

**FREE Tax Preparation
For Clinton, Essex & Franklin Counties**

DO YOU WANT YOUR TAX REFUND *FAST*?

**Your return will be electronically filed and combining with direct deposit is the
fastest way to get your refund!**

**Tax Preparation is available at one of these
locations by Certified Volunteer Preparers:**

Clinton County: *Senior Citizens Council*-5139 North Catherine St. in Plattsburgh
Call **518-335-8599** for information. **No Appointments taken!!!**
January 27th thru February 28th Mon/Tues/Fri & Sat 9:00 to 2:00
Wed & Thurs 9:00 to 6:00 (No Service will be provided on President's Day 2/17/14)
March 1st thru 31st Wed & Thurs 9:00 to 6:00 and Fri & Sat 9:00 to 2:00
April 1st thru 11th Wed & Thurs 9:00 to 6:00 and Fri 9:00 to 2:00

Essex County: BOTH LOCATIONS ARE BY **APPOINTMENT ONLY**. Contact The Hague Community Center at **518-543-6161** to schedule an appointment in Hague or Ticonderoga:
Hague Community Center,
9793 Graphite Mountain Road, Hague, NY 12836
Tuesdays and Thursdays from Feb 4 to April 15, 2014.
Appointments will also be available in Ticonderoga on four Friday afternoons,
Feb.14th & 28th, March 28th, and April 4th.

Lake Placid:

The Lake Placid Public Library
Appointments are required; call 518-523-3200
January 30th thru March 19th

For other locations in Essex County, please call **518-546-3565**

Franklin County: *OneWorkSource* in Malone 158 Finney Blvd Malone NY 12953
By **Appointment only**, please contact **518-481-5755** to schedule an appointment

Or... File your own tax return online for Free at one of these locations!

Computers and tax preparation software will be provided free of charge to anyone interested in preparing their own tax return, with the assistance of a trained, on-site Coach available to answer basic questions

Plattsburgh Public Library 19 Oak Street in Plattsburgh

Please call ahead for hours of operation **518-563-0921**

OneWorkSource in Malone 158 Finney Blvd Malone NY 12953

Visit **The United Way's website for a direct link to file your taxes online for free: www.unitedwayadk.org**

Super Saturday – Saturday, February 8, 2014 at SeaComm's Malone Branch on Finney Blvd. from 1 – 4PM. Free tax preparation for EITC eligible taxpayers. **Appointments are required at 1-800-764-0566.**

**EARNED INCOME TAX CREDIT
COALITION OF ADIRONDACK REGION**

Coalition members include: The United Way of the Adirondack Region Inc, OneWorkSource, Adirondack Community Action Programs, Inc. (ACAP), Senior Citizens Council of Clinton County, Office for the Aging, Department of Social Services, Retired & Senior Volunteer Program (RSVP), Joint Council for Economic Opportunity, Inc. (JCEO), AARP Foundation, Internal Revenue Service (IRS), Family Welcome Center of CVES, Cornell Cooperative Extension, First Federal Credit Union, Champlain National Bank, North Country Community College, North

It's FAST...It's FREE...It's YOURS

What to bring to your appointment:

- | **Picture ID** for you and your spouse if married and filing jointly
- | **Social Security cards and birth dates** for you, your spouse, and children you are claiming
- | **W-2 Forms** for all jobs held in 2013
- | **1099 forms**, such as 1099R, 1099G, 1099Misc, 1099Int, 1099C, 1099DIV, Broker Statements
- | A copy of last year's return
- | For a faster refund that is directly deposited, bring your bank account number and your bank's routing number.
- | Your spouse, if married filing jointly

OTHER RECEIPTS that *may increase* your tax refund:

- | Rental information for NYS credit (only if total household income is less than \$18,000)
- | 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: a tuition expense statement (1098 T) and/or student loan interest statement (1098E) or have cost for energy improvements to your residence, such as insulation, storm doors or windows
- | If you want to see if your itemized deductions are greater than the standard deduction, bring school and property taxes payment information, mortgage interest paid, unreimbursed medical expenses, and charitable contribution information. If you purchased a new car during 2013, also bring the sales tax information.

Frequently asked questions:

Volunteer tax assistance-Why use it? As a service to the community, it helps working families get the money and assistance they've earned by providing free income tax preparation and E-filing for those who may be less able to afford a paid tax preparer.

Program eligibility-Can I use the service? While most returns can be done, including NY and VT non-resident, some may be more complex and need referral to a more specialized preparer.

EITC-What is it? The earned income tax credit is a refundable income tax credit that is available to low-income workers with "earned" income-wages or self employment income. If your family earnings are less than \$53,000 you may qualify for a credit up to \$8,159. If you qualify, you could reduce or eliminate your income tax, even get money back that could be used for savings, home repairs or other things.

Child and dependent care credit-What is it? If you work and need to pay for child care there may be federal and state credits.

Refund Anticipation Loans (RALs)-Are they a good idea? RALS, which borrow against your own refund, are extremely expensive. Loan fees typically range from \$30-\$90 which would equal an annual Percentage rate (APR) of about 60% to over 700%. RALS can eat away a big chunk of your refund.

Savings at tax time-Why do it? It is quick and easy to save part of your tax refund, directly depositing into as many as three accounts, including the purchase of US Savings Bonds. Pay yourself first by putting some in a savings account, and then use the rest to pay your bills or make a purchase through your checking account.