li></ul>

Taxpayers can check their eligibility at [directfile.irs.gov](http://directfile.irs.gov) to find out if IRS Direct File is right for them in 2025.

**[directfile.irs.gov](http://directfile.irs.gov)**



## Sign-in to IRS Direct File securely

- The IRS takes its obligation to protect taxpayer data and prevent identity theft seriously. IRS Direct File is no different.
- Eligible taxpayers filing with IRS Direct File will need to create an account and verify their identity using ID.me, a credential service provider.
- Direct File and other existing IRS products including Online Account and Get Transcript Online use ID.me.
- If you already have an ID.me account from a state government or federal agency, you can use the same log-in sign in for IRS Direct File.
- New users will have to create an account.
- As a U.S. government agency, the IRS must adhere to The Privacy Act.
- No taxpayer data will be sold or shared with third parties.
- [Learn more about the sign-up process for an IRS ID.me account.](#)

**directfile.irs.gov**



## IRS Direct File Customer Support

Taxpayers logged into IRS Direct File can:

- Live Chat with IRS Direct File customer support in English and Spanish
- Resolve technical issues
- Get answers to tax law questions supported by IRS Direct File
- Request a telephone callback
- Be routed to appropriate IRS support for unrelated issues

[directfile.irs.gov](http://directfile.irs.gov)



## Import your tax information directly from the IRS

You can:

- Pre-fill your basic information, like your name, date of birth, and Social Security number or ITIN
- Save time by importing your Form W-2 from the IRS, if it's available
- Review the imported information before you file your return

[directfile.irs.gov](http://directfile.irs.gov)



# IRS Free File



Help | News | English | Charities & Nonprofits | Tax Pros

File | Pay | Refunds | Credits & Deductions | Forms & Instructions

Search



[Home](#) / [File](#) / [Individuals](#) / [File your tax return](#) / IRS Free File: Do your taxes for free

## IRS Free File: Do your taxes for free

[English](#) | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#) | [Kreyòl ayisyen](#)

### Individuals

Who should file

Steps to file your taxes

File your tax return

Free File

Direct File for free

Get an extension

Amend return

Your information

Life events

Students

IRS Free File is now open.

IRS Free File lets qualified taxpayers prepare and file federal income tax returns online using guided tax preparation software. It's safe, easy and no cost to you. Those who don't qualify can still use Free File Fillable Forms.

### Choose from IRS Free File:

#### Guided Tax Software

For [Adjusted Gross Income \(AGI\)](#) \$84,000 or less

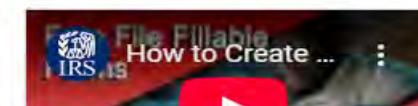
Let the software do the work

- You choose from IRS partner tax software companies
- Simple questions to guide you
- Accurate math calculations guaranteed
- Some free state tax preparation and filing
- [Spanish](#) tax preparation and filing available

[Explore Free Guided Tax Software](#)



How to use the Find Your Trusted Partner Tool



How to Create ...



# IRS Free File Continued ...

A screenshot of the IRS website's navigation bar. The bar is dark blue with white text. On the left is the IRS logo. To the right are links for "Help", "News", "English", "Charities &amp; Nonprofits", and "Tax Pros". Below the main bar is a secondary navigation bar with links for "File", "Pay", "Refunds", "Credits &amp; Deductions", and "Forms &amp; Instructions". To the right of these links is a search bar with a magnifying glass icon.

[Home](#) / [File](#) / [Individuals](#) / [How to File](#) / [IRS Free File: Do your taxes for free](#) / Guided Tax Software Options

## Choose a trusted partner to file your taxes

If your adjusted gross income (AGI) was \$84,000 or less, review each trusted partner's offer to make sure you qualify for a free federal return. Some trusted partners include a free state tax return while others may charge a fee. After selecting one of the IRS File offers, you will leave IRS.gov website.

Use the find a trusted partner tool to narrow your list of trusted partners or the browse all trusted partners page to see a full list of trusted partners.

### Browse all trusted partners

View the full list of trusted partners. Compare and decide on your own.

[Browse all trusted partners](#)

### Find a trusted partner

Let the easy-to-use tool find a trusted partner.

[Find a trusted partner](#)



# Choosing a Paid Tax Return Preparer – Avoid “Ghost Preparers”



- Check preparer's qualifications
- Check the preparer's history
- Ask about service fees
- Ask to e-file
- Make sure the preparer is available
- Provide records and receipts



## Tips for Choosing a Tax Preparer (cont.)

- Never sign a blank return
- Review before signing
- Review details about your refund
- Ensure the preparer signs and includes their Preparer Tax Identification Number (PTIN)
- Avoid ghost preparers
- Report abusive tax preparers to the IRS



## Types of Paid Preparers

- Skills, education and expertise
- Ability to represent taxpayers before the IRS:
  - Two types of representation rights:
    - Unlimited
    - Limited



## Credentialed Return Preparers

- Unlimited representation rights:
  - Attorneys
  - Certified Public Accountants (CPA)
  - Enrolled Agents (EA)
  - PTIN required



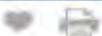
## Non-credentialed Return Preparers

- Two types:
  - IRS issues Annual Filing Season Program (AFSP) Record of Completion
    - Limited representation rights
    - Continuing education requirement
    - PTIN required
  - Doesn't participate in the AFSP
    - May prepare and file tax returns
    - No representation rights before the IRS
    - PTIN required



# Check the Preparer's Qualifications

## Directory of Federal Tax Return Preparers with Credentials and Select Qualifications



Anyone with a Preparer Tax Identification Number (PTIN) can prepare a tax return for a client. However, tax return preparers have differing levels of skills, education and expertise. This searchable directory is intended to help you with your choice by providing a listing of preparers in your area who currently hold professional credentials recognized by the IRS or who hold an Annual Filing Season Program Record of Completion.

[Understanding Tax Return Preparer Credentials and Qualifications](#) can help you learn more about the different types of tax professionals.

For more guidance on making this important choice, see [Need someone to prepare your tax return?](#)

### More Information

Ensure you know and understand the different types of credentials and qualifications.

#### Credentials:

- › Attorney Credential
- › Certified Public Accountant Credential
- › Enrolled Agent Credential
- › Enrolled Actuary Credential
- › Enrolled Retirement Plan Agent Credential

#### Other Qualification:

- › Annual Filing Season Program Participant

### Related Links

- › [Directory User Guide](#)
- › [Directory Accessibility Guide](#)

### Search for Tax Return Preparers

Use this tool to research tax return preparers near you or to determine the type of credentials or qualifications held by a specific tax professional. All tax return preparers are not in this directory. This directory contains only those with a PTIN who hold a professional credential or have obtained an Annual Filing Season Program Record of Completion from the IRS.

#### Country

#### Zip Code

#### Distance

Last Name (You may enter the first 3 letters of the last name for a search result.)

Credentials/Other (check all that apply or none if no preference)



## Check the Preparer's History

- Better Business Bureau
- Check for disciplinary actions and the license status for credentialed preparers
  - Enrolled Agents – Verify enrolled agent status page on IRS.gov
  - Certified Public Accountants (CPA) – State Board of Accountancy
  - Attorneys – State Bar Association



## Review Tax Return

- Never sign a blank return
- Ask questions if something is not clear
- Verify the accuracy of the return before you sign it
- Verify the refund is going directly to the client – not to the preparer's bank account
- Review the routing and bank account number on the completed return
- Get a copy of the completed tax return
- You are legally responsible for all the information on your tax return



## Ensure the Preparer Signs and Includes their PTIN

- All paid preparers must have a PTIN issued by the IRS
- By law, paid preparers:
  - Must sign returns they prepare
  - Include their PTIN on the return they file
  - Taxpayer's copy of the return is not required to have the PTIN on it



## Avoid Ghost Preparers

- A ghost preparer is someone who doesn't sign tax returns they prepare
- Paid preparers must sign and include their PTIN on the return
- Not signing a return is a red flag that the paid preparer may be looking to:
  - Make a quick profit by promising a big refund
  - Charging fees based on the size of the refund



## Ghost Tax Return Preparers

- Ghost preparers may also:
  - Require payment in cash only and not provide a receipt
  - Invent income to qualify their clients for tax credits
  - Claim fake deductions to boost the size of the refund
  - Direct refunds into their bank account, not the taxpayer's account



## Report Abusive Tax Preparers to the IRS

- Taxpayers can report abusive tax preparers to the IRS:
  - Use Form 14157, *Complaint: Tax Return Preparer*
  - If a taxpayer suspects a tax preparer filed or changed their tax return without their consent:
    - Use Form 14157-A, *Tax Return Preparer Fraud or Misconduct Affidavit*



## Third Party Authorization

- Form 2848, *Power of Attorney and Declaration of Representative*
  - Represent you in tax matters before the IRS
- Form 8821, Tax Information Authorization
- Checkbox Authority – “Third Party Designee” on 1040 series – above signature line



# Choosing a Tax Professional

[File](#)[Pay](#)[Refunds](#)[Credits & Deductions](#)[Forms & Instructions](#)[Search](#)

## Need someone to prepare your tax return?

[English](#) | [Español](#) | [中文 \(简体\)](#) | [中文 \(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#) | [Kreyòl ayisyen](#)

### Enrolled Agents

There are various types of tax return preparers, including certified public accountants, enrolled agents, attorneys, and many others who don't have a professional credential. You expect your preparer to be skilled in tax preparation and to accurately file your income tax return. You trust him or her with your most personal information. They know about your marriage, your income, your children and your social security numbers – the details of your financial life.

### Annual Filing Season Program Participants

Most tax return preparers provide outstanding and professional tax service. However, each year, some taxpayers are hurt financially because they choose the wrong tax return preparer. Be sure to check our [tips for choosing a tax preparer](#) and how to [avoid unethical "ghost" return preparers](#).

### Enrolled Retirement Plan Agents

### Certified Professional Employer Organization (CPEO)

### Enrolled Actuaries

### E-File Providers

### Modernized e-File

## What kind of tax preparer do I need?

Anyone can be a paid tax return preparer as long as they have an IRS Preparer Tax Identification Number (PTIN). However, tax return preparers have differing levels of skills, education and expertise.

Learn about tax preparer [credentials and qualifications](#). Watch [Choose a Tax Preparer Wisely](#). Get information on the [Volunteer Income Tax Assistance \(VITA\)](#) program.

## How can I check a tax preparer's credentials?

Our [Directory of Federal Tax Return Preparers with Credentials and Select Qualifications](#) can help you find preparers in your area who currently hold professional credentials recognized by the IRS, or who hold an Annual Filing Season Program Record of Completion. You can also check the [professional organizations](#) many tax preparers belong to.

## What if I have a complaint about a tax preparer?

Tax return preparer fraud is among the list of common tax scams.

The IRS provides [tips on avoiding unscrupulous tax preparers](#) and is committed to investigating paid tax return preparers who act improperly.

[Make a complaint](#) if you have been financially impacted by a tax return preparer's misconduct or improper tax preparation practices.



How to Use the Tax Return Preparer Directory Video



Please be on the lookout for...

# Business Identity Theft





## Overview of Business Identity Theft

- Businesses, just like individuals, can be victims of identity theft.
- More than 70% of cyberattacks are aimed at businesses with 100 or fewer employees.
- Thieves may target:
  - Credit card information
  - Business identity information
  - Employee identity information



## Possible Signs of Identity Theft

- You get a rejection notice because a return with duplicate EIN or SSN is already on file.
- You receive an unexpected tax transcript or IRS notice that doesn't match anything submitted.
- You receive a [Letter 6042C or 5263C](#) from us.
- You don't receive expected or routine correspondence from the IRS because the business address has been changed.



## What Can You Do?

- Do not use the “Reply” option to respond to any business e-mails asking for PII.
- Educate your employees and then educate again.
- Be careful what you post to social media and company websites.
- Be suspicious of requests for secrecy or pressure to “take action quickly.”
- Carefully scrutinize all e-mail requests for PII or financial transactions.



## What Can You Do? (Cont.)

- Send suspected IRS impersonation scams to [phishing@irs.gov](mailto:phishing@irs.gov).
- Use IRS [Form 14039-B, Business Identity Theft Affidavit](#) (PDF) to report possible identity theft to the IRS.
- Keep your EIN application information current.
  - Report changes of address or responsible party using [Form 8822-B](#).
  - Reminder: you must report changes in the responsible party to the IRS within 60 days.



## When To Use Form 14039-B

Send Form 14039-B, Business Identity Theft Affidavit, to the IRS if you get a:

- Rejection notice for an electronically filed return because the IRS already has a return on file for that same period.
- Notice about a tax return that you didn't file.
- Notice about Forms W-2 filed with the Social Security Administration that you didn't file.
- Notice of a balance due that you do not owe.
- Notice for a business, but you never applied for an EIN.



## When Not to Use Form 14039-B

Do not send the IRS Form 14039-B if:

- Your business, estate, trust or exempt organization had a data breach with no tax-related impact to your business.
  - For example, a business has a breach of their computer system, but they find no evidence that fraudulent tax returns or Forms W-2 are being filed.



## Reporting Stolen Information

- Actual loss of W-2 information
  - Email IRS – [dataloss@irs.gov](mailto:dataloss@irs.gov)
- No actual loss of W-2 information
  - Email IRS – [phishing@irs.gov](mailto:phishing@irs.gov)
- Lost payroll data can impact state agencies
  - Email the Federation of Tax Administrators – [StateAlert@taxadmin.org](mailto:StateAlert@taxadmin.org)



## Reporting Abusive Tax Schemes

- Visit [IRS.gov/scams](https://www.irs.gov/scams)
- Complete [Form 14242, Report Suspected Abusive Tax Promotions or Preparers](https://www.irs.gov/pub/irs-pdf/f14242.pdf)
- Submit [online](https://www.irs.gov/submit) or mail/fax to the IRS Lead Development Center  
Internal Revenue Service Lead Development Center  
Stop MS5040  
24000 Avila Road  
Laguna Niguel, CA 92677-3405  
Fax: 877-477-9135
- Visit [IRS.gov/DirtyDozen](https://www.irs.gov/DirtyDozen) for more detailed information



## Third-Party Promotes of False Fuel Tax Credit Claims

**Beware of false  
Fuel Tax Credit claims that  
will leave you on empty.**



**IRS**

[irs.gov/dirtydozen](http://irs.gov/dirtydozen)



## Employee Retention Credit Claims



ERC ERC ERC  
ERC ERC ERC  
ERC ERC ERC  
ERC ERC ERC

**Beware of schemes promoting improper claims of the Employee Retention Credit**

**irs.gov/dirtydozen**

The central image is a red, vintage-style portable radio with a white speaker grille and a circular dial. The word "RADIO" is printed on the front. The background of the main image features a faint, repeating watermark of the letters "ERC" in a large, light gray font. At the bottom of the slide, there is a dark blue horizontal bar. On the left side of this bar is the IRS logo, and on the right side is the website address "irs.gov/dirtydozen" in white text.



# IRS's 2024 "Dirty Dozen" Tax Scams



**An Overview of the IRS's 2024 "Dirty Dozen" Tax Scams**

Compiled annually, the Dirty Dozen lists a variety of common scams that taxpayers can encounter anytime. The IRS warns taxpayers, tax professionals and financial institutions to beware of these scams.

**Phishing and smishing scams**

Taxpayers and tax professionals should be alert to fake communications from those posing as legitimate organizations in the tax and financial community, including the IRS and state agencies. These messages arrive in the form of an unsolicited text (smishing) or email (phishing) to lure unsuspecting victims to provide valuable personal and financial information that can lead to identity theft. The IRS initiates most contacts through regular mail and will never initiate contact with taxpayers by email, text or social media regarding a bill or tax refund.

**Employee Retention Credit claims**

Unscrupulous and aggressive promoters of questionable claims for the Employee Retention Tax Credit (ERC) continue to mislead taxpayers into believing that every employer qualifies for ERC. Businesses still have an option to pull back on any unprocessed ERC claims to avoid future repayment, interest and penalties. Claims that are withdrawn will be treated as if they were never filed. The IRS has already received more than \$250 million in withdrawals as the agency continues intensifying audits and criminal investigation work in this area. Employers who submitted claims are encouraged to review the complex ERC requirements and talk to a trusted tax professional about their eligibility amid misleading marketing around the credit.

**Online account help from third-party scammers**

Swindlers pose as a "helpful" third party and offer to help create a taxpayer's IRS Online Account at IRS.gov. In reality, no help is needed. The online account provides valuable tax information. But third parties making these offers will try to steal a taxpayer's personal information this way. They can sell the information or use the sensitive details to file fraudulent tax returns, obtain loans and open credit accounts. Taxpayers should establish their own online account through IRS.gov.

**False Fuel Tax Credit claims**

The fuel tax credit is meant for off-highway business and farming use. It's not available to most taxpayers. However, unscrupulous tax return preparers and promoters entice taxpayers with inflated refunds to fraudulently claim fuel credits by creating false documents or receipts for fuel. These promoters charge inflated fees, increasing their own financial interest, while leaving the taxpayer with future risk of compliance action. The IRS has heightened inspection with the

## The Worst of the Worst Tax Scams

**Dirty Dozen | Internal Revenue Service**



## Take Basic Steps to Protect Data

- Install anti-malware/antivirus security software with automatic updates enabled on all devices.
- Deploy firewall protections on your network.
- Use responsible passwords.
- Choose multi-factor authentication when available.
- Encrypt sensitive files and emails with strong password protection.



## Take Basic Steps to Protect Data (Cont.)

- Back up sensitive data to a secure, external source not connected to your network.
- Destroy old computer hard drives and printers that contain sensitive data.
- Limit access to personal data only to individuals who need to know.
- Enter personal data only on secure sites with web addresses that begin with "https."



## Resources for Business Identity Theft

- IRS (IRS.gov)
  - [Publication 4557, Safeguarding Taxpayer Data PDF](#)
  - [Identity Theft Information for Businesses](#)
    - This includes special reporting procedures for employers experiencing the W-2 scam
- Federal Trade Commission: (FTC.gov)
  - [Start with Security: A Guide for Business](#)
  - [Cybersecurity for Small Businesses](#)
- National Institute of Standards and Technology (NIST.gov)
  - [Small Business Information Security – The Fundamentals PDF](#)



## Field Assistance

**IRS Taxpayer Assistance Center representatives help resolve tax issues that can't be completed online or by phone**

*People should have appointments for in-person services to ensure they receive the services they need and to reduce wait times.*



## Mission

Field Assistance provides quality service to taxpayers requiring face-to-face assistance and educates them on services available through all channels, including self-assisted services.



## Taxpayer Assistance Centers

Taxpayer Assistance Centers (TACs) provide face-to-face assistance to people...

1. whose issues cannot be resolved through other convenient and efficient methods.
2. who choose to get information and assistance in person at a TAC or using Virtual Service Delivery.



## Taxpayer Assistance Centers

You can get answers to many questions, tax forms and transcripts when you use IRS.gov tools and resources.

Most TAC services are by appointment.

- ✓ Helps to reduce wait times; and
- ✓ Ensures you receive all needed services.

For an appointment, call 844-545-5640.

Generally, we'll need to see a current government-issued photo identification.



- Account inquiries (help with letters, notices and levies on wages or bank accounts)
- Adjustments (changes to tax account information or payments)
- Alien clearances (Sailing Permits)
- Assistance in understanding newly-passed individual income tax legislation
- Basic tax law assistance (answers related to Individual Federal Tax Return)
- Economic Impact Payment Issues



- Form 911, Request for Taxpayer Advocate Service Assistance
- Form 2290, Heavy Highway Vehicle Use Tax Return (tax law & submission of tax return)
- Form W-7, Application for IRS Individual Taxpayer Identification Number, document authentication and renewal
- Payments and payment arrangements
- Procedural inquiries



- Limited tax forms (based on availability)
- Identity Protection Personal Identification Number (IP PIN) Program Enrollment
- Identity Theft
- Decertifying seriously delinquent tax debt for passport application or renewal
- Refund Inquiries
- Tax Withholding Estimator assistance



Assistance is offered in more than 120 languages using translation services.

Two ways to find services at specific offices:

1. Use the IRS2GO app -

Use your Smartphone to download the IRS2Go app, select Connect, Contact Us and Local Offices.

2. **Check IRS.gov**

On your computer, go to IRS.gov and search Contact Your Local Office.

Use these tools to find a TAC you'd like to visit.



# Contact Your Local IRS Office

A screenshot of the IRS website's main navigation bar. The bar is dark blue with white text. It includes links for "File", "Pay", "Refunds", "Credits &amp; Deductions", "Forms &amp; Instructions", "Help" (which is underlined), "News", "English" (with a dropdown arrow), "Charities &amp; Nonprofits", and "Tax Pros". There is also a search bar with a magnifying glass icon.

[Home](#) / [Help](#) / [Contact Your Local IRS Office](#)

## Contact Your Local IRS Office

[English](#) | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#) | [Kreyòl ayisyen](#)

### Interactive Tax Assistant

### Tools

### Report Phishing

### Fraud/Scams

### Notices and Letters

### Appeals

### Frequently Asked Questions

### Accessibility

### Contact Your Local IRS Office

### Contact an International IRS Office

### Tax Topics

### Other Languages

You can get in-person help at your local IRS Taxpayer Assistance Center.

Call for an appointment after you find a Taxpayer Assistance Center near you.

#### [Find a Taxpayer Assistance Center Office](#)

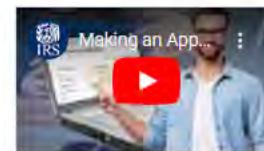
IRS Offices are closed on [federal holidays](#).

### Prepare for Your Appointment

- Call to schedule your appointment ahead of time.
- Bring these items with you:
  - A current government-issued photo ID.
  - A taxpayer identification number, such as a Social Security number.
  - Any tax documents you'll need.
- Please don't bring:
  - Food or drinks
  - Cameras
  - Weapons
- To [apply for an individual Taxpayer Identification Number \(ITIN\)](#) or [renew an ITIN](#), have your documents ready.
- Protect yourself and others: Look up your community on the [CDC COVID Data Tracker](#).
- If you feel ill, please reschedule your appointment.
- Please silence your cell phone during your appointment.

### Get Faster Service

You can get help with most tax issues [online](#) or [by phone](#). On IRS.gov you can:



Making an Appointment for IRS Tax Help

[Transcript](#)

### SSA-1099 Tax Form

Get an instant replacement when you open a free [my Social Security](#) account.

#### [Get a copy of your Social Security 1099](#)



# Taxpayer Assistance Center Office Locator

An official website of the United States Government

A screenshot of the IRS website's header. It features the IRS logo, a navigation bar with links for 'File', 'Pay', 'Refunds', 'Credits & Deductions', 'Forms & Instructions', 'Help', 'News', 'English', 'Charities & Nonprofits', and 'Tax Pros'. There is also a search bar with a magnifying glass icon.

[Home](#) / [Help](#) / [Contact Your Local IRS Office](#) / Taxpayer Assistance Center Office Locator

## Taxpayer Assistance Center Office Locator

Locate the closest Taxpayer Assistance Center to you.

All fields marked with an asterisk \* are required.

[Search By Address](#)   [Search By State](#)

Enter Address, City, State, or ZIP Code \*

[Use Current Location](#)

Mile Radius

[▼](#)

[SEARCH](#)

### Get Faster Service Online

You can get help with most tax issues [online](#) or [by phone](#). On IRS.gov you can:

- Set up a [payment plan](#)
- Get a [transcript](#) of your tax return
- Make a [payment](#)
- Check on your [refund](#)
- Find answers to many of your [tax questions](#)
- File your tax return [online](#)
- View your [account information](#)
- Find out [where to file your return](#)
- Get [help preparing your taxes](#) by volunteers





# Access Your Business Tax Account

A composite image showing a QR code on the left and a screenshot of the IRS website on the right. The QR code is labeled 'IRS.gov/business account'. The website screenshot shows the 'Business tax account' page with sections for 'Sign in', 'Create account or sign in', and 'Who can use this'. Below the website is a large blue banner with the text 'Access your Business Tax Account'.

## Do more with a Business Tax Account

- View and pay your tax balance or make a Federal Tax Deposit
- View your payment history for recent transactions
- Request a tax compliance check
- View the business name and address on file with the IRS
- View and download select digital notices or transcripts for payroll, income and excise tax returns

Discover if you qualify to use a Business Tax Account at  
[IRS.gov/businessaccount](https://www.irs.gov/businessaccount)



# Business Tax Account

IRS

Help | News | English | Charities & Nonprofits | Tax Pros

File Pay Refunds Credits & Deductions Forms & Instructions

Search



Helping people understand and meet their tax responsibilities

**How can we help you?**

Get your refund status | Sign in to your account | Get your tax record

Make a payment | Check your federal tax withholding | Find forms & instructions

Use our tax help tool | Apply for an Employer ID Number (EIN) | Check your amended return status



# Business Tax Account



Help | News | English | Charities & Nonprofits | Tax Pros

File | Pay | Refunds | Credits & Deductions | Forms & Instructions

Search

[Home](#) / [Help](#) / [Tools](#) / [Your account](#)

## Your account

[English](#) | [Español](#) | [中文 \(简体\)](#) | [中文 \(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#) | [Kreyòl Ayisyen](#)

### Interactive Tax Assistant

#### Tools

[Document Upload Tool](#)

[Report phishing](#)

[Tax scams](#)

[Notices and letters](#)

[Appeals](#)

[Frequently asked questions](#)

[Accessibility](#)

[Contact your local IRS office](#)

[Contact an international IRS office](#)

[Tax topics](#)

[Other languages](#)

You can use an IRS account to check and manage your tax information.

### Learn more or sign in

Use the same sign-in for 3 types of accounts. If you're a new user, have your photo identification ready.

#### Individual

Access your personal tax information, make payments and more.

[Sign in to online account](#)

[New to online account? Get started](#)

#### Business

View your business tax information, transcripts, balance due and more.

[Sign in to business tax account](#)

[New to business tax account? Get started](#)

#### Tax professional

Manage your authorizations and view your client information.

[Sign in to tax pro account](#)

[New to tax pro account? Get started](#)

For TDS, TIN matching and more, [use e-Services](#).

### What you can do without an account

You don't need an account to:

- [make a payment](#)
- [check your refund](#)



# Get an Identity Protection PIN today!



**WHAT'S NEW** You are now eligible to voluntarily get an **Identity Protection PIN** that will help protect you from tax-related identity theft.

#### What is the IP PIN?

The IP PIN is a 6-digit number assigned to eligible taxpayers. It helps prevent identity thieves from filing fraudulent tax returns with stolen Social Security numbers (SSNs). An IP PIN helps the IRS verify taxpayers' identities and accept their electronic or paper tax returns for processing. The IRS issues IP PINs to confirmed identity theft victims once their cases are resolved. This process is unchanged. What is new is that any taxpayers who want an IP PIN, even if they are not victims of identity theft, may now obtain one.

#### About the IP PIN Opt-in Program

Here's what you need to know before applying for your IP PIN:

- This is a voluntary program.
- You must pass a rigorous identity verification process.
- Spouses and dependents are eligible for an IP PIN if they can verify their identities.
- An IP PIN is valid for a calendar year.
- A new IP PIN is generated each filing season, which you must obtain using the online tool.
- The IP PIN tool is unavailable generally mid-November through mid-January each year.
- Correct IP PINs must be entered on electronic and paper tax returns to avoid rejections and delays.

#### How to Get an IP PIN

The fastest, easiest and preferred way is by using the Get an IP PIN online tool. Here's how it works:

- Go to [IRS.gov/IPPIN](https://www.irs.gov/IPPIN), select the Get an IP PIN tool, verify your identity and create an account
- Your IP PIN will be revealed to you.

#### Can't pass online identity proofing?

There are alternatives but there will be a delay in obtaining an IP PIN. Here's how it works:

- File Form 15227 if you have a valid SSN or ITIN, an adjusted gross income on your last filed return is below \$79,000 for individuals or \$158,000 for Married Filing Joint and access to a telephone. An IRS assist will call you, validate your identity and ensure that you receive an IP PIN the next filing season.
- If you are ineligible for Form 15227, you may schedule a visit at a Taxpayer Assistance Center to request an IP PIN. You can find the TAC office closest to you with our [Taxpayer Assistance Locator](#) tool or call (844-545-5640) to schedule an appointment..

**IMPORTANT:** The IRS will never email, text or call you to request your IP PIN. Do not reveal your IP PIN to anyone but your trusted tax software provider or tax preparer. Neither your provider nor preparer will ask for your IP PIN except to complete your tax return. Protect your IP PIN from theft, especially scams.



# Refundable Tax Credits





## Refundable tax credit overview

- **Nonrefundable tax credits provide a dollar-for-dollar reduction of the tax liability. They can only reduce the tax liability to zero.**
- **Refundable credits can reduce the tax liability and result in a refund to the taxpayer.**
- **Refundable credits we'll discuss today:**
  - Earned Income Tax Credit
  - Child Tax Credit
  - American Opportunity Tax Credit
  - Premium Tax Credit



## Earned Income Tax Credit (EITC)

- For Tax Year 2024, the maximum credit amount is \$7,830
- Reduces the tax burden and supplements the wages of working families
- Can receive a refund with this credit, even if the taxpayers:
  - Have no filing requirement
  - Owe no tax
  - Had no income tax withheld



## Earned Income Tax Credit qualifications

The screenshot shows a webpage from the IRS website. At the top, there is a photo of a family (a man, a woman, and two children) waving from behind a laptop. Below the photo, the IRS logo is on the left, and on the right, there are buttons for 'SCAN ME →' and a QR code with the URL 'irs.gov/eitc'.

**Do you qualify for the Earned Income Tax Credit?**

The Earned Income Tax Credit (EITC) is for people who work for someone else, are self-employed or receive certain disability payments.

To qualify, you must have low to moderate-income and meet the following rules.

**You (and your spouse, if filing a joint return)**

**Must**

- Have earned income under a certain amount
- Have a Social Security number that is valid for employment issued on or before the due date of the return (including extensions)
- Be a U.S. citizen or resident alien all year
- Have a qualifying child or, if you do not have a qualifying child, you must:
  - Be at least age 25 but under age 65 at the end of the year,
  - Live in the United States for more than half the year and
  - Not qualify as a dependent of another person

**May not**

- Have investment income, such as interest income, over a certain amount
- File as married filing separately
- Be a qualifying child of another person
- File Form 2555 or 2555-EZ (related to foreign earned income)

There are special rules for qualifying children, military, clergy members and taxpayers and their relatives with disabilities.

**To claim the EITC, you must file a federal tax return even if you owe no tax and are not required to file.**

Go to [www.irs.gov/eitc](http://www.irs.gov/eitc) for more information and to use the interactive EITC Assistant to see if you qualify for the credit and estimate the amount of your EITC.

Publication 5998 (7-2024) Catalog Number 95114D Department of the Treasury Internal Revenue Service [www.irs.gov](http://www.irs.gov)

- **Publication 5998**

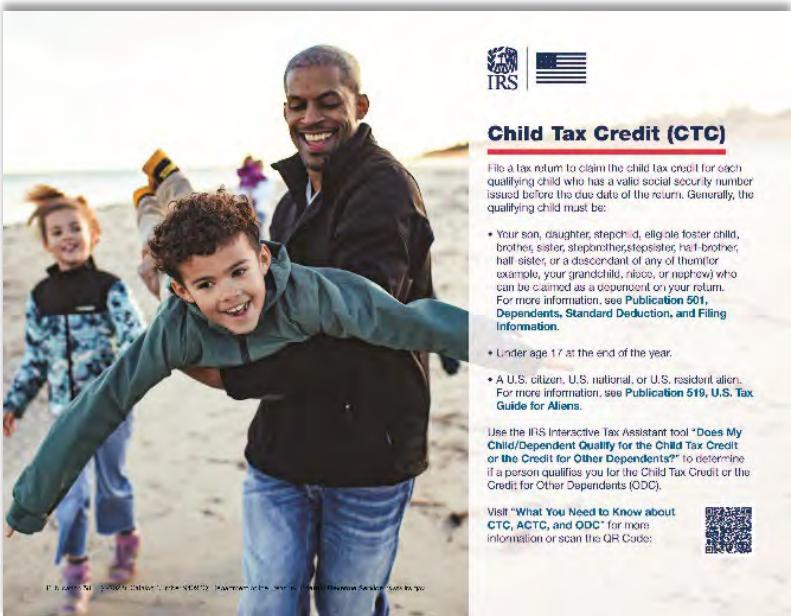
- Income limitations
- Social Security number requirements
- Must be a U.S. citizen or a resident alien all year
- Must have a qualifying child or:
  - Be at least age 25 but under age 65 at the end of the year,
  - Live in the United States for more than half the year and
  - Not qualify as a dependent of another person

•



## Child Tax Credit (CTC)

- Provides a maximum of \$2,000 for each qualifying child
- For parents, foster parents, siblings and/or grandparents who can claim a dependent
- Special rules exist for children of divorced parents, separated parents and parents who live apart
- Dependents who do not qualify for the CTC may qualify for the nonrefundable Credit for Other Dependents



- **Publication 5811**

- Under age 17
- Lived with the taxpayer for more than six months of the year (unless special rules apply for parents who are divorced, separated or live apart)
- Did not provide over half of their own support
- Meets the relationship criteria
- Is a U.S. citizen, national, or resident
- Has a valid Social Security number



## American Opportunity Tax Credit

- **Provides a maximum of \$2,500 credit per eligible student**
  - Up to 40% of the credit is refundable
- **For qualified education expenses paid for an eligible student for the first four years of higher education**
- **Qualified paid expenses include:**
  - Tuition
  - Required enrollment fees
  - Books, supplies and equipment needed for the course of study



## Qualifying student for the American Opportunity Tax Credit (AOTC)



### • Publication 4772

- Pursuing a degree or other recognized education credential
- Enrolled at least half time for at least one academic period beginning in the tax year
- Not have finished the first four years of higher education at the beginning of the tax year
- Not have claimed the AOTC or the former Hope credit for more than four tax years
- Not have a felony drug conviction at the end of the tax year



## Premium Tax Credit



The screenshot shows a webpage titled "Premium Tax Credit" from the IRS website. The page contains text about the credit for health insurance purchased through the Marketplace, a section on "Advance Payments" with three options (All, Some, or None), a "Did You Know..." box, a "Report life changes to the Marketplace" section, and a "To access the Marketplace, visit Healthcare.gov" button. The IRS logo is in the top right corner.

If you or a member of your family enrolls in health insurance through the Marketplace, you may be eligible for the premium tax credit, a refundable credit that helps eligible individuals and families pay for health insurance.

**Advance Payments**

During enrollment, the Marketplace determines if you're eligible for advance payments of the premium tax credit. If you're eligible, you can choose to have **ALL**, **SOME** or **NONE** of the advance payments for which you are eligible sent to your insurance company:

- ▶ **ALL:** the entire amount of your payments will be sent monthly to your insurance company
- ▶ **SOME:** a portion of your payments are paid in advance to your insurance company, and then you will receive the rest of the benefit of the premium tax credit for which you are eligible when you file your tax return
- ▶ **NONE:** you have nothing sent to your insurance company during the year, and wait to get all the benefit of the credit when you file your tax return

**Did You Know...**

If you choose not to have advance credit payments made on your behalf, you will get the credit when you file your tax return.

This will lower your tax balance due and could increase your refund.

**To access the Marketplace, visit Healthcare.gov**

**Report life changes to the Marketplace**

Reporting life changes such as changes to income or family size – will help you avoid large differences between the advance credit payments made on your behalf and the amount of the premium tax credit you are allowed when you file your tax return.

Publication 5120 (Rev. 2-2018) Catalog Number 65497X. Department of the Treasury. Internal Revenue Service. [www.irs.gov](http://www.irs.gov)

- **Publication 5120**

- Helps eligible taxpayers pay for health insurance purchased through the Health Insurance Marketplace
- Amount of the credit varies based on family size and income
- Can have all, some or none of the advance payments sent to insurance company to pay for premiums
- Important: report changes to family size or household income to the Marketplace



- **IRS Free File**
- **Volunteer Income Tax Assistance**
- **Tax Counseling for the Elderly**
- **Tax preparation software**
- **Reputable tax preparer**
- **IRS Direct File**



# Help us share this information



**Growing strong**

The Earned Income Tax Credit can help working families grow financially stronger.

Help spread the word.

[irs.gov/eitc](http://irs.gov/eitc)

IRS



The IRS Child Tax Credit can help offset the costs of raising a child.

IRS [irs.gov/childtaxcredit](http://irs.gov/childtaxcredit)



Entering your academic era?

Learn about education credits and how they can help with the cost of higher education.

IRS [irs.gov/education](http://irs.gov/education)

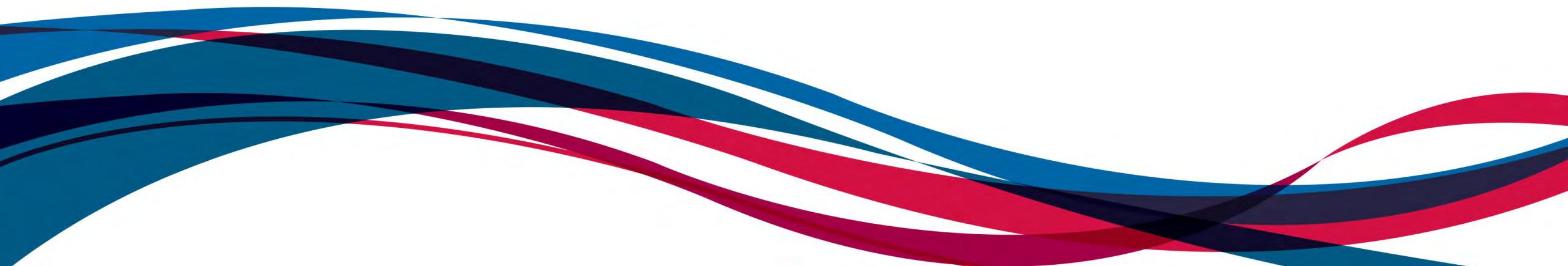


The Premium Tax Credit helps make health insurance coverage more affordable.

IRS [irs.gov/credits](http://irs.gov/credits)



# General Business Credits & Deductions





# IRS Landing Page

A screenshot of the IRS website's main navigation bar. The bar is dark blue with white text. On the left is the IRS logo. To the right are links for "Help", "News", "English" (with a dropdown arrow), "Charities & Nonprofits", "Tax Pros", and a search bar with a magnifying glass icon. Below the main bar is a secondary navigation bar with links for "File", "Pay", "Refunds", "Credits & Deductions" (which is highlighted in blue), and "Forms & Instructions".

IRS

Help | News | English | Charities & Nonprofits | Tax Pros

File Pay Refunds Credits & Deductions Forms & Instructions

Search

[Home](#) / [Credits & Deductions](#) / Credits and deductions for businesses

## Credits and deductions for businesses

English | [Español](#) | [中文\(简体\)](#) | [中文\(繁體\)](#) | [한국어](#) | [Русский](#) | [Tiếng Việt](#) | [Kreyòl ayisyen](#)

**Family, dependents and students**

Find information about credits and deductions for businesses and how to claim them on your tax return. A credit is an amount you subtract from the tax you owe. A deduction is an amount you subtract from your income when you file so you don't pay tax on it.

**Clean energy and vehicle credits**

**Individuals credits and deductions**

**Business credits and deductions**

Employee Retention Credit

Forms for business credits

### Claim credits

Here are credits you can claim:

[Expand/Collapse all](#)

 **Employer-provided childcare credit**

 **Opportunity Zones**

 **Fuel Tax Credit**



# Did you receive a 1099-K?

- **If your customers or clients pay you directly by credit, debit or gift card, you'll get a Form 1099-K from your payment processor or payment settlement entity, no matter how many payments you got or how much they were for.**
- **A payment app or online marketplace is required to send you a Form 1099-K if the payments you received for goods or services total over \$5,000. However, they can send you a Form 1099-K with lower amounts. Whether or not you receive a Form 1099-K, you must still report any income on your tax return.**

Find what to do with it on [IRS.gov/1099khelp](https://irs.gov/1099khelp).



# 1099-K Continued ...

## This includes payments for any:

- Goods you sell, including personal items such as clothing or furniture
- Services you provide
- Property you rent

## The payments can be made through any:

- Payment app
- Online community marketplace
- Craft or maker marketplace
- Auction site
- Car sharing or ride-hailing platform
- Ticket exchange or resale site
- Crowdfunding platform
- Freelance marketplace

If you accept payments on different platforms, you could get more than one Form 1099-K.



## Summary

- **Filing Season Updates – Direct File & Free File options**
- **Choosing a Tax Preparer/Avoid Ghost Preparers**
- **Business Identity Theft & the 2024 Dirty Dozen Tax Scams**
- **Field Assistance – Getting IRS Help**
- **Tax Account Online – Individual and Business**
  - Applying for an IP PIN
- **Refundable Tax Credits**
- **General Business Credits & Deductions**
- **Form 1099-K**



# IRS Resources

## Direct File Resources:

- [directfile.irs.gov](http://directfile.irs.gov) – eligibility checker
- [directfile.irs.gov](http://directfile.irs.gov) – ready to file
- Sign up for the IRS Direct File newsletter at [IRS.gov/subscribe](http://IRS.gov/subscribe)
- [IRS.gov/directfile](http://IRS.gov/directfile) – more information and resources on IRS.gov
  - [Publication 5916, File for free with IRS Direct File](#)
  - [Publication 5917, IRS Direct File - What you need to Know](#)
  - [Publication 5949, Helpful tips to prepare you for IRS Direct File](#)
  - [Publication 5952, Are you ready to file with IRS Direct File?](#)
  - [IRS Direct File YouTube video](#)



## Resources Continued ...

- [Internal Revenue Service | An Official Website of the United States Government – Search Keywords on the Search Engine](#)
- [Publication 4707, Introduction to the Stakeholder Liaison Team](#)
- [Business Tax Account](#)
- [Publication 5904, Access Your Business Tax Account](#)
- [Gig Economy Tax Center](#)
- [Small Businesses Self-Employed](#)
- [Tax Withholding Estimator](#)
- [Topic No. 762, Independent Contractor Vs. Employee](#)
- [About Publication 15-A, Employer's Supplemental Tax Guide](#)
- [About Publication 17, Your Federal Income Tax \(For Individuals\)](#)



## Resources Continued ...

- [Completing Form SS-8](#)
- [About Form 4562, Depreciation and Amortization \(Including Information on Listed Property\)](#)
- [Understanding Your Form 1099-K](#)
- [“Ghost” Tax Preparer Is Sentenced To Prison](#)
- [RPO Preparer Directory](#)
- [Form 14157, Return Preparer Complaint](#)
- [Form 14157-A, Tax Return Preparer Fraud or Misconduct Affidavit](#)
- [About Form 2848, Power of Attorney and Declaration of Representative](#)
- [About Form 8821, Tax Information Authorization](#)

- [Choosing A Tax Professional](#)
- [National Tax Security Awareness Week 2024](#)
- [Security Summit](#)
- [Tax Scams](#)
- [Publication 5461, Protect personal and financial information online](#)
- [Publication 5461-B, Get an Identity Protection PIN](#)
- [Form 14242, Report Suspected Abusive Tax Promotions or Preparers](#)
- [Dirty Dozen](#)
- [Credits and Deductions for Businesses](#)



## Contact Information

**Name: Christopher Green**

**Phone Number: (443) 853-5302**

**E-Mail Address: Christopher.K.Green@irs.gov**



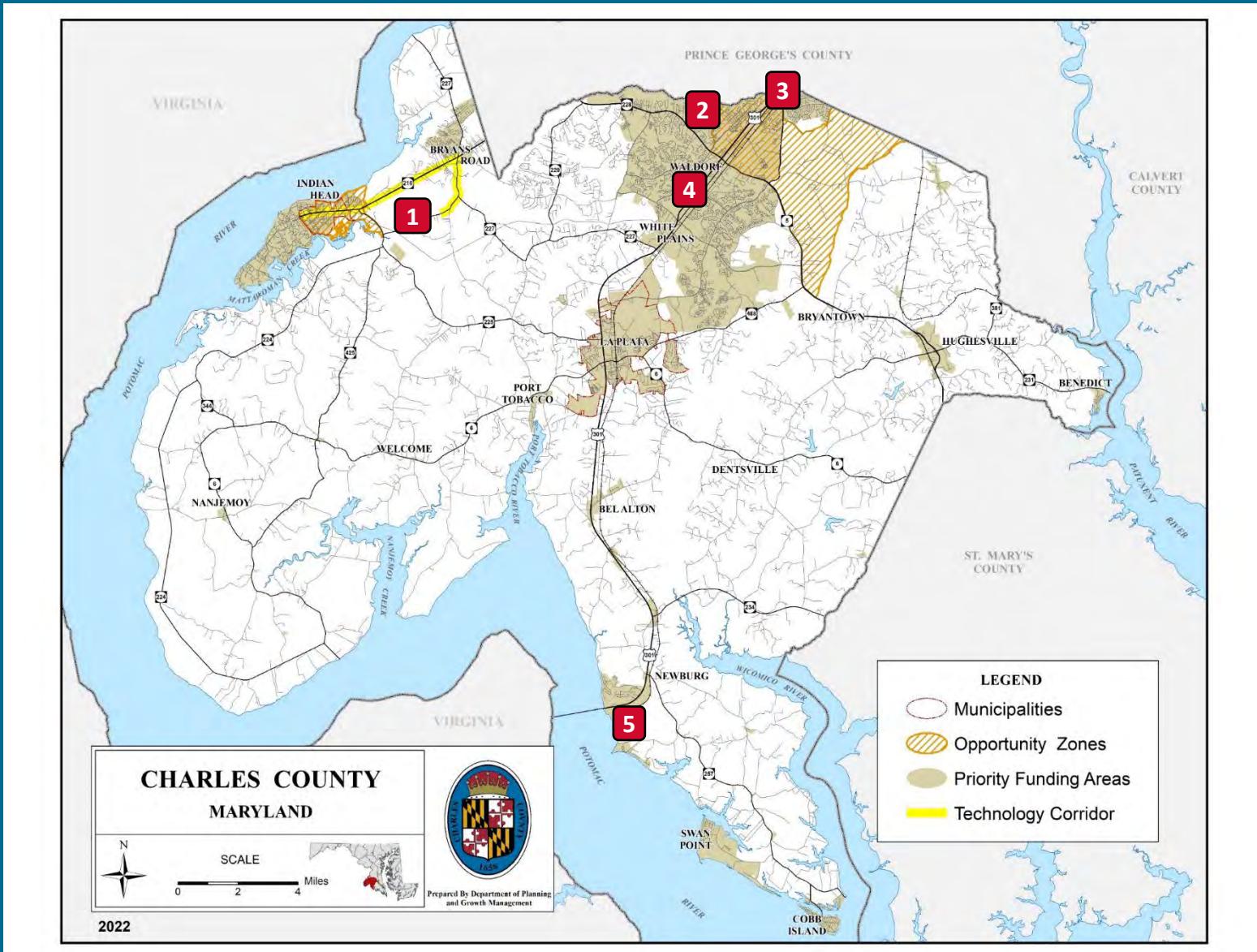
*Thank you for attending*



# INSIDE SCOOP

MARK THOMPSON,  
CHIEF OF COMMERCIAL DEVELOPMENT

# Major Projects



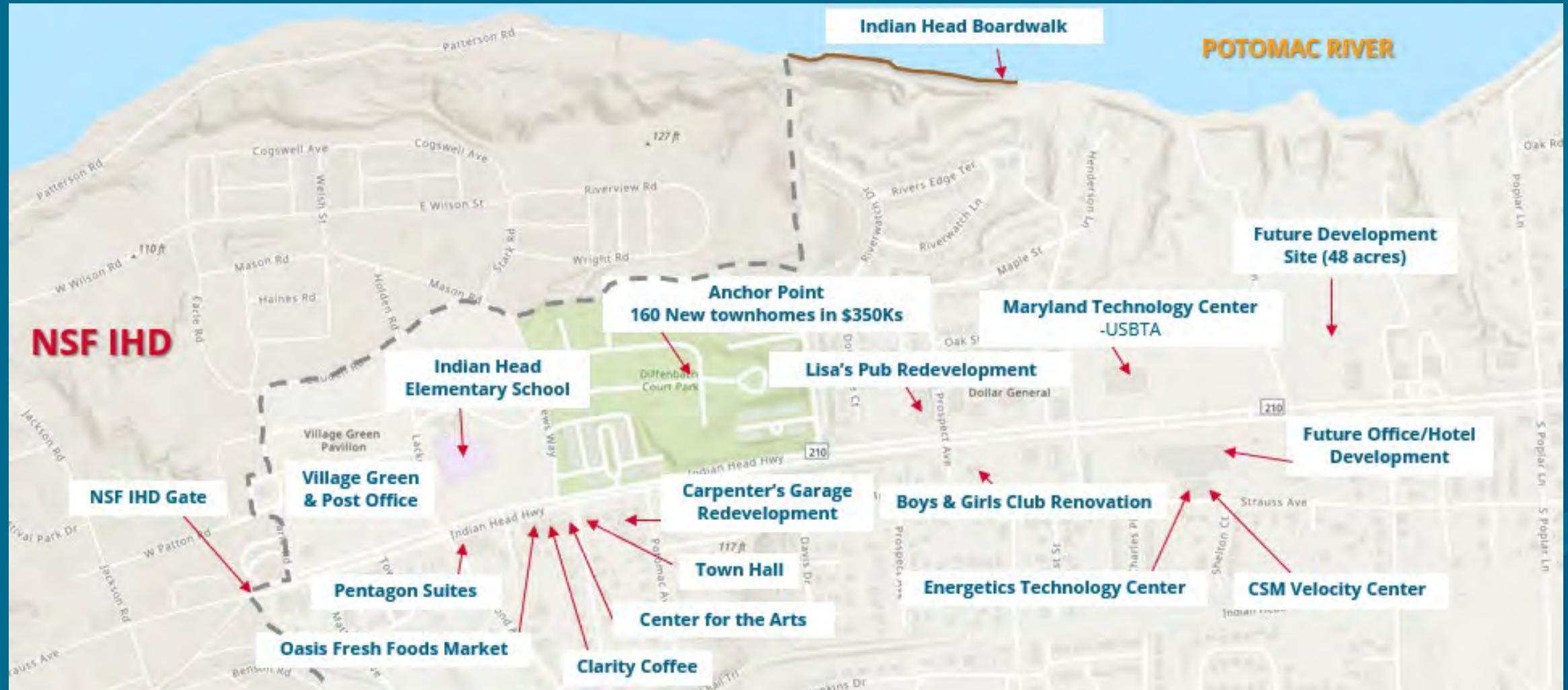
1. Western Charles County Technology Corridor
2. Berry Pointe
3. Waldorf Station
4. Charles County Sports and Wellness Center
5. Morgantown Power Plant

# Western Charles County Technology Corridor



charles

# Indian Head Redevelopment



# Berry Pointe

The project will include 518,400 sq ft of flex/R&D space, 93,000 sq ft of office, and 22,500 sq ft of supporting retail developed by St. John Properties. Phase 1 is under construction with strong leasing activity.



# Waldorf Station



The “Gateway to Charles County” is a 150-acre mixed use project developed by Greenberg Gibbons. The project will include nearly 200K SF of retail, an office building of 50K SF, hotel and 868 residential units.

# Charles County Sports and Wellness Complex



Redevelopment of the former Sears Building into a Sports and Wellness Complex.

Community input sessions are underway.

# Morgantown Generating Station



The 355-acre intermodal (rail, highway, water access) property is a rare industrial redevelopment opportunity. Potential end users include data centers, distribution facilities, clean energy facilities.



# BE in the KNOW

ANTHONY ADESINA,  
BUSINESS RETENTION AND EXPANSION MANAGER

# Maryland Business Support Programs

## Data Center Maryland Sales and Use Tax Exemption Incentive Program

- **Exemption** from Maryland sales and use tax on **qualified data center personal property** for businesses that create 5 full-time jobs within 3 years.
- **10-year benefit period, subject to annual renewal.**
- **Certified as "Qualified Data Center"** by Maryland Department of Commerce.
- Must invest at least **\$2M** in Tier 1 Areas or **\$5M** in other areas.
- Create at least **5 qualified full-time positions**, paying **150% of the state minimum wage**.

**Tier 1 Areas:** Baltimore City, Allegany, Caroline, Dorchester, Garrett, Kent, Somerset, Washington, Wicomico, Worcester Counties, and Opportunity Zones.

## Microenterprise Loan Program

- Provides **flexible financing** for **microenterprise start-ups/expansions** in **Sustainable Communities and Priority Funding Areas**.
- Administered by **Maryland DHCD** and **community-based microlenders**.
- Eligible for **businesses with <5 employees and < \$500K in revenue**.
- Funds can be used for **working capital, marketing, real estate, renovations, and equipment**.

# Upcoming Events

## Business Appreciation Week

- May 5 - 9, 2025
- <https://www.meetcharlescounty.com/2025-business-appreciation-week>



## Business Wellness Workshop

- Tuesday, May 6, 2025
- Waldorf West Library (10405 O'Donnell Pl, Waldorf, MD 20603)
- 9:00am to 2:00pm

## 2025 SelectUSA Investment Summit

- May 11 - 14, 2025
- Gaylord National Resort & Convention Center, National Harbor

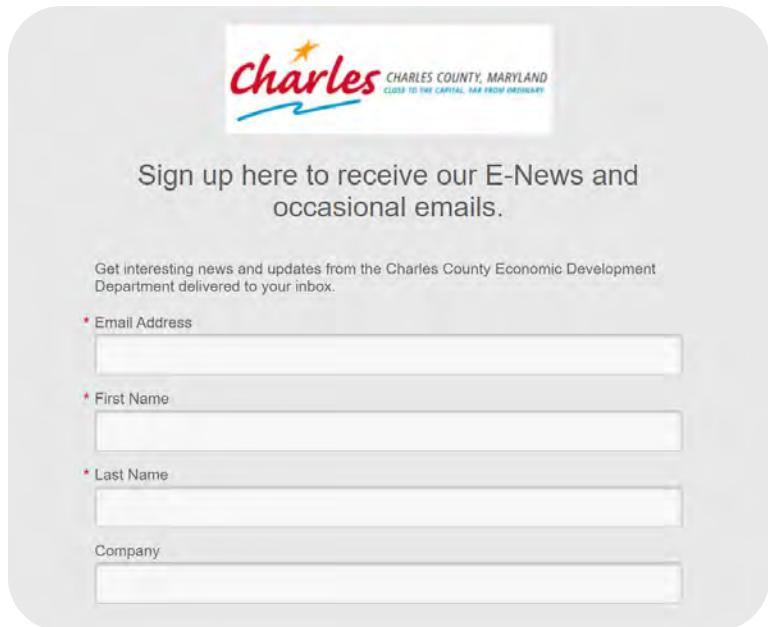
# Support Local Businesses!

JOIN CHARLES COUNTY'S  
DIGITAL GIFT  
CARD PROGRAM

*Feel the Love, County-wide*



# Be Our EDD Ambassadors

A screenshot of a sign-up form for EDD Ambassadors. It features the Charles County logo at the top. Below it, a message encourages users to sign up to receive E-News and occasional emails. A note below that says "Get interesting news and updates from the Charles County Economic Development Department delivered to your inbox." The form includes four text input fields: "Email Address", "First Name", "Last Name", and "Company", each with a red asterisk indicating it is a required field. The background of the form is a light gray color.

Sign up for our regular e-news at  
**[www.MeetCharlesCounty.com](http://www.MeetCharlesCounty.com)**

## Follow us on Social Media





# Q&A

**GOT QUESTIONS?**

Enter them in “Q&A” or “Chat”

# Let Us Hear From You

Please take our survey about today's  
Quarterly Business Roundtable





PRESENTED BY

# Charles County Economic Development Department

301-885-1340 | [info@MeetCharlesCounty.com](mailto:info@MeetCharlesCounty.com)  
10665 Stanhaven Place, Ste. 206 | White Plains, MD 20695

## Equal Opportunity Employer

It is the policy of Charles County to provide equal employment opportunity to all persons regardless of race, color, sex, age, national origin, religious or political affiliation or opinion, disability, marital status, sexual orientation, genetic information, gender identity or expression, or any other status protected by law.