

**To qualify for the
Earned Income Tax Credit**

Earned income and adjusted gross income must be less than:

- \$43,279 (\$48,279 married filing jointly) with three or more qualifying children;
- \$40,295 (\$45,295 married filing jointly) with two or more qualifying children;
- \$35,463 (\$40,463 married filing jointly) with one qualifying child;
- \$13,440 (\$18,440 married filing jointly) with no qualifying children

To qualify for the Child Tax Credit

A qualifying child meets the following criteria*:

- 1) Age** - Under age 17 at the end of 2009
- 2) Relationship** - Dependent is your son, daughter, adopted child, stepchild or eligible foster child, brother, sister, stepbrother, stepsister, or a descendant of any of these individuals
- 3) Citizenship** - A U.S. citizen, U.S. national or resident of the U.S.
- 4) Support** - Dependent did not provide over half of his or her own support
- 5) Lived with you** - Must have lived with you for more than half of 2009

**If these criteria are met, you may be eligible for up to \$1,000 tax credit per qualifying child*



The United Way of West Central Connecticut, serving the communities of Bristol, Burlington, Plainville and Plymouth, is working to create opportunities for a better life for all by focusing on education, income and health.

Under the building block of Income, this new initiative strives to help families become financially stable and independent.

Income Community Partners

- | | |
|-------------------------------------|---------------------------------------|
| Barnes Group, Inc. | Plainville Community Schools |
| Bristol Community Organization | Plainville Social Services |
| Bristol Housing Authority | Plymouth Community Food Pantry |
| City of Bristol Community Services | St. Vincent DePaul Mission of Bristol |
| First Bristol F.C.U. | Thomaston Savings Bank |
| Gene F. Prentiss & Company | Town of Burlington |
| Greater Bristol Chamber of Commerce | Tunxis Community College |
| Main Street Community Foundation | Valley Bank |
| | Webster Bank |



**Whether you need help – or want to give help –
2-1-1 is the free and confidential way to locate
hundreds of services available in our community.
24 hours a day. 365 days a year.**

**SAVE MONEY
THIS TAX SEASON**

**GET YOUR TAXES DONE
FOR FREE!**



EARN IT. \$AVE IT. GROW IT.

Want to know how you can get your taxes done for free?

United Way of West Central Connecticut will be hosting free tax preparation sites in Bristol, Burlington, Plainville and Plymouth throughout the tax season.

The Volunteer Income Tax Assistance (VITA) Program provides low-income workers and families, disabled, and elderly with free tax preparation and filing. We are trying to bring unclaimed tax credits to these individuals, and thus to the community!



All volunteers at these VITA sites are IRS-certified and ready to help you prepare your tax return and get you *all* the money due to you!

If you qualify for the Earned Income Tax Credit (see shaded panel), then you are eligible to have your taxes done at one of our VITA sites for free.

Appointments are required, so call (860) 582-9559 today!

Ways to Save at Tax Time

Here are ways to avoid the “Rapid Refund Rip-Off”:

E-File with Direct Deposit - File your tax return electronically (e-file) to speed up your refund. Tell the IRS to deposit the refund directly into your bank account - you can provide your account number right on your tax return. You can get a refund in about 10 days this way - without paying one extra cent to those “instant refund” scams, which are actually loans where you borrow against your own refund by paying triple-digit interest rates! All of our VITA sites will be using e-file this year.

Get a bank account - If you don't have a bank account, open one up to take advantage of direct deposit. You can use a checking or savings account to receive your tax refund... and maybe save some of it for a down payment on a house or a car, or to start saving for retirement.

Wait just a bit longer - Do you really have to get cash from your tax refund today? Can you wait a few weeks to save hundreds of dollars? If you have an urgent bill to pay, ask for more time until the tax refund check comes from the IRS. Don't take on a new expensive loan to pay an old bill.

Avoid check cashers - Check cashers charge an extra fee to cash tax refund and RAL (refund anticipation loan) checks. So you would have to pay the charges for the loan, tax preparation fees, and the extra fees, just to get your money! A smarter move is to use a bank account.

Best Way to Save \$ = Use a VITA Site
If you qualify for the credits listed in the gray box, you are eligible to have your taxes done for free!

Checklist to bring for your VITA appointment:

- Picture ID for you and your spouse, if married
- Social Security cards and birth dates for you, your spouse, and children you are claiming
- W-2 forms for all jobs held in 2009
- 1099 forms, such as 1099G, 1099Misc, 1099Int
- Current year's tax package (if you received one)
- Any letter or notice you received from the IRS
- Copy of last year's Federal and State returns
- A blank, voided check or bank routing and account numbers (if you want your refund directly deposited)
- Your spouse, if married filing jointly
- If you paid for child care - documentation listing provider name, address, tax ID#, and amount paid
- If you, your spouse, or a child attended college - tuition expense statement (1098T) and/or student loan interest statement (1098E)
- Home interest and property taxes paid
- Documentation of alimony and child support
- If you are itemizing, bring documentation of out-of-pocket expenses for medical bills and charitable contributions
- Other forms of income, such as prizes and awards, scholarships and fellowships, or lottery/gambling winnings