

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

See [www.PHInational.org/taxes](http://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 and Michigan Earned Income Tax Credit (EITC). For example, the maximum federal tax credit for a single worker with two children whose income is less than \$43,038 is \$5,372! Plus, you can get even more back from the Michigan EITC!

## 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 My Free Taxes, a free on-line tax preparation service. Go to [www.PHInational.org/taxes](http://www.PHInational.org/taxes) for more information on free tax preparation resources. When you use these free services, you get your money back within 10 -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 prizes at the end of the year. For more information see [www.mi.savetowin.org](http://www.mi.savetowin.org).

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# FREE Tax Preparation

## 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).

**PHI** MICHIGAN

The **Earn, Keep, Save MORE** program is sponsored by PHI ([www.PHInational.org](http://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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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!