

LENAWEE UNITED WAY

Free tax prep service available

By Diane Bach

Are you unsure about filing your income taxes? Is the money a little tight and you wished you could file your taxes for free? If so, this article is one you want to read carefully.

Community Action Agency (CAA) has two options for you. The first option is where an IRS-certified volunteer can prepare your taxes for you. The second option is a free online site where you can prepare and e-file your own federal and state taxes anytime, 24/7.

If your 2014 household income is less than \$53,000 you are eligible for the traditional Volunteer Income Tax Assistance or VITA program. This option is where an IRS-certified volunteer will prepare and e-file your tax return for free. Volunteers will meet individually with you to ensure you receive all of the money you are entitled to receive. Volunteers are able to complete federal, state and city (where applicable) returns as well as tax credits including the Federal Earned Income Tax Credit, Michigan Earned Income Tax Credit, Home Heating Credit, Child Tax Credit and Homestead Property Tax Credit. All for free.

Returns can be electronically filed (e-filed) with the refunds being direct deposited into your savings or checking account. This allows you to receive your money in about seven to 21 days. Plus, CAA tax volunteers are available year-round



should you have questions or need assistance after tax season.

All returns are prepared by appointment only. If you want to schedule an appointment, please call 211 or the Lenawee County CAA office at 263-7861 or 1-800-438-1845. Older adults may also call the Lenawee County Department on Aging at 264-5280 for an appointment. A list of what you need to bring to your appointment will be reviewed when you schedule your appointment.

Are you thinking "I don't have to file taxes because..."? While it may be true you do not have to file a federal tax return, you may be missing out on some Michigan credits. If you own your home or even if you rent, you may be eligible for Homestead Property Tax/Renter's Credit or a Home Heating Credit.

The second option is available if your 2014 household income is less than \$60,000 and you want to prepare your own taxes. This option involves going to myfreetaxes.com to prepare and e-file your own federal and state tax returns for free. If you have questions as you use this site, IRS-certified volunteers are available by calling a toll-free number found on the site.

Occasionally, this site will give you a message that you will be charged a fee. If your 2014 household income is less than

\$60,000 and you receive this message it is incorrect. If you get this message, stop and call the toll-free number where the certified volunteers will be able to help you keep the filing of your return free.

The requirements to use this site are a 2014 household income less than \$60,000; a valid email address; a valid Social Security number or Individual Taxpayer Identification Number (ITIN) and your adjusted gross income (AGI) from your previous year.

Using this site also supports CAA's VITA program because all returns prepared by county residents "count" toward the goals of the local VITA program.

Community Action Agency (CAA) has provided the VITA service in Lenawee County since 2004. CAA trains volunteers using IRS provided training materials. VITA volunteers are required to pass IRS tests to become certified by the IRS in order to prepare taxes.

CAA partners with many agencies and organizations to form the Lenawee Financial Stability Coalition who support the VITA program. Lenawee United Way is a proud partner of the coalition and supports resources and programs that help make residents of Lenawee County financially stable.

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