

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 Earned Income Tax Credit (EITC). Below are the income guidelines for the federal EITC and the maximum credit you may get.

Number of Children	Single Annual Earned Income Less Than	Married Annual Earned Income Less Than	Maximum Federal EITC
0	\$13,360	\$18,440	\$464
1	\$36,052	\$41,132	\$3,094
2	\$40,964	\$46,044	\$5,122
3 or more or more	\$43,998	\$49,078	\$5,751

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.



Quality Care
THROUGH
Quality Jobs

The **Earn, Keep, Save MORE** program is sponsored by PHI (www.PHInational.org). For more information, contact Tameshia Bridges at 517.372.8310 or tbridges@PHInational.org.

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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 the Beehive, a free on-line tax program. Go to <http://myfreetaxes.thebeehive.org/freetaxes> 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! Several organizations that sponsor the free VITA sites also hold workshops 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.

Take the next step.

Starting in mid-January...

**To find a VITA site near you,
contact the IRS at**

1-800-906-9887.