ToolGPA

NOVEMBER 2026

TaxAct

The Insider's Guide

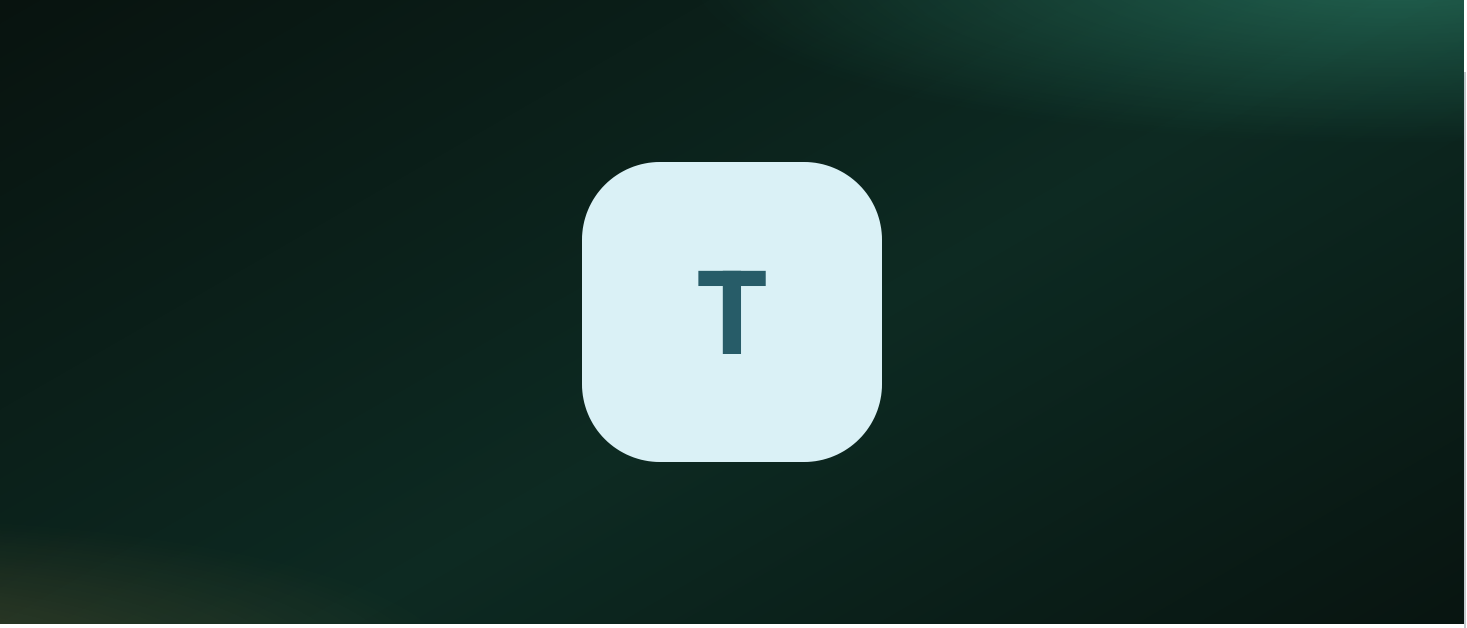
Online and downloadable tax filing for individuals and businesses



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

Made by TaxAct · checked Nov 12, 2026 · toolgpa.com

2.4
GPA



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

ToolGPA put this guide together from TaxAct's own pages, its app-store listings and our grades. Every fact in it is on TaxAct's page too, where it is kept up to date. Checked Nov 12, 2026.

Welcome

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

2.4

GPA, above 38 of the 65 other accounting and invoicing tools we grade

TaxAct is tax filing software for individuals, self-employed people and small businesses. Federal returns are sold per edition (Free, Deluxe, Premier, Self-Employed), with each state return priced separately, and there are separate business editions plus an optional expert-help add-on. A downloadable version and a professional product for tax preparers are sold alongside the online editions.

To get you started, here are **9 things to know about TaxAct**, taken from its own pages and our grades.

> **State returns are charged separately, and the free edition leaves out investment, rental and self-employment income.**
>
> From our report card of TaxAct

1 **Best for filing a simple US federal return for free**

TaxAct files US federal and state returns online or by download, with a free edition for simple returns.

2 **Paid plans start at $3.75 a month when paid by the year**

As its pricing page puts it: $44.99 per tax year (download); online from $59.99, states extra.

3 There is a free plan

Free edition: $0 federal filing for simple Form 1040 returns (W-2, unemployment and retirement income, common credits, dependents). The vendor says about 40% of filers qualified. State returns extra.

4 It runs on Web

Web.

5 Guided federal and state filing

The online editions walk through a return step by step, import W-2 or 1099 data, and e-file with direct deposit.

6 Free federal edition

Simple Form 1040 returns with no attached forms or schedules can be filed federally at no cost; investment, rental and self-employed income need a paid edition.

7 Business returns

Editions exist for partnerships, S-corporations, C-corporations, sole proprietors, and estates and trusts, with uploaded forms such as Schedule K-1 sorted into the return.

8 A 2.4 GPA, above 38 of 65

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

9 Keep it

The plain part of TaxAct you could make: calculator and documents. What surrounds it you could not. The 0 things listed below take a company, not a weekend.

TaxAct at a glance

PRICING
Free plan, from $44.99 per tax year (download); online from $59.99, states extra

FREE PLAN
Yes

FREE TRIAL
None stated

RUNS ON
Web

MADE BY
TaxAct, since 1998

CATEGORY
Accounting & Invoicing

OUR GRADE
2.4 GPA, fair

The report card

Best for filing a simple US federal return for free

TaxAct files US federal and state returns online or by download, with a free edition for simple returns. State returns are charged separately, and the free edition leaves out investment, rental and self-employment income.

TOOLGPA REPORT CARD	TaxAct	Graded Nov 13, 2026
SUBJECT	GRADE	COMMENT
Value for money	B	Basic download is $44.99 a tax year and online starts at $59.99, with Self-Employed at $109.99. State returns add $54.99 to $64.99 each.
Free plan and trial	B	Free federal filing for simple Form 1040 returns, with the vendor saying about 40% of filers qualified. Investment income, itemised deductions, rental income and self-employment income are excluded.

SUBJECT	GRADE	COMMENT
Features	C	It prepares and files taxes, with business returns and expert help on top. A smaller job than bookkeeping, and it is not bookkeeping or invoicing software.
Ease of use	C	No store rating on record. A guided interview, but you still have to collect your own tax documents.
Platforms and integrations	C	Web only on the listing, with no integrations on record.
Grade point average		Fair, out of 4.0 **2.4**

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 TaxAct is for

- ✓ Fits if you have a simple return and want to file federal for free
- ✓ Works for self-employed filers who file once a year and want to pay by the return

Who it is not for

- ✗ Skip it if you have investment, rental or self-employment income and want to stay free, as the free edition excludes all three
- ✗ Tight if you file in a state, since returns cost $54.99 on Free and $64.99 on Self-Employed
- ✗ Watch out: Xpert Assist is $45 on the pricing cards but $60 in the FAQ
- ✗ Not for you if you want bookkeeping or invoicing, as it only prepares and e-files taxes

Good to know

Good for

- ✓ Individuals with simple returns that qualify for free federal filing
- ✓ Freelancers and sole proprietors who file a Schedule C
- ✓ Small partnerships and S-corporations filing their own business return

Worth knowing

- ⓘ State returns are charged separately: $54.99 each on the Free edition and $64.99 each on Self-Employed.
- ⓘ Free federal filing excludes investment income, itemized deductions, rental income and self-employment income.
- ⓘ Xpert Assist is shown at $45 on the pricing cards but $60 in the page's FAQ.
- ⓘ It prepares and e-files taxes only; it is not bookkeeping or invoicing software.

PART 02 · PRICING

What it costs

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

$3.75

A month to start, paid by the year. There is a free plan too

TaxAct has a free plan. Paid plans start at $44.99 per tax year (download); online from $59.99, states extra.

> **Investment income, itemised deductions, rental income and self-employment income are excluded.**
>
> From our grade for free plan and trial

FREE (ONLINE)

$0

Federal filing for simple returns with no forms or schedules attached. A state return is $54.99 each.

BASIC (DOWNLOAD)

$44.99

per tax year, includes 5 federal e-files

Downloadable software; state returns are an additional charge. The download page does not state which operating systems it supports.

DELUXE (ONLINE)

$59.99

per federal return

Adds home ownership, child and dependent care, and HSA contributions. State returns are extra.

PREMIER (ONLINE)

$99.99

per federal return

Adds selling stocks or crypto, selling a home and rental income. State returns are extra.

SELF-EMPLOYED (ONLINE)

$109.99

per federal return

Adds contract, freelance, rideshare and sole-proprietor income. A state return is $64.99 each.

BUSINESS (ONLINE)

$159.99

per return, Partnerships (Form 1065)

S-corporations (1120-S) and C-corporations (1120) are $169.99 each. State returns are extra.

The free plan

Free edition: $0 federal filing for simple Form 1040 returns (W-2, unemployment and retirement income, common credits, dependents). The vendor says about 40% of filers qualified. State returns extra.

Read from taxact.com on Nov 12, 2026.

What it does

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

1

Place it runs: Web

Online and downloadable tax filing for individuals and businesses. Here is what it does, as its own site describes it, and what it covers: documents, calculator.

> **It prepares and files taxes, with business returns and expert help on top.**

From our grade for features

Guided federal and state filing

The online editions walk through a return step by step, import W-2 or 1099 data, and e-file with direct deposit.

Free federal edition

Simple Form 1040 returns with no attached forms or schedules can be filed federally at no cost; investment, rental and self-employed income need a paid edition.

Business returns

Editions exist for partnerships, S-corporations, C-corporations, sole proprietors, and estates and trusts, with uploaded forms such as Schedule K-1 sorted into the return.

Xpert Assist

An add-on that gives unlimited calls or chats with credentialed tax experts while you file, available on the consumer 1040 editions.

Xpert Full Service

Experts prepare and file the return for you, from $99 plus $69 for all states. The page said the service was at full capacity when read.

Tax calculators

The tax resources section offers an income tax calculator and other estimators for working out a refund or credits.

Where it runs

Web

What it works with

Its own pages name no integrations.

TaxAct is made by TaxAct, and has been around since 1998.

PART 04 · STANDING

Where it stands

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

38/65

Other accounting and invoicing tools it is graded above

TaxAct's GPA of 2.4 is higher than 38 of the 65 other accounting and invoicing tools we grade, and level with 10.

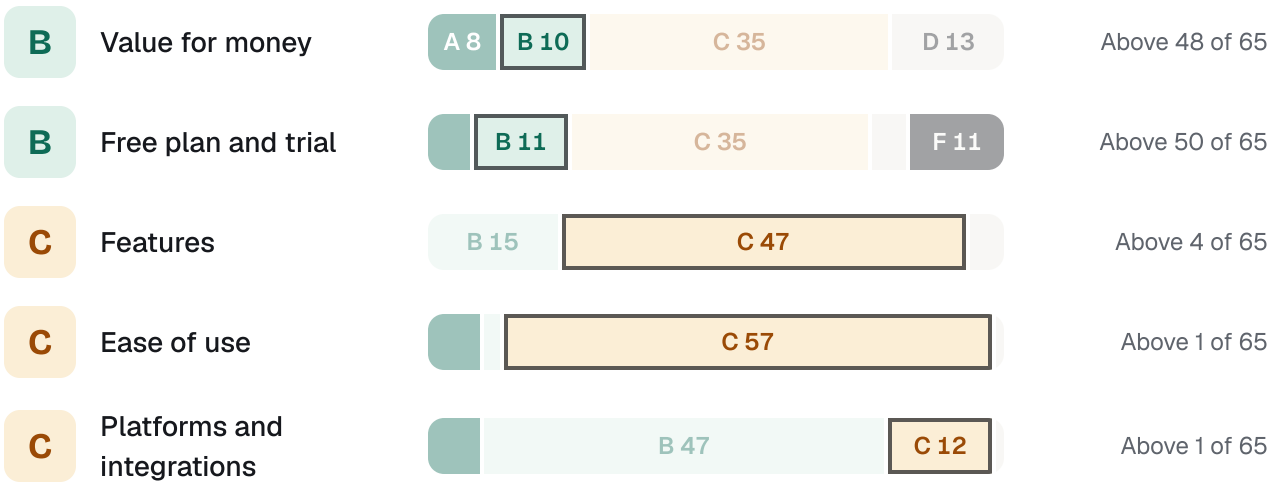
It stands best on free plan and trial (B, above 50 of 65) and worst on ease of use (C, above 1).

Its paid plans start at $3.75 a month when paid by the year, against a middle price of $18.09 for the category: 2 of the 54 others that charge start lower.

On features, ease of use and platforms it scores 2.0 out of 4. 3 tools score higher and cost less.

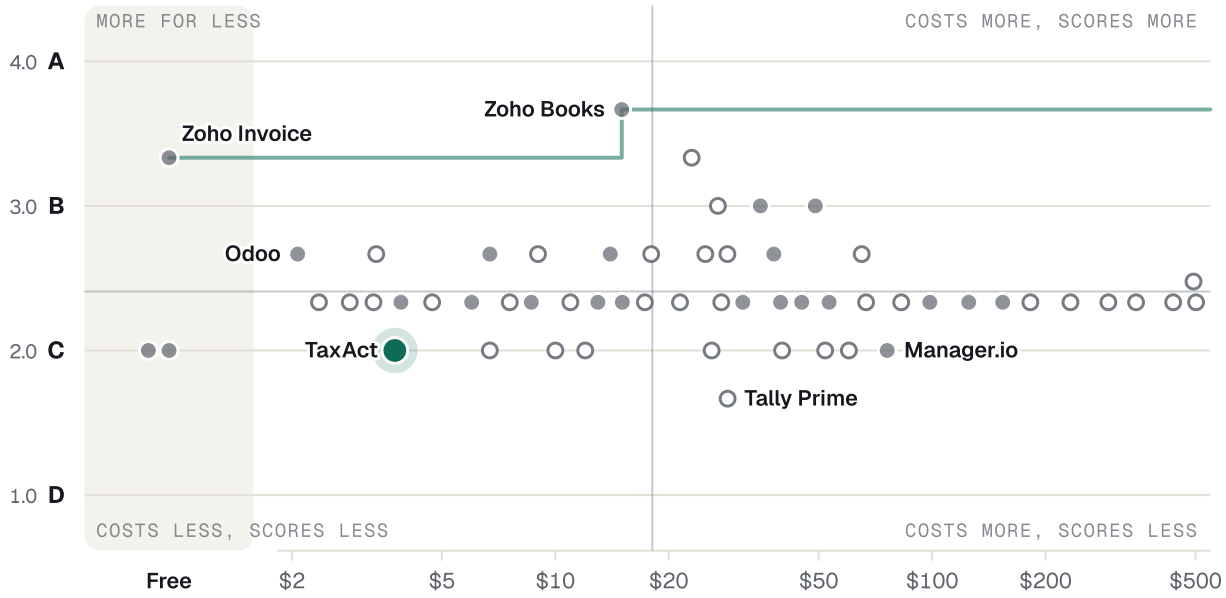
Each grade against the category

Every bar is all 66 accounting and invoicing tools we grade, cut by the letter each got. TaxAct's own letter is outlined.



Price against what you get

Each dot is one of 58 accounting and invoicing tools. Further left costs less; higher up scores better on features, ease of use and platforms. TaxAct 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

The plain part of TaxAct you could make: calculator and documents. What surrounds it you could not. The 0 things listed below take a company, not a weekend.

It costs $44.99 a year.

What you could make

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

What this rests on. TaxAct'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



Drake Tax, Keeper, Hurdlr and QuickBooks Online

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

2.2 GPA

Drake Tax

Free trial · from $299.99/yr

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

- TaxAct has a free plan. Drake Tax does not, though it has a free trial.
- Only Drake Tax lists a Windows app.
- TaxAct also covers documents and calculator.

TaxAct and Drake Tax compared in full

2.0 GPA

Keeper

Free trial · from $199/yr

Expense tracking and tax filing for freelancers and contractors.

- TaxAct has a free plan. Keeper does not, though it has a free trial.
- Only Keeper lists iOS and Android apps.
- TaxAct also covers documents and calculator.

TaxAct and Keeper compared in full



2.8
GPA

Hurdlr

Free plan · from $8.34/mo

Mileage, expense and tax tracking app for freelancers.

- Only Hurdlr lists iOS and Android apps.
- TaxAct also covers documents and calculator.
- Hurdlr also covers invoicing, reports, bookkeeping and expense tracking.

TaxAct and Hurdlr compared in full



2.4
GPA

QuickBooks Online

Free plan · from $38/mo

Cloud accounting from Intuit, from a free plan to 25-user Advanced.

- Only QuickBooks Online lists iOS and Android apps.
- TaxAct also covers documents and calculator.
- QuickBooks Online also covers invoicing, reports, bookkeeping, expense tracking and payroll.

TaxAct and QuickBooks Online 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 TaxAct free?

TaxAct has a free plan. Free edition: $0 federal filing for simple Form 1040 returns (W-2, unemployment and retirement income, common credits, dependents).

How much does TaxAct cost?

TaxAct lists 6 plans. Free (online): $0.

What platforms does TaxAct work on?

TaxAct is available on Web.

Does TaxAct have an Android app?

No Android app was listed when its pages were read on Nov 12, 2026. TaxAct is listed for Web.

Does TaxAct have an iPhone app?

No iPhone app was listed when its pages were read on Nov 12, 2026. TaxAct is listed for Web.

Is TaxAct open source?

TaxAct is not described as open source on its own site, as read on Nov 12, 2026.

Who makes TaxAct?

TaxAct is made by a company of the same name. It dates from 1998.

What are the alternatives to TaxAct?

The closest alternatives to TaxAct in our directory are Drake Tax, Keeper, Hurdlr and QuickBooks Online.

How does TaxAct compare with other accounting and invoicing tools?

TaxAct's GPA of 2.4 is higher than 38 of the 65 other accounting and invoicing tools we grade, and level with 10.

Is TaxAct good value for money?

ToolGPA grades TaxAct B for value for money. Its paid plans start at $3.75 a month when paid by the year, against a middle price of $18.09 for the category: 2 of the 54 others that charge start lower.

Could I make my own version of TaxAct?

The plain part of TaxAct you could make: calculator and documents. What surrounds it you could not.

Where this guide comes from

The prices, plans, platforms and features were read from TaxAct's own pages on Nov 12, 2026, and the grades were given on Nov 13, 2026. Graded from this listing, whose facts were read from TaxAct's own pages on 12 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 TaxAct. Prices change, so check taxact.com before you buy.

taxact.com/taxes-online/file-your-own-taxes
taxact.com/taxes-online/file-your-own-taxes/self...
taxact.com/download-tax-software
taxact.com/company/about-us
taxact.com/taxes-online/file-your-own-taxes/free...
taxact.com/business-returns
taxact.com/tax-xpert-assist/xpert-full-service
taxact.com/tax-resources

About ToolGPA

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

5,038
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**.

5,038
tools graded

95
categories

739
price changes on record

579
apps priced in 12 countries

What else is on toolgpa.com

TaxAct, kept up to date

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

toolgpa.com/tools/taxact

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:

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ToolGPA, "TaxAct: The Insider's Guide",
checked Nov 12, 2026.
https://toolgpa.com/tools/taxact
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Know someone choosing between accounting and invoicing tools?

Send them this guide: toolgpa.com/tools/taxact/guide

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

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

Accounting & Invoicing Insider's Guide

Every one of the 67 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

Odoo Insider's Guide

Business app suite whose Accounting app is free when used on its own

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 TaxAct'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. TaxAct is a trademark of its owner, and this guide is not made, paid for or approved by TaxAct. Prices and plans change: check taxact.com before you buy.