ToolGPA

NOVEMBER 2026

TurboTax

The Insider's Guide

US personal and business tax filing, self-serve or with an expert



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

Made by Intuit · checked Nov 13, 2026 · toolgpa.com

2.8
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 TurboTax's own pages, its app-store listings and our grades. Every fact in it is on TurboTax'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

2.8

GPA, above 109 of the 127 other accounting and invoicing tools we grade

TurboTax is Intuit's US tax filing product, sold as guided do-it-yourself software, as software with on-demand expert help, and as a service where an expert prepares and files the return. Online editions price by how complex the return is, while the downloadable Desktop editions have set prices. Federal e-file is included with the product.

> "
>
> **Guided, but you gather forms and documents first.**
>
> From our grade for ease of use

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

1 **Best for US tax returns filed yourself**

Online prices aren't published, depend on your forms, and state filing, early deposit and Audit Defense cost extra.

2 **Paid plans start at $7 a month when paid by the year**

As its pricing page puts it: $84 per tax year (TurboTax Desktop Deluxe, state e-file extra).

3 **There is a free plan**

Free Edition: $0 federal, $0 state and $0 to file, for simple Form 1040 returns only (about 37% of filers qualify).

4 **It runs on 2 platforms**

Web and iOS.

5 **Three ways to file**

Do It Yourself uses guided software, Expert Assist adds on-demand experts, and Expert Full Service has an expert prepare and file.

6 **Free Edition**

Simple Form 1040 returns file at $0 federal, $0 state and $0 to file; the page says roughly 37% of taxpayers qualify.

7 **Expert help**

Experts answer by phone, chat or one-way video and can see a read-only copy of the return, with SSNs masked.

8 **A 2.8 GPA, above 109 of 127**

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 TurboTax you could make: calculator. What surrounds it you could not. The 3 things listed below take a company, not a weekend.

TurboTax at a glance

PRICING Free plan, from $84 per tax year (TurboTax Desktop Deluxe, state e-file extra)	FREE PLAN Yes
FREE TRIAL None stated	RUNS ON Web, iOS
MADE BY Intuit	CATEGORY Accounting & Invoicing
OUR GRADE 2.8 GPA, good	STORE RATING 4.8 on the App Store, 937,850 ratings

The report card

Best for US tax returns filed yourself

TurboTax files US taxes as guided software or with an expert, and the Free Edition is $0 for simple Form 1040 returns. Online prices aren't published, depend on your forms, and state filing, early deposit and Audit Defense cost extra.

TOOLGPA REPORT CARD — **TurboTax** — Graded Nov 13, 2026

SUBJECT	GRADE	COMMENT
Value for money	B	Desktop Deluxe is $84 a tax year, under a year of the $20 middle, but it's a yearly price and states cost extra. Online prices aren't published.
Free plan and trial	B	Free Edition is $0 to file federal and state, and about 37% of filers qualify. Itemizing, 1099-NEC, stocks, crypto and rentals are out.
Features	B	Guided filing, document import, expert help and refund options. Nothing in the core job of filing is missing.
Ease of use	C	No rating read. Guided, but you gather forms and documents first.
Platforms and integrations	B	Web and iOS, plus downloadable desktop editions. No Android app listed.

Grade point average — Good, out of 4.0 **2.8**

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 TurboTax is for

- ✓ Fits if your return is a simple Form 1040 and you don't want to pay
- ✓ Works for people who want an expert to check or file their return

Who it is not for

- ✕ Tight if you itemize or sell stock, as Free Edition excludes that
- ✕ Watch out: online prices aren't shown until you're filing
- ✕ Watch out: desktop state e-file is $25 a state, and each extra state download is $45
- ✕ Watch out: paying from your refund, early deposit and Audit Defense cost extra
- ✕ Not for you if you're outside the US, since it's US tax only

Good to know

Good for

- ✓ Filers with simple returns who want a free federal and state return
- ✓ Self-employed, investors and landlords who want guided software
- ✓ People who want an expert to do the whole return

Worth knowing

- ⓘ Online prices are not published on the pages read; they depend on the forms and the service level, and are shown while filing.
- ⓘ Free Edition excludes itemized deductions, 1099-NEC income, stock and crypto sales and rental income.
- ⓘ Desktop state e-file costs $25 per personal state return, except New York and Washington, and Live Tax Advice is $60.
- ⓘ Paying fees out of the refund, early deposit and Audit Defense ($45 to $60) cost extra.

PART 02 · PRICING

What it costs

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

$7

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

TurboTax has a free plan. Paid plans start at $84 per tax year (TurboTax Desktop Deluxe, state e-file extra).

FREE EDITION

$0

Simple Form 1040 returns only: W-2 income, standard deduction, EITC, child tax credit and student loan interest.

DESKTOP DELUXE

$84

per tax year, downloaded software

Listed at $84, marked down from $94; covers one state download, with each extra state at $45.

DESKTOP PREMIER

$119

per tax year, downloaded software

Listed at $119, marked down from $129; one state download included, each extra state $45.

DESKTOP HOME & BUSINESS

$134

per tax year, downloaded software

Listed at $134, marked down from $144; one state download included, each extra state $45.

DESKTOP BUSINESS

$194

per tax year, downloaded software

Listed at $194, marked down from $204; state downloads are $55 each.

ONLINE PAID TIERS

Custom

Do It Yourself, Expert Assist and Expert Full Service; the price depends on return complexity and is shown while filing.

The free plan

Free Edition: $0 federal, $0 state and $0 to file, for simple Form 1040 returns only (about 37% of filers qualify).

Read from turbotax.intuit.com on Nov 13, 2026.

What it does

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

2

Places it runs: Web and iOS

US personal and business tax filing, self-serve or with an expert. Here is what it does, as its own site describes it, and what it covers: AI features, calculator.

"

Guided filing, document import, expert help and refund options.

From our grade for features

Three ways to file

Do It Yourself uses guided software, Expert Assist adds on-demand experts, and Expert Full Service has an expert prepare and file.

Free Edition

Simple Form 1040 returns file at $0 federal, $0 state and $0 to file; the page says roughly 37% of taxpayers qualify.

Expert help

Experts answer by phone, chat or one-way video and can see a read-only copy of the return, with SSNs masked.

Document import

Tax documents can be imported from employers and financial institutions, or photographed and uploaded.

Guarantees

The site lists a 100% accurate calculations guarantee, a maximum refund guarantee and audit support guidance.

Refund options

Refund Advance offers up to $4,000 as a loan at 0% APR and $0 loan fees, subject to approval; paid early deposit is also offered.

Where it runs

Web

iOS

What it works with

Credit Karma

TurboTax is made by Intuit.

Where it stands

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

109/127

Other accounting and invoicing tools it is graded above

TurboTax's GPA of 2.8 is higher than 109 of the 127 other accounting and invoicing tools we grade, and level with 8.

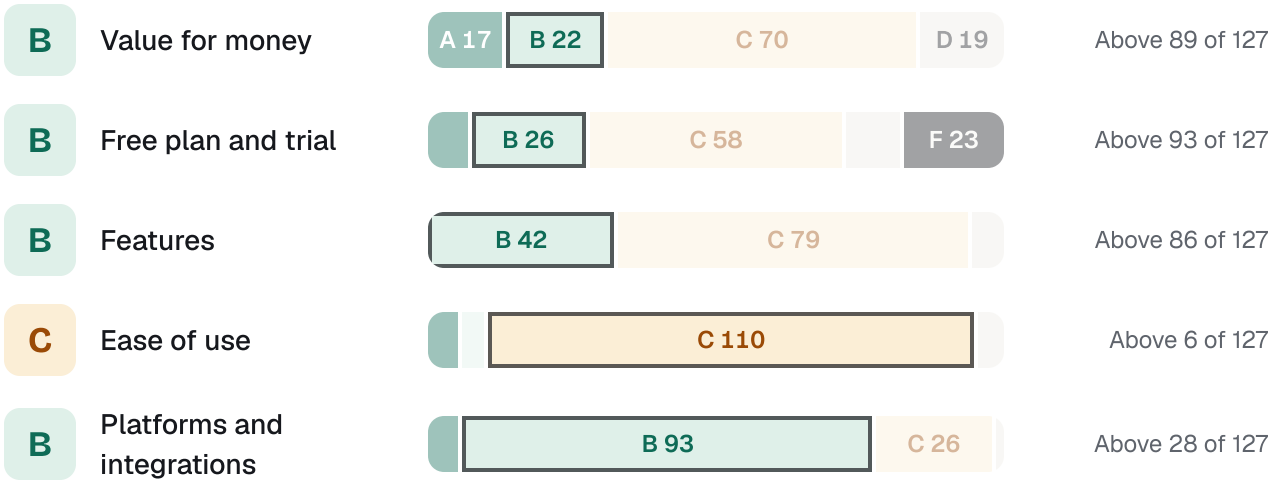
It stands best on free plan and trial (B, above 93 of 127) and worst on ease of use (C, above 6).

Its paid plans start at $7 a month when paid by the year, against a middle price of $18.09 for the category: 16 of the 90 others that charge start lower.

On features, ease of use and platforms it scores 2.7 out of 4. 2 tools score higher and cost less.

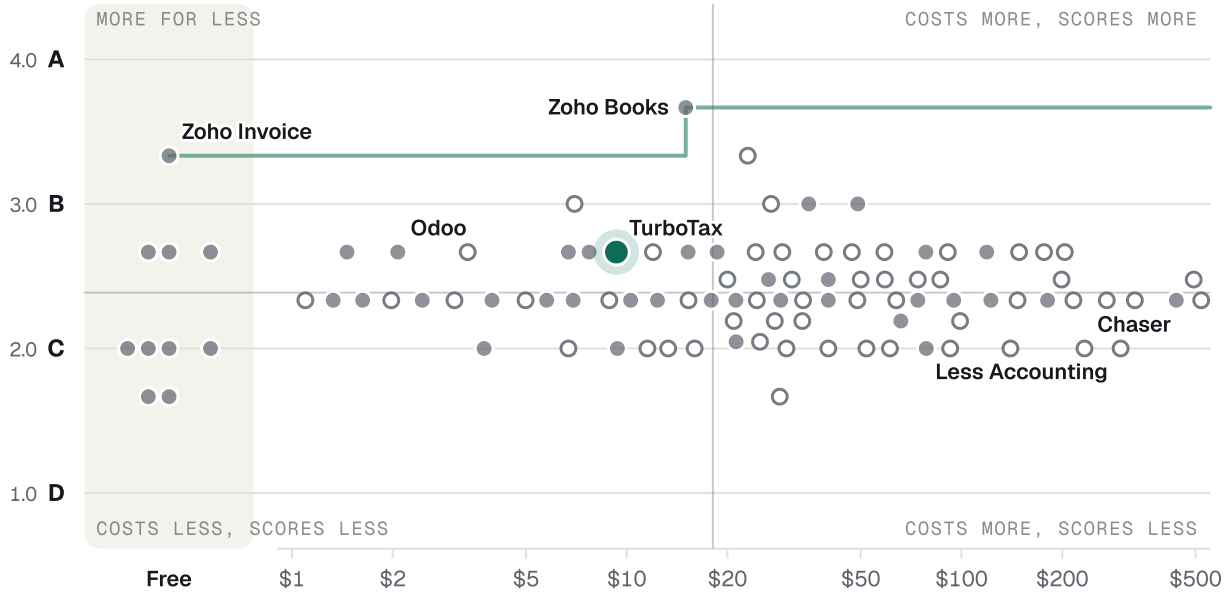
Each grade against the category

Every bar is all 128 accounting and invoicing tools we grade, cut by the letter each got. TurboTax'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. TurboTax 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 TurboTax you could make: calculator. What surrounds it you could not. The 3 things listed below take a company, not a weekend.

It is one of the better ones too: its GPA of 2.8 is higher than 109 of the 127 other accounting and invoicing tools we grade. It costs $84 a year.

What you could make

- Calculator: an app builder makes this well.

What you could not

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

- AI features, unless you pay a model provider for each request yourself.
- The depth: we grade its features B, which means it covers the whole job.

What this rests on. TurboTax'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 and Cash App Taxes

The 2 tools TurboTax is most often weighed against, with where each one differs from it.

2.4 GPA

TaxAct

Free plan · from $44.99/yr

Online and downloadable tax filing for individuals and businesses.

- Only TurboTax lists an iOS app.
- TaxAct also covers documents.

TurboTax and TaxAct compared in full

3.2 GPA

Cash App Taxes

Free

Free federal and state tax filing inside Cash App.

- Only Cash App Taxes lists an Android app.
- Cash App Taxes also covers forms.

TurboTax and Cash App Taxes compared in full

PART 06 · QUESTIONS

Quick answers

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

13

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 TurboTax free?

TurboTax has a free plan. Free Edition: $0 federal, $0 state and $0 to file, for simple Form 1040 returns only (about 37% of filers qualify).

How much does TurboTax cost?

TurboTax lists 6 plans. Free Edition: $0.

What platforms does TurboTax work on?

TurboTax is available on Web and iOS.

How is TurboTax rated?

TurboTax's iPhone and iPad app averages 4.8 out of 5 from 937,850 ratings on the App Store in the United States, as read on Nov 13, 2026.

Does TurboTax have an Android app?

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

Does TurboTax have a Windows app?

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

Is TurboTax open source?

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

What does TurboTax integrate with?

TurboTax's listing names Credit Karma. A listing names up to eight integrations, so it may connect to more.

Who makes TurboTax?

TurboTax is made by Intuit.

What are the alternatives to TurboTax?

The closest alternatives to TurboTax in our directory are TaxAct and Cash App Taxes.

How does TurboTax compare with other accounting and invoicing tools?

TurboTax's GPA of 2.8 is higher than 109 of the 127 other accounting and invoicing tools we grade, and level with 8.

Is TurboTax good value for money?

ToolGPA grades TurboTax B for value for money. Its paid plans start at $7 a month when paid by the year, against a middle price of $18.09 for the category: 16 of the 90 others that charge start lower.

Could I make my own version of TurboTax?

The plain part of TurboTax you could make: calculator. What surrounds it you could not.

Where this guide comes from

The prices, plans, platforms and features were read from TurboTax'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 TurboTax'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 Intuit. Prices change, so check turbotax.intuit.com before you buy.

turbotax.intuit.com
turbotax.intuit.com/desktop-pricing/
turbotax.intuit.com/personal-taxes/online/

PART 07 · ABOUT

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

TurboTax, kept up to date

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

toolgpa.com/tools/turbotax

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, "TurboTax: The Insider's Guide",
checked Nov 13, 2026.
https://toolgpa.com/tools/turbotax
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Know someone choosing between accounting and invoicing tools?

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

ToolGPA elsewhere: youtube.com/@toolgpa

See our other guides

The best-graded accounting and invoicing tools after TurboTax, 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

Cash App Taxes Insider's Guide

Free federal and state tax filing inside Cash App

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