

FREE & FAST Tax Preparation

Clinton, Essex & Franklin Counties

by IRS-Certified Volunteer Preparers

Clinton County

Senior Citizens Council, 5139 North Catherine Street, Plattsburgh
Walk-ins -- No Appointments taken! Call **518-335-8599** for information.

January 25 thru February 29 (closed 2/15/16)

Mon, Tues, Fri, Sat 9:00 to 2:00; Wed & Thurs 9:00 to 6:00

March 1 thru 31

Wed & Thurs 9:00 to 6:00; Fri & Sat 9:00 to 2:00

April 1 thru 15

Wed & Thurs 9:00 to 6:00; Fri 9:00 to 2:00

Essex County

Hague Community Center, 9793 Graphite Mountain Road, Hague
Appointment Only - Call **518-543-6161**

February 2 thru April 14 Tuesdays and Thursdays 9:00 to 4:00

North Country Community College—Ticonderoga Campus

Appointment Only- Call 518-543-6161

February 26, March 4 & April 1 12:00pm to 4:00pm

The Lake Placid Public Library, 2471 Main Street, Lake Placid

Appointment Only - Call **518-523-3200**

January 27 thru March 23, Various days and times

Franklin County

Mohawk Indian Housing Corporation, 188 McGee Road, Akwesasne

Appointment Only - Call **518-358-4860**

January 22 thru October 31 (closed 2/15/16)

Monday-Friday 8:30 to 12:00

SeaComm Federal Credit Union, 45 Finney Boulevard, Malone

Call **1-800-764-0566** to schedule an appointment.

Saturday, February 6, 1:00-5:00

Another Option...Prepare your own tax return online for Free at one of these locations!

OneWorkSource 158 Finney Blvd, Malone

Lake Placid Library 2471 Main St, Lake Placid

Computers and tax preparation software provided free of charge to prepare your own tax return via www.MyFreeTaxes.com with the assistance of a certified Coach via toll-free number.

Total household income must be below \$62,000. Check locations for days and hours.

Or visit **The United Way's** website for a direct link to file your taxes online for free:

www.unitedwayadk.org or go directly to www.MyFreeTaxes.com

EARNED INCOME TAX CREDIT COALITION OF THE ADIRONDACK REGION

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, IRS, Family Welcome Center of CVES, Cornell Cooperative Extension, UFirst Federal Credit Union, Champlain National Bank, North Country Community College, SeaComm Federal Credit Union, Elizabethtown Community Social Center Mohawk Indian Housing Corporation.

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 dependents
- W-2 Forms** for all jobs held in 2015; Information for all other income
- Forms 1099** (1099R, 1099G, 1099Misc, 1099Int, 1099C, 1099DIV, etc), Broker Statements
- Forms 1095-A, B or C (Affordable Health Care Statements)
- A copy of last year's tax return
- Proof of bank account for direct deposit and faster refund (bank routing number and account 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)
- Total paid to day care provider and their tax ID number (provider name, address, and amount paid)
- Education expenses for you, your spouse, or dependent who attended college (1098T, Tuition Expense Statement, and/or 1098E, Student Loan Interest Statement)
- Energy Improvements to your home (cost for insulation, storm doors, windows, etc.)
- School and Property taxes, Mortgage Interest, unreimbursed Medical Expenses, Charitable Contributions
- If you purchased a car during 2015, 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 \$53,267, you may qualify for a federal credit up to \$6,242, plus an additional NYS credit. 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 expenses.

Child and Dependent Care Credit-What is it? If you work and need to pay for child care, you may be eligible for 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 tax 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.