

# FREE Tax Preparation and e-Filing!

**Earn  
Keep  
Save** **MORE**

## 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 Michigan Earned Income Credit (EITC). Below are the income guidelines for the federal EITC 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	\$46,227	\$51,567	\$6,044

You can also get the Michigan EITC when you file your state income taxes. The Michigan EITC is 6% of the federal EITC. 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, go to PHI's **Earn, Keep, Save MORE** website at [www.PHInational.org/taxes](http://www.PHInational.org/taxes).

## Take the next step.

**Starting in mid-January...**

**To find a VITA site near you,  
call the United Way by dialing**

**2-1-1 (or 888.636.4211).**

With the **Affordable Care Act**, eligibility for Medicaid and/or health insurance premium tax credits will be determined by your income. It is **more important than ever** for you to get your taxes done this year!

## 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 **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 [www.myfreetaxes.com](http://www.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.

Many credit unions in Michigan participate in the **Save to Win** program. **Save to Win** helps you save your money and gives you a chance to win even more! By opening a 12-month **Save to Win** savings account, every \$25 deposit you make is an entry to win a monthly cash prize, and one of six \$10,000 prize at the end of the year. For more information see [www.mi.savetowin.org](http://www.mi.savetowin.org).



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