

BY JIM MILLER

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The percentage of seniors, age 65 and older, who won't have to pay income taxes this year, is actually around 56 percent, according to the Tax Policy Center.

Here's a breakdown of the 2012 filing requirements, along with a few other tax tips to help you determine if you need to file.

IRS Requirements

Whether or not you'll need to file a federal income tax return this year will depend on your filing status, your age and your gross income. If your gross income falls below the IRS filing limits,

you probably won't have to file.

Gross income includes all the income you receive that is not exempt from tax, not including Social Security benefits, unless you are married and filing separately. You probably don't have to file this year if:

- You are single and your 2012 gross income was less than \$9,750 (\$11,200 if you're 65 or older).

- You are married filing jointly and your gross income was under \$19,500. If you or your spouse is 65 or older, the limit increases to \$20,650. And, if you're both over 65, your income must be under \$21,800 to not file.

- You are head of household and your gross income was below \$12,500 (\$13,950 if age 65 or older).

- You are married filing separately and your income was less than \$3,800.

- You are a qualifying widow(er) with a dependent child and gross income was less than \$15,700 (\$16,850 if age 65 or older).

Be aware that there are some special financial situations that require you to file a tax return, even if your gross income falls below the IRS filing requirement.

For example, if you had net earnings from self-employment in 2012 of \$400 or more, or if you owe any special taxes to the IRS such as alternative minimum tax or IRA tax penalties, you'll probably need to file.

To figure this out, the IRS offers a resource on their website called "Do I Need to File a Tax Return?" that asks a series of questions that will help you determine if you're required to file, or if you should file because you're due a refund.

Do You Need to File a Tax Return This Year?

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You can access this page at www.irs.gov/uac/Do-I-Need-to-File-a-Tax-Return%3F, or you can get help over the phone by calling the IRS helpline at 800-829-1040.

Check Your State

Even if you're not required to file a federal tax return this year, it doesn't necessarily mean you're also excused from filing state income taxes. Check with the California Franchise Tax Board at www.ftb.ca.gov/aboutFTB/contact.shtml.

Tax Aide

If you do need to file a tax return this year, you can get help through the Tax Counseling for the Elderly (or TCE) program. Sponsored by the IRS, TEC provides free tax preparation and counseling to middle and low income taxpayers, age 60 and older. Call 800-906-9887 to locate a service near you.

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Note: AARP offers free assistance on federal and state tax preparation and e-filing at the Castro Valley Library from 10 a.m. to 2 p.m. every Wednesday through April 10 in the Learning Center. For appointments (required), call 510-667-7900 during library hours, or sign up in person. For more information, see Events at www.aclibrary.org/branches/csv.

Free assistance in preparing Federal and State Income taxes is also available to seniors at both the Aitken Senior Center, 17800 Redwood Road, Castro Valley and the Hayward Senior Center, 22325 North 3rd Street. Volunteers trained by the IRS and Franchise Tax Board will assist those who make appointments by calling 510-881-6738 (Castro Valley) or 510-881-6766 (Hayward).

Jim Miller is a contributor to the NBC Today show and author of "The Savvy Senior" book.