

[Narrator]

Welcome to the Military OneSource podcast. Military OneSource is an official program of the Defense Department with tools, information and resources to help families navigate all aspects of military life. For more information, visit [Military OneSource.mil](https://militaryonesource.mil).

[Bruce Moody]

I'm Bruce Moody. It's tax season — that time of year when we gather together a bunch of forms and try to figure out what to do with them. My guest today can help. Kelly Smith is the program manager for Military OneSource. Kelly is also the Department of Defense rep for MilTax, and we'll talk about MilTax today — what it is and how to use it. Kelly, welcome.

[Kelly Smith]

Hi Bruce. Thank you for having me.

[Bruce Moody]

I'm glad that you're here. So let's talk about MilTax. It's not merely tax filing, it's a suite of services. So explain what this suite of services is.

[Kelly Smith]

Yes, Bruce. So, MilTax is more than just talking with someone about your tax situation, it is also having access to tax filing software. As you stated, Military OneSource is the official resource of the Department of Defense and MilTax falls right within that line as well. So within the suite of MilTax support, that includes access to our MilTax consultants, who come back every year to provide support to our military community with their expertise, with all of the skills needed to provide assistance around military-specific tax filing situations. You can call Military OneSource by dialing that 1-800 number with 1-800-342-9647, access them via our website at [MilitaryOneSource.mil](https://militaryonesource.mil). You can also initiate a live chat to schedule an appointment with one of our MilTax consultants. Now these appointments are virtual; they can speak with you over the phone to talk about your tax situations. Also through MilTax, you can utilize our e-filing software. This software is accessible through the Military OneSource website and it walks you step by step in filing your taxes for the tax season. One of the big benefits and cost savings to our military community through using the MilTax software is that you can file your federal return and up to three state returns completely for free. So if you couple that e-filing software, that MilTax software, and having access to our tax consultants, I feel that we can prepare our service members and families for the tax season with having that support readily available 24/7 to get scheduled.

[Bruce Moody]

Okay, so you mentioned the website and the phone number and what we'll do is we'll get those in the episode program notes so people can have a look at those and we'll get into the software in just a minute. But let's begin with the tax consultants. Let's talk about them. Who are they and what's their background?

[Kelly Smith]

You know, Bruce, that's a good question. So, I know I mentioned that they come back every year but actually our tax consultants are available year-round. We do plus up our tax team obviously during tax season because we are very busy during the tax season, but they're available year-round. Now, all of our tax consultants are required to have at least two years of experience as a tax preparer. Several of them are CPAs or they're enrolled agents with the IRS. Additionally, they are required to complete quite a bit of training. Our tax consultants are provided with MilTax training and tax retraining every year. They're also provided with military knowledge and Military Spouse Residency Relief Act training each year as well. They are required to pass the IRS VIDA, which is the advanced military international exams, prior to tax consulting for Military OneSource. So, they come with a wealth of knowledge. And something that I really am proud of with our tax consultants is that they come back typically every year to provide the support. Many of them themselves are retirees, have provided service to the military, whether that's active duty before or they're in the reserves or the Guard, and so they personally are tied to the military and understand the unique situations that our service members and their families face.

[Bruce Moody]

So the tax laws, they change every year, and this is no small thing. These tax laws and those changes really directly and powerfully impact military families and also their taxes. So, you mentioned that these tax consultants come back year after year, but what sort of training do the consultants get to ensure they're keeping up with all of these changes?

[Kelly Smith]

Yeah, you know our tax team is really intentional, and rightfully so, about the training that they receive. So of course before joining the MilTax team, they are required to pass the IRS VIDA exam prior to them even being able to provide MilTax support. But each year we know, like you said, the tax laws change, the situations change and you know, us coming out of, still kind of being in that COVID environment, are still feeling the impacts of all of the economic changes that occurred due to COVID. We had quite a few trainings this past year around COVID implications. That was one of the special trainings that they received this year, but also annually, they get a refresher on military culture because I think that's very important for them to know. But then also situations that are

unique to our military spouses. There is a training that they complete on the Military Spouse Residency Relief Act. And so those trainings change every year, Bruce, depending upon the hot topics, the tax law changes, but they are required before they are able to provide MilTax assistance throughout the tax season.

[Bruce Moody]

Let's, let's get a little deeper into that because beyond knowing the taxes and the tax law, which obviously is a really good thing, they really need to understand military life. So get into this if you would, why does this matter to a military family that decides to use MilTax?

[Kelly Smith]

Yeah, that's a, that's a good question to dig a little bit deeper into, Bruce. And I think that really speaks to ensuring that our tax consultants understand or have an awareness of military culture so that if they are speaking to, you know, a service member within the Air Force that they're not calling them by the rank of a Marine. If they're talking with a military spouse that they understand the challenges or they have awareness of the challenges that military spouses deal with when it comes to employment or working on the gig economy. Also, being aware of multistate filing, that is very specific to the military community because we PCS. Um and so understanding that our families may have several residences, they may live in several states over the years and understanding that when they speak with them, that this is not unusual, this is kind of par for the course for our military families. Also understanding those nuances around combat pay, requesting extensions when it comes to filing. We want our service members and families to know that there is a level of empathy there. We know that filing taxes is business. You know, we have to do this every year, but that there is that empathy, that ability to develop rapport when filing those taxes is really important to us.

[Bruce Moody]

So, we generally consider this time of year to be tax season. But the tax consultants, they're available for military families year-round. So, why is that?

[Kelly Smith]

They are available throughout the entire year. Our staff, we have a core staff of team members that are available throughout the year. But of course as I said that we do plus up the staff to be ready for the surge during the filing season. But we understand that everyone does not file their taxes before tax day, before April 18, for this year. We understand that we have service members that are in combat zones, and so they have a different deadline for filing their taxes. We understand that we have families obviously that are OCONUS and they're overseas and so we have to have agents available to

provide that support year-round. So, if you call after April 18, we have people ready to provide assistance and that e-filing software is also available through October because we know the need is there for our service members and families.

[Bruce Moody]

Alright, so let's transition and talk about the e-filing software. Right, so walk me through MilTax. How do I get started? Where do I start? How do I access it?

[Kelly Smith]

Yeah, that's a great question, Bruce. So, the best way to access the MilTax filing software or just any information that one may have about the tax season or taxes is by going to the Military OneSource website and starting on the MilTax landing page. And to access that MilTax landing page, you want to go to MilitaryOneSource.mil/MilTax. Now when you're on the Military OneSource website, you can then log in to access the MilTax software product. But before you do that, this is the key thing that people often get stuck on, is that you have to log in to your Military OneSource account in order to access the MilTax software. So, the first step is going to MilitaryOneSource.mil/MilTax. That's M-I-L-T-A-X and then after you get there, you want to log into your Military OneSource account. And from there, you can log into the e-filing software. Another tip that I have for folks is when they're in there, you know, filing their taxes using the e-filing software, you want to make sure that you are seeing the Military OneSource, the Military OneSource logo on your filing pages. Sometimes we see that people will file and then they'll step away for a bit, and then they try to pick up where they've left off but they're not within the e-filing software of MilTax, they're in another program — so that can get a little sticky sometimes. So, we encourage people to always go back and log into your Military OneSource account to be able to access the e-filing software from there.

[Bruce Moody]

So how many times do you want to remind people that they really need to start with Military OneSource?

[Kelly Smith]

Yes. You know, and thank you for that that reminder, Bruce, because I think sometimes people will start it, you know, start their filing process, like me, and then you've got to go do something else. Like it takes a couple of hours some times. And so when you leave from filing, you can't just go back to the MilTax login. You need to log back into Military OneSource because your account is connected to your MilTax account to access your return from there. So yes, start at MilitaryOneSource.mil. And also, you know, while people are there on the Military OneSource site and they're in the tax resource center, I

mean, there's tons of information there — tips and strategies and updates for this year's tax laws, resources to IRS.gov. So, there's a wealth of information there as well that folks can access when they're on the Military OneSource page within the tax resource center.

[Bruce Moody]

So all that that you're describing, all that stuff that's on the website is why traffic to the website just goes through the roof this time of year for Military OneSource. Do you know, I'm going to ask you for a number. Do you know how many people have used MilTax?

[Kelly Smith]

Yes, Bruce. So you know, interesting enough our numbers for the filing of MilTax has gone over and increased every year. And I say that because partially there has been some shift across the military community when it comes to being able to access VITA locations. I know that several people file within VITA locations, but MilTax is another resource that people can utilize and kind of put the demographic of our military community. We have several young soldiers and maybe not even young. We have some more seasoned folks that are savvy with technology and like to utilize their phones and file their taxes. So every year, especially last year, we saw a huge upcrease in the filing of taxes. Well over 200,000 users utilized MilTax to file their taxes, if you can believe that Bruce.

[Bruce Moody]

I'm still trying to believe somebody filing their taxes from their phone, but ... (laugh).

[Kelly Smith]

Well you know, and I think that might be and I can't confirm, but last year and I don't know this number, I do not have, but we saw a huge uptick in filers utilizing MilTax to file their taxes strictly on their mobile device. Um, now I'm a little bit older so I like to use a computer and have all my papers laid out, but I am just thankful that we have the resource to provide to service members in the way that they need it. So if they want to file their file their taxes via MilTax on their cell phone absolutely have at it. So that's just, you know, a great option. We want people to know that they have options when it comes to filing.

[Bruce Moody]

Okay, here's an option for you or I'm asking if this option is available. Say I want to use a tax consultant. I want to work with a tax consultant but I don't necessarily want to file through MilTax. Can I just work with a tax consultant?

[Kelly Smith]

Yes, you can. You don't have to file your taxes utilizing the MilTax e-filing software in order to talk with a MilTax consultant. We know that our service members and families have many options when it comes to filing their taxes, so they don't necessarily have to use the MilTax e-filing software even though we really would love for them to. But you can call Military OneSource and speak with a tax consultant regardless of your filing status. They are there to provide you assistance either way.

[Bruce Moody]

All right, Kelly, last question. Taxes can be stressful. You are the program manager for Military OneSource which offers military or non-medical counseling. So, give me a quick pitch for what Military OneSource has to offer for stressed out tax filers.

[Kelly Smith]

Yeah, you know Bruce, you mentioned non-medical counseling. We have a team, actually thousands of providers, within our Military OneSource network that are able to provide non-medical counseling, also known as counseling for a layman's term, for everyday stressors that our families may be facing. And we know that our families and service members, given the current environment with all that's happening in this world, might be a little stressed. And so you add taxes on top of that, you can get a little wonky sometimes. And so our service providers, our Military OneSource non-medical counselors are available to provide counseling for up to 12 sessions per issue, whether that's over the phone, whether that's face-to-face in your community, whether that's via a video chat. There are options when it comes to talking with someone about the stressors that families may be feeling during this time and it doesn't have to be necessarily about taxes. It could be about any everyday issue. It is designed to be short-term and solution focused. And so if you're feeling a little bit overwhelmed, by all means Military OneSource is able to provide that support as well.

[Bruce Moody]

I understand. All right. And uh, and again, we'll get the link and the phone number in this episode's notes. Kelly Smith, thank you so much for joining us today.

[Kelly Smith]

Thank you, Bruce, so much.

[Bruce Moody]

So, in an upcoming episode of the Military OneSource podcast, we're going to speak with Susan Mitchell. She is the executive director of the Armed Forces Tax Counsel and she and I are going to get into some of the recent changes to tax law and how they

affect military families and their taxes. The Military OneSource podcast is brought to you by the Department of Defense. We're here with tools and resources to help you navigate military life. We'll be hitting a wide range of topics on this podcast. So subscribe to make sure you don't miss a thing. I'm Bruce Moody. Thanks so much for listening. Bye-bye.