

## Keep More of What You Work for with Free Tax Preparation

**Rick G. Carter**  
Human Services Federation  
Executive Director

The Human Services Federation and the Family Economic Security Partnership's EITC Campaign will provide quality free tax preparation services at sites across Lincoln through April 15, 2006. Taxes will be prepared by IRS trained and certified volunteers and electronically filed (at most locations) for a rapid refund. Multilingual tax preparers will be available at several sites to serve customers who do not speak English.

While the service is open to all taxpayers with basic individual tax returns, the campaign is specifically focused on serving people eligible for the Earned Income Tax Credit (EITC). The EITC is a refundable tax credit for low-income working families and individuals. Families making under \$35,263 (\$37,263 married filing jointly) may be eligible for a refund of up to \$4,400. The EITC is the most effective anti-poverty tool offered by the federal government because it reduces the tax burden on low- and moderate-income earners, supplements their wages and makes work more attractive.

We wish to thank all of our partners: The Internal Revenue Service, US Bank, UNL, UNL-Extension, Lincoln City Libraries, Lincoln Action Program, Salvation Army, Fresh Start, Matt Talbot Kitchen and Outreach, the Hispanic Community Center, the Asian Community and Cultural Center, Lincoln Literacy Council, Community Mental Health Center, Goodwill Industries, Friendship Home, the YWCA, Volunteer Partners, LPS Learning Centers and others for joining together and supporting our efforts. Together we will have a positive impact on the economic futures of families in this community.

Without these volunteer tax sites, too many families would be taken advantage of by high-cost tax preparation firms. Products such as refund anticipation loans are pressed on them, with high interest rates that virtually erase any tax refund they would have received. Our tax sites are increasing financial literacy across our community, as well as bringing more money into people's pockets and into the economy through the EITC and other tax credit programs.



### Do I Qualify for the Earned Income Tax Credit (EITC)?

If you're like millions of Americans, you work hard but don't earn a high income. The federal government has several resources including the Earned Income Tax Credit (EITC) that can help you and your family. The EITC is essentially a tax credit for low-income workers who meet certain qualifications, which usually means more money in their pockets. If you qualify, you could pay less federal income tax, pay no tax or receive a refund.

The Internal Revenue Service (IRS) and its community partners are working to increase EITC participation among taxpayers who have low incomes and meet EITC eligibility rules. We know the rules can be complicated and we want to help you understand all the eligibility requirements.

Claimants must have a valid Social Security number. In addition, one must meet certain residency and filing criteria, including following guidelines for a qualifying child. The following are income requirements for 2005:

A taxpayer's total earned income must be at least \$1 and their earned income and adjusted gross income (AGI) must both be less than:

- \$11,750 with no qualifying child (\$13,750 if married, filing jointly)
- \$31,030 with one qualifying child (\$33,030 if married, filing jointly)
- \$35,263 with more than one qualifying child (\$37,263 if married, filing jointly)

Investment income cannot be more than \$2,700.

If you think you might qualify for EITC and would like assistance, you can call 1-800-829-1040 or go to [www.irs.gov/eitc](http://www.irs.gov/eitc) and select "EITC Assistant."

## Lincoln's Volunteer Tax Assistance Program

Volunteers throughout Lincoln are now offering free federal and state tax return preparation through the Volunteer Income Tax Assistance (VITA) program. The VITA is a national program providing free assistance to low income, elderly, limited English proficient and disabled individuals who require assistance in preparing their tax returns and cannot afford the services of a paid professional tax preparer.

Volunteers are taught basic tax preparation techniques and technology, enabling them to easily handle most returns or at least know where to find the answer in the IRS quick reference guides. Volunteers are trained to prepare basic Forms 1040 tax returns, including, Schedule A for itemized deductions, claims for the Earned Income Tax Credit, other tax credits and the comparable state tax forms. **Volunteers do not prepare business or complex tax returns.**

Free electronic filing of the Federal Tax return will also be available at some locations. Electronically filed tax forms greatly increase the speed of filers' returns and help reduce return errors. Combined with direct deposits, the refunds can be received within 10 to 14 days.

### What You Need to Bring to Tax Preparation Sites

- photo ID and Social Security Card (or Individual Taxpayer Identification Numbers) for yourself, your spouse and dependents (children, etc.)
- this year's tax package (if available)
- wage and earnings statements (W-2)
- a copy of last year's return
- interest & dividend statements (Forms 1099)
- any other information concerning your income and expenses for 2005
- your spouse, if you have a joint return — they must be present to sign the required forms

### Lincoln VITA Program Tax Sites and Hours

All sites operate until April 15 and provide electronic filing unless noted. No appointment necessary!

The Lincoln Action Program will have tax preparation volunteers who can speak the following languages are scheduled for the indicated times (schedule subject to change). LAP only has English speakers in the intake/waiting room — they may be able to get interpreters to help in the intake room, but there is no guarantee.

#### ANDERSON LIBRARY

3635 Touzalin Ave.  
• Wednesdays 5:30–8 p.m.

#### ASIAN CENTER

2615 'O' Street (Electronic Filing only)  
• Mon–Fri, by appointment only, call 477-3446

#### BENNETT MARTIN LIBRARY

14 & N Streets (E-filing closes Feb. 28)  
• Tuesdays 1–3:30 p.m. & 5:30–8 p.m.  
• Wednesdays 1–3:30 p.m.  
• Sundays 1:30–4 p.m.

#### EISELEY LIBRARY

1530 Superior Street  
• Mondays 5:30–8 p.m.  
• Thursdays 1–3:30 p.m.  
• Thursdays 5:30–8 p.m. (E-filing closes Feb. 28)

#### HISPANIC CENTER

2615 'O' St., Suite D (No E-filing)  
• Mondays 1–4 p.m.  
• Saturdays 10 a.m.–1 p.m.

#### HOLMES ELEMENTARY SCHOOL

5230 Sumner (E-filing closes Feb. 28)  
• Mondays 5–7:30 p.m.

#### LINCOLN ACTION PROGRAM

210 'O' Street  
• Mondays 5:30–8 p.m. (Arabic, Vietnamese)  
• Tuesdays 1:30–4 p.m. (Arabic, Spanish, Vietnamese)  
• Fridays 9 a.m.–11:30 a.m. (Bosnian)

#### SALVATION ARMY

2625 Potter St. (E-filing closes Feb. 28)  
• Tuesdays 12–2:30 p.m.  
• Thursdays 12–2:30 p.m.

#### US BANK

56 & O Street (use east door)  
• Tuesdays 10 a.m.–1 p.m.  
• Wednesdays 10 a.m.–1 p.m. & 5:30–8 p.m.  
• Thursdays 10 a.m.–1 p.m.  
• Saturdays 9–11:30 a.m.

## EXTENSION NEWS

### New and Outgoing Lancaster County Extension Board Members



Outgoing board member Phil Rooney (at left) was recognized for his outstanding service to extension. Also pictured is board president Clarice Steffens.

Lancaster County Extension welcomes its newest extension board member appointment — John Chess. Since 1973, John has worked for the Lincoln-Lancaster County Health Department. He is currently, an Environmental Health Supervisor with the water program. John earned his bachelor's degree from University of Nebraska—Lincoln and his Master's Degree in Public Administration from University of Nebraska—Omaha.

Reappointed to second three-year terms, were Kendra Penrod and Oscar Rios Pohirieth who both work for Lincoln Public Schools.



John Chess joined the extension board.

Extension board members assist extension staff in establishing and accomplishing extension education program goals and objectives. The work in partnership with University of Nebraska—Lincoln Extension on priority issue areas of:

- Agriculture Profitability and Sustainability
- Children, Youth and Families
- Food Safety, Health and Wellness
- Strengthening Communities
- Water Quality and Environment

Outgoing board member Phil Rooney was recognized during the January board meeting for his long-time dedication and service to Lancaster County Extension.