

FREE tax preparation will be provided in Clinton,
Essex & Franklin Counties

DO YOU WANT YOUR TAX REFUND *FAST* ?

Your return will be electronically filed and you will receive your refund in 7-10 days with Direct Deposit.

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 23rd to February 29th 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 2/20/12)
March Wed & Thurs 9:00 to 6:00 and Fri & Sat 9:00 to 2:00
April 1st thru 13th Wed & Thurs 9:00 to 6:00 and Fri 9:00 to 2:00

Essex County: CALL 1-800-675-2668 TODAY FOR AN APPOINTMENT AT ONE OF THE
FOLLOWING LOCATIONS:

OneWorkSource in Elizabethtown
St. Patrick's Parish Center in Port Henry
The Sherman Free Library in Port Henry
Senior Citizen's Club in Schroon Lake

Lake Placid:

The Lake Placid Public Library (518)523-3200

Franklin County OneWorkSource in Malone 158 Finney Blvd Malone NY 12953 (518) 481-5755 ext3033
Starting January 23rd Appointments only Monday and Wednesday from 8am to 12pm
Tuesday and Thursday 11:30 -3:30 pm

Starting January 17th Akwesasne Housing Authority, 378 State Route 37, Suite A, Hogansburg NY 13655,
518-358-9020 (appointments only)

File your own tax return online for Free!

Plattsburgh Public Library 19 Oak Street in Plattsburgh

Starting January 23rd, open 10am to 3pm daily. Participants are responsible for filing their own tax return
online at this location. Assistance is available for general filing questions.

APPOINTMENTS RECOMMENDED! Katie Duffy 518-536-7434 or Kellie Lathrop 518-536-7436

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, UFirst Federal Credit Union, Champlain National Bank, Akwesasne Housing Authority, North Country Community College.

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 2011
- 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, un-reimbursed medical expenses, and charitable contribution information. If you purchased a new car during 2011, 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 \$49,078 you may qualify for a credit up to as much as \$5,751. 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.