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Earn It!
Keep It!
Save It!



FREE TAX PREPARATION IS AVAILABLE IN MONTEREY COUNTY



You Earned It. We'll Help You Keep It.

||| by Brittany Wesely ||| FILE YOUR TAXES FOR FREE |||

Imagine California residents having more than \$1 billion available to them and not using it. Now imagine that those same residents are on tight budgets, many struggling to make ends meet. And amidst their struggle, they unknowingly leave hundreds or even thousands of dollars on the table.

That is exactly what happens each year in Monterey County at tax time. In 2006, 11,000 residents in Monterey County failed to take advantage of more than \$16 million in funds through the Earned Income Tax Credit (EITC). The EITC is a refundable federal income tax return credit for low- to moderate-income working individuals and families.

"The Earned Income Tax Credit and the Child Tax Credit give families a tax refund when they need it most," says Elliott Robinson, director of the Monterey County Department of Social

Services. "It helps them get what they need to move ahead, from housing to transportation to setting up a savings account."

Many residents in Monterey County have taken advantage of the credit. In 2006, for example, more than 32,000 households in the county filed for the credit, claiming more than \$64 million in EITC dollars. However, every year millions of dollars in tax credits are not being claimed.

Many area residents don't know the benefits they're eligible for or how to claim them. Some residents don't file tax returns at all, because they don't think they made enough to receive a refund. Others may not be able to afford a paid tax preparer.

The Monterey County Department of Social Services knew more needed to be done to help. So in 2009, the department kick-started a program of the Internal Revenue Service (IRS) called Volunteer Income Tax Assistance, or VITA.

VITA volunteers are trained and certified by the IRS to review and process taxes for free. Volunteers

can help households making less than \$53,000 a year to prepare and file their tax returns and claim the highest possible return.

United Way Monterey County has managed and led the operation of the VITA collaborative since 2009 and provides the dedicated staff needed to coordinate the primary services. The collaborative partners include: the IRS, Center for Employment Training in Salinas and Soledad, California State University Monterey Bay, Monterey County Free Libraries, Salvation Army Salinas Corps, Goodwill Central Coast, Heald College, Monterey County Office of Education and MCDSS One Stop Centers. Services offered by United Way Monterey County also include: 2-1-1 Monterey County, a free information and referral service; the Volunteer Center of Monterey County, mobilizing community members to volunteer and building capacity of community organizations; and the CalWORKs Volunteer Program, connecting welfare recipients to community service opportunities to build job skills and work experience. These resources are leveraged in many ways to support and/or promote the VITA program.

The deadline to file your tax return is April 15, so don't wait another day! Stop by a VITA site today and get your hard-earned money back.

TAX CREDITS EASE FINANCIAL BURDENS

Earned Income Tax Credit

The Earned Income Tax Credit is a benefit for working people who have low to moderate income. The credit is refundable, which means you can get money back even if you have no tax withheld from your paycheck. If you qualify, you may receive a boost of up to \$6,000 on your tax return.

EARNED INCOME INCLUDES:

- Wages, salaries, tips and other taxable employee pay
- Union strike benefits
- Long-term disability benefits received prior to minimum retirement age
- Net earnings from self-employment

Many tax credits are available to help people who are working hard to make ends meet. Tax credits provide money in your pocket to pay off debt, boost your savings account or help with expenses throughout the year. A little extra cash makes a big difference, but you can't take advantage of it if you don't file. Here are a few tax credits you may be eligible for:

EARNED INCOME DOES NOT INCLUDE:

- Interest and dividends
- Retirement income
- Social security
- Unemployment benefits
- Alimony
- Child support
- Pay received for work while an inmate in a penal institution



Child Tax Credit

The Child Tax Credit may be worth as much as \$1,000 per qualifying child, depending on your income. A qualifying child must be your dependent, under age 17 and a U.S. citizen, U.S. national or resident alien.

Child and Dependent Care Credit

If you paid a licensed care provider to care for your child, spouse or dependent last year, you may be eligible to claim the Child and Dependent Care Credit. To do so, care must have been provided so you and/or your spouse could work or look for work.

Trusted Helpers

by Alexandra Videmsky

VITA TAX-PREP MAKES A DIFFERENCE FOR FAMILY IN NEED

Tom Vivian of Aromas wanted to use his financial experience to help people directly, so he joined the Volunteer Income Tax Assistance (VITA) program this year.

He was surprised by how many people needed help, and how vulnerable low-income individuals can be.

A case in point was one woman Vivian recently helped at the Hartnell College site, whom he calls “April” (not her real name).

April is employed as a community health care worker, but her family depended greatly on her husband’s income to cover expenses. When he died unexpectedly two years ago,

April was left with three kids to support by herself, and little experience managing the family’s finances.

At tax time last year, April didn’t know where to turn — her husband had always taken care of filing returns. So she went to a tax firm for help. The paid preparer told her she needed to file as “single,” since her husband was deceased. She only got around \$600 back that year.

Vivian estimates she overpaid by \$5,000. This year, April didn’t have the money to pay a tax preparer’s fee, and turned to VITA for help. When Vivian took April’s case, he told her that she was eligible for qualified widow

When he told her she was getting a **\$7,000 refund** this year, she was nearly in tears.



VITA volunteer Tom Vivian enjoys helping low- and moderate-income individuals claim all the tax refund they’re entitled to.
PHOTO BY NIC COURTY

status two years after her husband’s death, and her children could get survivor’s benefits. After that, she could file as “head of household” and still receive more benefits than filing as single.

When Vivian told her she was getting a \$7,000 refund this year, she was nearly in tears. That money could help feed her family.

But Vivian didn’t stop there — he confirmed with his site coordinator that VITA could help April amend and resubmit her previous returns as well.

“She’d never gotten that kind of money back before,” Vivian says.



GET YOUR HARD-EARNED MONEY BACK

VITA sites offer free tax help

The Volunteer Income Tax Assistance (VITA) program offers free tax preparation for people who make \$53,000 or less annually. VITA can also accommodate individuals with disabilities and those who speak limited English. Federal and state income tax return assistance is provided by volunteers who are trained and certified by the IRS. Being a free service, volunteer tax preparation will save you money on filing your returns and may also get you more money on your return that you might miss if you file your taxes yourself.

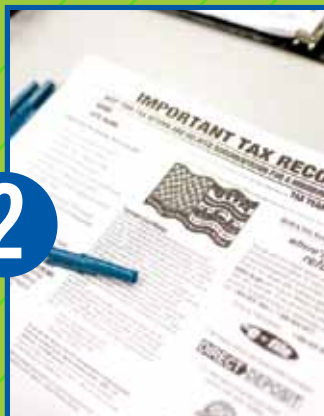
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WHO IS ELIGIBLE:

- Households with less than \$53,000 in earned income for 2014
- Individuals with filing status of single, married filing jointly, head of household or qualifying widow(er)
- U.S. citizens, resident aliens, nonresidents with an Individual Taxpayer Identification Number (ITIN), and their spouses

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WHAT TO BRING:

- Photo identification
- Social security card or ITIN card for all taxpayers and qualified dependents
- W2s, 1099s and documentation of other income and/or deductions
- A copy of last year’s tax return
- Blank check for direct deposit

Plus, if applicable:

- Total paid to day care provider and provider’s tax ID number
- Proof of foreign status if applying for Individual Taxpayer Identification Number
- Forms 1095-A, B or C (Affordable Health Care Statements)
- If married filing jointly, both spouses must be present

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WHAT TO EXPECT:

- FREE tax preparation and electronic filing
- Help creating ITINs for nonresidents
- Bilingual English/Spanish services for people who speak limited or no English
- Refunds in 7 to 10 days with direct deposit

Specialized volunteer tax assistance is available for seniors and individuals who are disabled or homebound:

Alliance on Aging

For a tax appointment, please call 831-655-4241. allianceonaging.org

Free Tax Preparation

If you earned less than \$53,000 last year, IRS-certified tax preparers at United Way Monterey County Volunteer Income Tax Assistance sites can help you gain back every tax dollar you are entitled to. Without any hidden fees, you'll be able to keep 100 percent of your refund and will get your money in 7 to 10 days with direct deposit. You work hard for your money. Let us help you keep it.

DON'T STOP THERE!

If you qualify for free tax prep with VITA, you may also qualify for these other programs:

CALFRESH

Helps offset the cost of groceries through monthly electronic benefits. The amount is based on household size and income.

MEDI-CAL

Provides health coverage for low-income families, single adults, seniors, foster children, pregnant women and adults with disabilities, among others.

CALWORKS

Provides short-term cash assistance to families in need with dependent children, especially when they've lost a primary source of income. Those who qualify can also meet with an employment specialist to gain job skills and help locate a permanent job.

GENERAL ASSISTANCE

Provides temporary assistance for individuals or families with great need who may not qualify for CalWORKs.

Visit the Monterey County Department of Social Services website at mcdss.co.monterey.ca.us for more information. Or, call 2-1-1. To apply, visit c4yourself.com and www.coveredca.com.

Volunteer at a VITA site!

Want to learn valuable skills while also helping members of the community? Join the team of VITA volunteers! Volunteer opportunities are available for:

- Tax preparers
- Assistant site coordinators
- VITA tax screening specialists
- Interpreters
- Greeters
- Outreach ambassadors

To get started, visit www.unitedwaymcca.org/free-tax-prep. Recruitment is from October to January every year.

VISIT A VITA SITE TODAY!

Tax preparation assistance sites
open through April 15, 2015:

CENTER FOR EMPLOYMENT TRAINING — SALINAS

421 Monterey St.
Salinas, CA 93901
Tuesdays, 5:30 – 8 p.m.

CENTER FOR EMPLOYMENT TRAINING — SOLEDAD

930 Los Coches Drive, Ste. 103
Soledad, CA 93960
Saturdays, 9 a.m. – 1 p.m.

CESAR CHAVEZ LIBRARY

615 Williams Road
Salinas, CA 93905
Fridays, 10 a.m. – 1 p.m.

HARTNELL COLLEGE

411 Central Ave.
Building B, Rm. 110
Salinas, CA 93901
Mondays, 6 – 9 p.m.

MARINA LIBRARY

190 Seaside Circle
Marina, CA 93933
March 21, April 4 & 11, 10:30 a.m. – 2:30 p.m.

SEASIDE

ONE-STOP CAREER CENTER

1760 Fremont Blvd., Ste. D2
Seaside, CA 93955
Saturdays, 9 a.m. – 1 p.m.

SALINAS

ONE-STOP CAREER CENTER

730 La Guardia St.
Salinas, CA 93905
Saturdays, 9 a.m. – 1 p.m.

SALVATION ARMY SALINAS CORPS

2460 N. Main St.
Salinas, CA 93906
Saturdays, 1 – 4 p.m.

DON'T WAIT!

The deadline
to file your
taxes is
April 15!

One-day pop-up sites:

PACIFIC GROVE ADULT SCHOOL

1025 Lighthouse Ave.
Pacific Grove, CA 93950
March 18, 5 – 7:30 p.m.

KING CITY LIBRARY (TECH MOBILE)

404 Broadway
King City, CA 93930
April 11, 10 a.m. – 1 p.m.

Drop off your taxes!

Can't make it to a VITA site at the scheduled time? Drop off your taxes and they will be ready in a week or less.

UNITED WAY SALINAS OFFICE

376 Main St.
Salinas, CA 93901
Thursdays, 1 – 4 p.m.

Need to use a computer to file
your own taxes?

SHORELINE WORKFORCE CENTER

1325 N. Main St.
Salinas, CA 93906
Computers available anytime
Assistance available Wednesdays, 10 a.m. – 1 p.m.

For more information, up-to-date
schedules and additional pop-up sites, visit
www.unitedwaymcca.org/free-tax-prep
or call 2-1-1.

FILE ONLINE FOR FREE!

No time to visit? If you made less than \$60,000 in 2014, you can file your federal and state taxes for free online. Free phone assistance is available from IRS-certified tax professionals. Visit www.myfreetaxes.com to get started.

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