

→ It all ← ADDS UP!

FREE Tax Preparation and e-Filing!

Earn More.

You'll be amazed at how much money you can get back at tax time by claiming one of several tax credits for working families, including the federal and Iowa Earned Income Credit (EIC).

Below are the income guidelines for the federal EIC and the maximum credit you may get.

Number of Children	Single Income Less Than	Married Income Less Than	Maximum Federal EITC
0	\$14,340	\$19,680	\$487
1	\$37,870	\$43,210	\$3,250
2	\$43,038	\$48,488	\$5,372
3 or more or more	\$46,227	\$51,567	\$6,044

You can also get the IOWA EIC when you file your state income taxes. The Iowa EIC is 14% of the federal credit. This means even more money for you and your family!

There are other tax credits for working families, including the Child Tax Credit and the Child and Dependent Care Tax Credit. For more information on these credits see the **"It All Adds Up" Toolkit** at www.iowacaregivers.org/addsup.

Keep More.

Why pay someone to prepare your taxes? Starting in mid-January, you have *two free ways* to keep more of your money at tax time:

- 1. You can go to a free Volunteer Income Tax Assistance (VITA) site.** VITA sites are run by community-based organizations and staffed by volunteers who are **trained and certified** by the IRS. VITA volunteers provide friendly, quality tax preparation services and make sure that you claim all of the credits you are eligible for—all for FREE!
- 2. You can do your federal and state federal taxes yourself using My Free Taxes, a free on-line tax program.** Go to <http://myfreetaxes.com> to get started!

Avoid the trap of paying a commercial preparer to complete your taxes and getting a refund anticipation loan ("rapid refund"). When you use either of these free services, you'll get your money fast—usually within 10 to 14 days.

Save More.

There are opportunities to help you save more of your money—at tax time and throughout the year! With SaveYourRefund (www.saveyourrefund.com), you can use Form 8888 to save a part of your refund, right when you file — and enter to win weekly cash prizes! Some local organizations that sponsor the free VITA sites also hold workshops to help with saving and planning for your financial future. Ask your tax advisor at your local VITA site for details about these programs.



"It All Adds Up"® online toolkit is made possible by support from Northwest Area Foundation and Mid Iowa Health Foundation and in partnership with the Upper Midwest Public Health Training Center, and the PHI **Earn, Keep, and Save MORE** campaign — www.PHInational.org/taxes and Iowa CareGivers www.iowacaregivers.org/addsup

Take the next step.
You can find a free VITA site near you by dialing **2-1-1** or go to www.iowacaregivers.org/addsup