

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 the state and federal Earned Income Tax Credit (EITC).

Below are the EITC income guidelines and credits that may be available to you:

Married Income Less Than	Single Income Less Than	Number of Children	Maximum Federal EITC
\$18,440	\$13,440	0	\$457
\$40,463	\$35,463	1	\$3,043
\$45,295	\$40,295	2	\$5,028
\$48,279	\$43,279	3 or more	\$5,657

Also, Michigan offers a state EITC that is a percentage of the federal EITC. This means even more money for you and your family!

Keep More.

Why pay someone to prepare your taxes? 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. See www.PHInational.org, to find a VITA site near you.
2. You can use I-CAN! E-File, a web-based tax preparation service, that lets you do your taxes yourself. Go to www.PHInational.org/taxes and click on the I-CAN! E-File logo to get started!

Avoid the trap of getting a loan because you think it will be faster. 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 in your community to help you save more of the money that you earn. Several of the organizations that sponsor the free VITA sites also hold workshops and classes to help with saving and planning for your financial future. Some also offer a special savings program that encourages people to save by matching every \$1.00 you save with up to \$3.00. Ask your tax advisor at your local VITA site for details about these programs.

What is a VITA site? VITA sites are locations in your community where families who are eligible for the EITC can get their taxes done for free. VITA sites start in mid-January and go through April 15th.

Who prepares my taxes at a VITA site? IRS-certified volunteers are ready to help you prepare your basic tax return.

How long does it take to get my return? Your return can be mailed to you or deposited directly into your bank account, usually within 10 to 14 days.

Do I need to make an appointment? Some VITA sites take appointments and others are walk-in. Call the number(s) on the back of this brochure to find the out about the VITA sites in your area.

Take the next step. See www.PHInational.org/taxes for information on how to find a local VITA site!

**Earn
Keep
Save** MORE



The **Earn, Keep, Save MORE** program is sponsored by PHI Michigan, a regional program of PHI (www.PHInational.org). For more information about PHI Michigan contact Tameshia

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