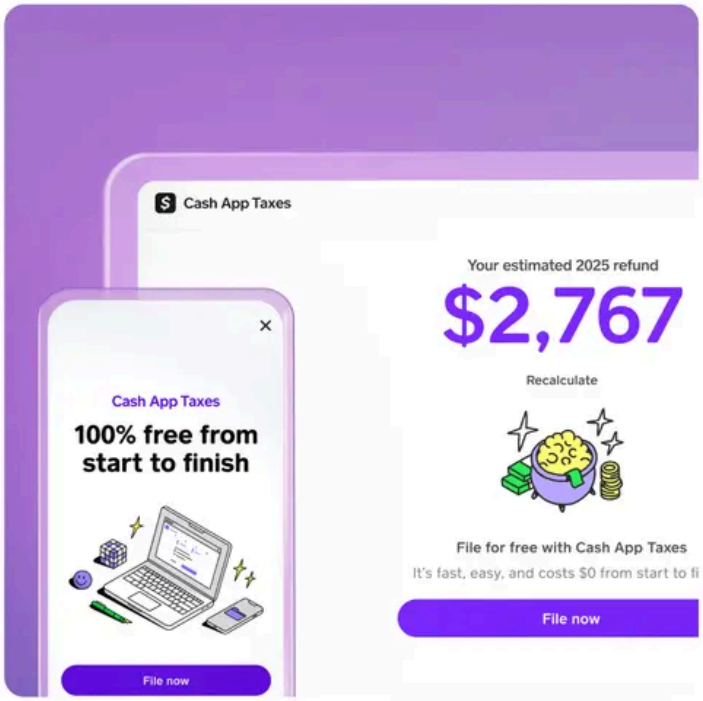
ToolGPA

NOVEMBER 2026

Cash App Taxes

The Insider's Guide

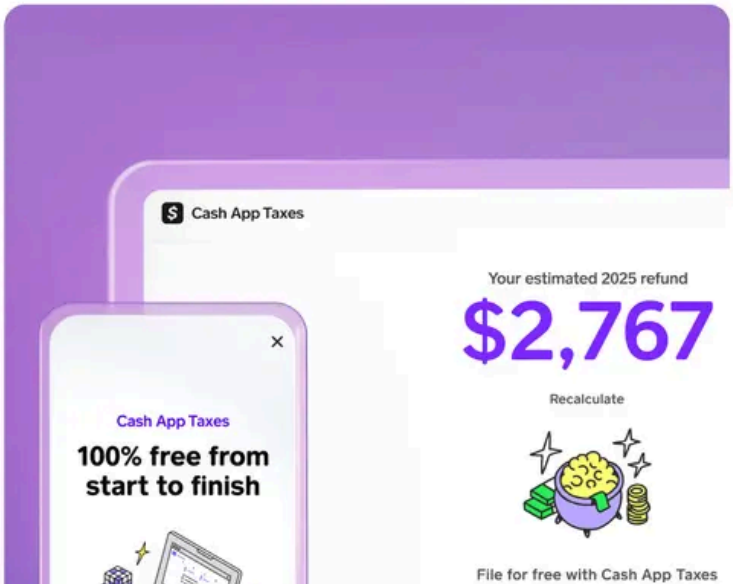
Free federal and state tax filing inside Cash App



Every plan, grade, refund rule and rival among accounting and invoicing tools, read from Cash App Taxes's own pages.

Made by Cash App Taxes, Inc. · checked Nov 13, 2026 · toolgpa.com

3.2
GPA



Contents

01 Welcome
What it is, who it suits, its grades and the ten things to know first

02 What it costs
Every plan, the free plan, ways to pay less and how prices have moved

03 What it does
Its main features, where it runs, what it works with and who makes it

04 Where it stands
Its grades against its category, and whether to keep it or make your own

05 The alternatives
The tools it is most often weighed against, side by side

06 Quick answers
The questions people ask about it, each answered in a line or two

07 About ToolGPA
Who made this guide, what else is on the site, and how to cite it

ToolGPA put this guide together from Cash App Taxes's own pages, its app-store listings and our grades. Every fact in it is on Cash App Taxes's page too, where it is kept up to date. Checked Nov 13, 2026.

Welcome

What it is, who it suits, its grades and the ten things to know first

3.2

GPA, above 121 of the 127 other accounting and invoicing tools we grade

Cash App Taxes is a US tax filing service that prepares and e-files federal and state personal returns at no charge. It handles W-2 and 1099 income, investment sales and bitcoin sales, and the site says it is an authorized IRS e-file provider. You log in through a Cash App account, then file from a phone or a computer.

To get you started, here are **8 things to know about Cash App Taxes**, taken from its own pages and our grades.

> **No store rating on record, and you must download Cash App and create an account first.**
>
> From our grade for ease of use

1 **Best for free US federal and state filing**

You need a Cash App account to use it, and it covers individual US returns only.

2 **It is free**

Cash App Taxes has no paid plan at all.

3 **It runs on 3 platforms**

Web, iOS and Android.

4 **Federal and state e-filing**

Prepares and files both federal and state returns, with the vendor stating there is no charge for either, even with deductions or credits.

5 **Wide range of income types**

The site says W-2s, 1099s, self-employment income, stock sales and bitcoin sales are covered without extra fees.

6 **Accuracy and max refund guarantees**

The vendor offers an Accurate Calculations Guarantee and a Max Refund Guarantee, both with eligibility terms and exclusions on its help pages.

7 **A 3.2 GPA, above 121 of 127**

That is against the other accounting and invoicing tools we grade, on value, the free plan, features, ease of use and platforms.

8 **Keep it**

Cash App Taxes is free, so making your own would save you nothing.

Cash App Taxes at a glance

PRICING Free	FREE PLAN It is free
FREE TRIAL None stated	RUNS ON Web, iOS, Android
MADE BY Cash App Taxes, Inc.	CATEGORY Accounting & Invoicing
OUR GRADE 3.2 GPA, very good	

The report card

Best for free US federal and state filing

Cash App Taxes files US federal and state returns at no cost, including 1099 income and stock and crypto sales. You need a Cash App account to use it, and it covers individual US returns only.

TOOLGPA REPORT CARD

Cash App Taxes

Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	A	Free for federal and state, including sales of stock and bitcoin, so it is free and substantial.
Free plan and trial	A	Free outright with no tier above it, so nobody hits a cap.
Features	B	Federal and state filing, many income types, accuracy and max-refund guarantees do the whole job for an individual US return.
Ease of use	C	No store rating on record, and you must download Cash App and create an account first.
Platforms and integrations	B	Web, iOS and Android, but no integrations are listed.

Grade point average — Very good, out of 4.0 **3.2**

An A is worth 4 points, a B 3, a C 2, a D 1 and an F nothing. The GPA is the average of the five.

Who Cash App Taxes is for

- ✓ Fits if you file a US individual return, even with 1099 income or stock sales
- ✓ Works for people who already hold a Cash App account

Who it is not for

- ✗ Not for you if you do not want a Cash App account, as you must create one to log in
- ✗ Skip it if you file for a business or outside the US, as the pages do not describe either
- ✗ Watch out: the 5-day-early refund needs the refund paid into Cash App and is an estimate, not a promise
- ✗ Watch out: it states it is not a tax advisor

Good to know

Good for

- ✓ US filers who want to pay nothing for federal and state returns
- ✓ People with 1099 income or investment sales
- ✓ Anyone already using Cash App on a phone

Worth knowing

- ⓘ A Cash App account is required: you must download the app and create an account to log in.
- ⓘ It files US federal and state returns only; the pages do not describe business or non-US filing.
- ⓘ The 5-day-early refund applies only if the refund is deposited into Cash App, and is an estimate, not a promise.
- ⓘ Cash App Taxes is not a tax advisor, as the vendor states on its page.

What it costs

Every plan, the free plan, ways to pay less and how prices have moved

Free

No paid plan at all

Cash App Taxes is free to use.

> **Free for federal and state, including sales of stock and bitcoin, so it is free and substantial.**
>
> From our grade for value for money

FREE

$0

Federal and state filing at no cost, including 1099 income, stock and bitcoin sales.

Read from cash.app on Nov 13, 2026.

PART 03 · FEATURES

What it does

Its main features, where it runs, what it works with and who makes it

3

Places it runs: Web, iOS and Android

Free federal and state tax filing inside Cash App. Here is what it does, as its own site describes it, and what it covers: forms, calculator.

> **Federal and state filing, many income types, accuracy and max-refund guarantees do the whole job for an individual US return.**
>
> From our grade for features

Federal and state e-filing

Prepares and files both federal and state returns, with the vendor stating there is no charge for either, even with deductions or credits.

Wide range of income types

The site says W-2s, 1099s, self-employment income, stock sales and bitcoin sales are covered without extra fees.

Accuracy and max refund guarantees

The vendor offers an Accurate Calculations Guarantee and a Max Refund Guarantee, both with eligibility terms and exclusions on its help pages.

Refund into Cash App

A refund deposited into Cash App can arrive up to 5 days early, based on the vendor's estimate from tax year 2024 filing data.

Account security

Requires a phone number and verification, supports authenticator-app two-factor sign-in and encrypts data in transit.

Where it runs

Web iOS Android

What it works with

Its own pages name no integrations.

Cash App Taxes is made by Cash App Taxes, Inc.

Where it stands

Its grades against its category, and whether to keep it or make your own

121/127

Other accounting and invoicing tools it is graded above

Cash App Taxes's GPA of 3.2 is higher than 121 of the 127 other accounting and invoicing tools we grade, and level with 4.

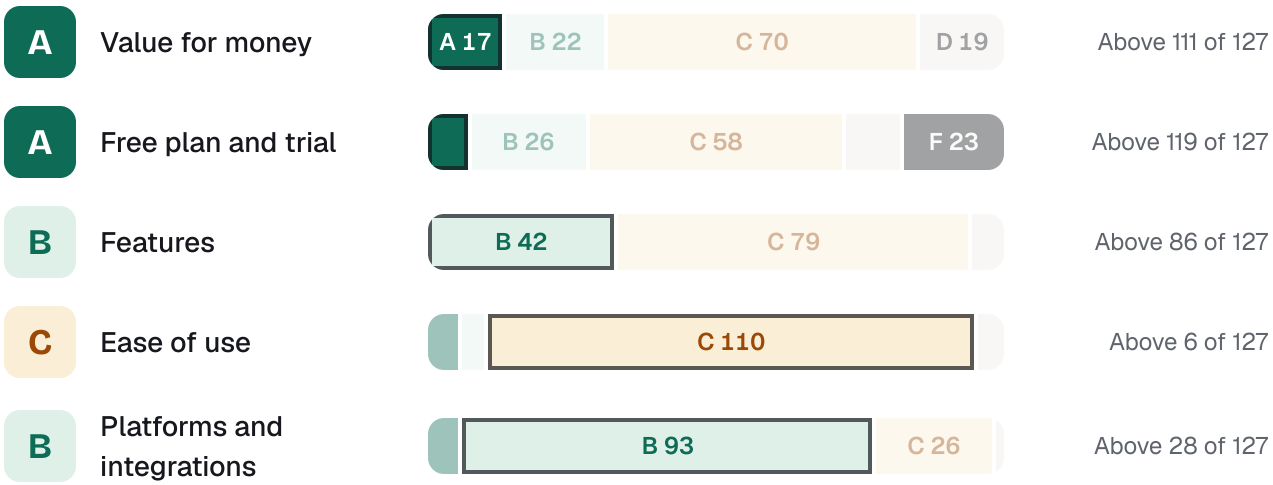
It stands best on free plan and trial (A, above 119 of 127) and worst on ease of use (C, above 6).

Cash App Taxes has no paid plan.

On features, ease of use and platforms it scores 2.7 out of 4. Nothing scores higher for less, though at least one tool matches that score at a lower price.

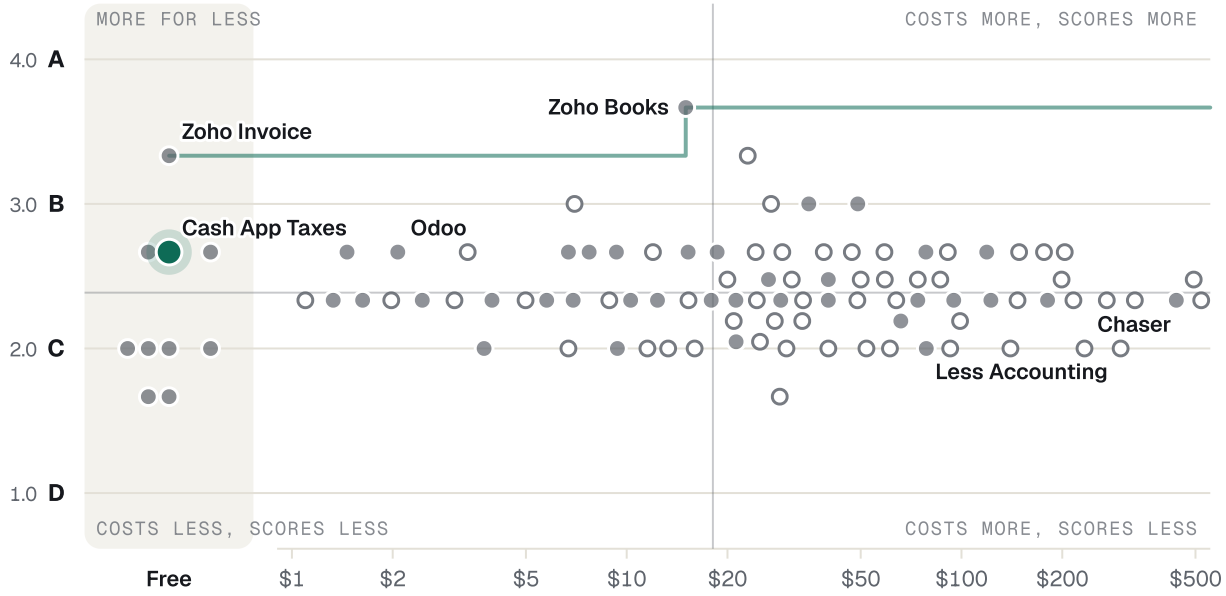
Each grade against the category

Every bar is all 128 accounting and invoicing tools we grade, cut by the letter each got. Cash App Taxes's own letter is outlined.



Price against what you get

Each dot is one of 101 accounting and invoicing tools. Further left costs less; higher up scores better on features, ease of use and platforms. Cash App Taxes is the marked dot.



What paid plans start at, a month (each step along is roughly double)

Keep it, or make your own?

Whether this is something you could build for yourself with an AI app builder, and what you would give up.

Keep it

Cash App Taxes is free, so making your own would save you nothing.

And it is not the kind of software a weekend replaces. It is one of the better ones too: its GPA of 3.2 is higher than 121 of the 127 other accounting and invoicing tools we grade.

What you could make

- Calculator and forms: an app builder makes these well.

What you could not

- A real app for iOS and Android. Something home-made would be a web page.

- The depth: we grade its features B, which means it covers the whole job.

What this rests on. Cash App Taxes's listing: what it does, where it runs, what it plugs into and what it costs. It is a judgement about the kind of software this is. We have not built a replacement for it, and making your own means looking after it too. How we decide, and every tool's verdict.

The alternatives

The tools it is most often weighed against, side by side



TaxAct, Column Tax, Drake Tax and Keeper

The 4 tools Cash App Taxes is most often weighed against, with where each one differs from it.

TaxAct

2.4 GPA

Free plan · from $44.99/yr

Online and downloadable tax filing for individuals and businesses.

- Only Cash App Taxes lists iOS and Android apps.
- Cash App Taxes also covers forms.
- TaxAct also covers documents.

Cash App Taxes and TaxAct compared in full

Column Tax

1.8 GPA

Paid

White-label US tax filing that banks and apps embed.

- Cash App Taxes has a free plan. Column Tax does not.
- Only Cash App Taxes lists iOS and Android apps.
- Cash App Taxes also covers calculator.

Cash App Taxes and Column Tax compared in full



2.2
GPA

Drake Tax

Free trial · from $299.99/yr

Professional tax preparation software for tax firms, desktop and web.

- Cash App Taxes has a free plan. Drake Tax does not, though it has a free trial.
- Only Cash App Taxes lists iOS and Android apps.
- Only Drake Tax lists a Windows app.

Cash App Taxes and Drake Tax compared in full



2.0
GPA

Keeper

Free trial · from $199/yr

Expense tracking and tax filing for freelancers and contractors.

- Cash App Taxes has a free plan. Keeper does not, though it has a free trial.
- Cash App Taxes also covers forms and calculator.
- Keeper also covers bookkeeping and expense tracking.

Cash App Taxes and Keeper compared in full

PART 06 · QUESTIONS

Quick answers

The questions people ask about it, each answered in a line or two

11

Questions, each answered in a line or two

The short version of everything above, for when you only need the answer. Each one is told in full in its part of the guide.

Is Cash App Taxes free?

Yes. Cash App Taxes is free to use.

How much does Cash App Taxes cost?

Cash App Taxes lists one plan. Free: $0.

What platforms does Cash App Taxes work on?

Cash App Taxes is available on Web, iOS and Android.

Does Cash App Taxes have a Windows app?

No Windows app was listed when its pages were read on Nov 13, 2026. Cash App Taxes is listed for Web, iOS and Android.

Does Cash App Taxes have a macOS app?

No macOS app was listed when its pages were read on Nov 13, 2026. Cash App Taxes is listed for Web, iOS and Android.

Is Cash App Taxes open source?

Cash App Taxes is not described as open source on its own site, as read on Nov 13, 2026.

Who makes Cash App Taxes?

Cash App Taxes is made by Cash App Taxes, Inc.

What are the alternatives to Cash App Taxes?

The closest alternatives to Cash App Taxes in our directory are TaxAct, Column Tax, Drake Tax and Keeper.

How does Cash App Taxes compare with other accounting and invoicing tools?

Cash App Taxes's GPA of 3.2 is higher than 121 of the 127 other accounting and invoicing tools we grade, and level with 4.

Is Cash App Taxes good value for money?

ToolGPA grades Cash App Taxes A for value for money. Cash App Taxes has no paid plan.

Could I make my own version of Cash App Taxes?

Cash App Taxes is free, so making your own would save you nothing. And it is not the kind of software a weekend replaces.

Where this guide comes from

The prices, plans, platforms and features were read from Cash App Taxes's own pages on Nov 13, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from Cash App Taxes's own pages on 13 November 2026. Not based on using the product, and shorter than our full reviews.

Every tool we list gets five grades, A to F, each with its reason, and a GPA that averages them. How each is decided is at toolgpa.com/grades. This guide is ToolGPA's own work; it is not made, paid for or approved by Cash App Taxes, Inc. Prices change, so check cash.app before you buy.

cash.app/taxes

About ToolGPA

Who made this guide, what else is on the site, and how to cite it

7,721
Tools graded, in 95 categories

ToolGPA grades software the way a school report grades a pupil: five subjects, a letter for each with the reason written beside it, and a GPA that averages them. Prices, plans and platforms are read from each maker's own pages and dated, so you always know how fresh a figure is.

Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Every tool on the site has a guide like this one, free to download and pass on. It all lives at toolgpa.com.

7,721	95	739	579
tools graded	categories	price changes on record	apps priced in 12 countries

What else is on toolgpa.com

Cash App Taxes, kept up to date

Everything in this guide, with prices and grades as they are today

toolgpa.com/tools/cash-app-taxes

How grades are given

The rules behind every letter and every GPA

toolgpa.com/grades

Value charts

What each tool costs against what it scores, for every category

toolgpa.com/charts

Compare

Any two tools side by side, plan by plan

toolgpa.com/compare

Price changes

Every price rise and cut on record, each with its source

toolgpa.com/price-changes

Prices by country

What apps cost on the App Store in 12 countries

toolgpa.com/prices-by-country

Pay less

Every public discount: yearly billing, students, nonprofits

toolgpa.com/save

Keep or make

Which tools are worth paying for, and which you could build yourself

toolgpa.com/keep-or-make

Scan for the live page

Prices and grades as they are today

Quoting this guide?

Please name ToolGPA and link to the live page, so readers can check the figures for themselves:

```
ToolGPA, "Cash App Taxes: The Insider's
Guide", checked Nov 13, 2026.
https://toolgpa.com/tools/cash-app-taxes
```

Know someone choosing between accounting and invoicing tools?

Send them this guide: toolgpa.com/tools/cash-app-taxes/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after Cash App Taxes, each with an Insider's Guide of its own.

Accounting & Invoicing Insider's Guide

Every one of the 129 accounting and invoicing tools we grade, compared

Zoho Invoice Insider's Guide

Free invoicing app from Zoho for freelancers and small businesses

3.6 GPA

Zoho Books Insider's Guide

Online accounting from Zoho, with a free plan and six paid tiers

3.4 GPA

Giddh Insider's Guide

Cloud accounting with GST compliance for Indian businesses

3.2 GPA

ToolGPA

Choosing software? Every tool graded, every price dated.

Compare tools at toolgpa.com ›

Everything in this guide is ToolGPA's own summary of what Cash App Taxes's pages, its app-store listings and public reviews said on the dates shown. Grades are our judgement under the rules at toolgpa.com/grades. Every grade, review and ranking on ToolGPA is our own judgement. No company can pay for a grade or change one. Cash App Taxes is a trademark of its owner, and this guide is not made, paid for or approved by Cash App Taxes, Inc. Prices and plans change: check cash.app before you buy.