



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

See www.PHInational.org/taxes for more information

Earn MORE.

You'll be amazed at how much you can get back at tax time by claiming the federal Earned Income Tax Credit (EITC). For example, the maximum federal tax credit for a single worker with two children whose income is less than \$40,694 is \$5,122!

Keep MORE.

Why pay someone to prepare your taxes when you can go to a free Volunteer Income Tax Assistance (VITA) site (see box at right) in your community. Or, you can do your taxes yourself with the Beehive File, a free on-line tax preparation service. Go to www.PHInational.org/taxes and for more information on free tax preparation resources. When you use these free services, you get your money back fast, too—usually within 10 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.

FREE Tax Preparation

Take the next step!

Starting in mid-January...
To find a VITA site near you,
contact the IRS at
1-800-906-9887.



The *Earn, Keep, Save MORE* program is sponsored by PHI (www.PHInational.org), a national organization working to improve the lives of people who need home and residential care—and the lives of the workers who provide that care.

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Remember to say you heard about VITA from PHI's *Earn, Keep, Save MORE* campaign when you complete your paperwork at your local VITA site.