

# Earn Keep Save **MORE**

## Start Early! Plan Now!

Your employer—and PHI Michigan's **Earn, Keep, Save MORE** project—encourage you to take advantage of free tax preparation services available in your community starting in mid-January. You'll be amazed at how much money you can get back at tax time by claiming the federal and Michigan Earned Income Tax Credit (EITC)!

**Don't** pay someone to prepare your taxes. If you earn between \$13,440 and \$48,279, depending on your income you can get your taxes done for free at a Volunteer Income Tax Assistance (VITA) site. Also, free on-line preparation is available regardless of your income.

**Save** your money for holiday expenses so you don't get caught up in the "refund anticipation loan" trap. While it is tempting to get your refund early, it can come at a cost of up to 200% in interest.

**Do** yourself a favor! When you use these free services, you'll keep more of your money and have it fast too—usually in 10 to 14 days!

## Go to

[www.PHInational.org/taxes](http://www.PHInational.org/taxes)  
for more information or pick up  
an **Earn, Keep, Save MORE**  
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## Tax preparation checklist

Items you need to bring to the VITA site to have your tax returns prepared:

- Proof of identification.
- Social Security Cards for you, your spouse and dependents and/or a Social Security Number verification letter issued by the Social Security Administration.
- Birth dates for you, your spouse, and dependents to be listed on the tax return.
- If you are married and filing a joint tax return, to file taxes electronically both spouses must be present to sign the required forms.
- Wage and earning statement(s) Form W-2, W-2G, 1099-R, from all employers.
- Interest and dividend statements from banks (Forms 1099).
- A copy of last year's Federal and State returns if available.
- Bank Routing Number and Account Number for direct deposit of your tax return. These numbers can be found on your checks.
- Total paid for day care provider and the day care provider's tax identifying number (the provider's Social Security Number or the provider's business Employer Identification Number).
- Rent receipts with name, address, and zip code of landlord, or proof of taxable value of home and amount of property taxes paid the previous year.

 The **Earn, Keep, Save MORE** program is sponsored by PHI Michigan, a regional program of PHI ([www.PHInational.org](http://www.PHInational.org)). PHI Michigan works to improve the lives of people who need home and residential care—and the lives of the workers who provide that care.

**PHI Michigan** 1325 S. Washington Avenue  
Lansing, MI 48910 • Tel: 517.372.8310

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