

Save your **MONEY.** Get your taxes done for **FREE!**



**Did you earn
less than
\$55,000
in 2009?***

You can get free tax
preparation assistance
from IRS certified volunteers.

You could qualify for the
Earned Income Tax Credit
for up to \$5,600.

EARN IT. KEEP IT. SAVE IT.

To make an appointment or for more information
call 908-253-6511. See back for more details.

* Program income limit is \$55,000 for families and \$25,000 for individuals.

Brought to you by Somerset County United Way.
www.SC UW.org

It's FAST... It's FREE... It's YOURS!



FREE Volunteer tax assistance!

Locations in Branchburg, Bridgewater, Bound Brook, Manville, Raritan Somerville and Franklin Township

**Call Somerset County
United Way today for
an appointment!
908-253-6511**

What to bring to your appointment:

- Picture ID** for you and your spouse, if married and filing jointly
- Social Security cards and birth dates** for you, your spouse, and children you are claiming
- W-2 forms** for jobs held in 2009
- 1099 forms**, such as 1099G, 1099Misc, 1099Int
- Any letter or notice you received from the IRS
- A copy of last year's return
- For a faster refund that is directly deposited, bring your savings and/or checking account routing numbers
- Your spouse, if married filing jointly.

Other receipts that may increase your tax return:

- Rental information for NJS credit
- If you paid for child care- documentation listing provider name, address, tax ID#, and amount paid
- If you, your spouse, or a child attended college- tuition expense statement (1098T) and/or student loan interest statement (1098E)
- Documentation of court-ordered child support
- Home interest and property taxes paid
- Medical bills paid
- Charitable contributions made during the year
- If you received a stimulus refund in 2008-amount received

Frequently Asked Questions:

Volunteer tax assistance-why use CASH? As a service to the community, CASH helps working families get the money and assistance they've earned by providing free income tax preparation and e-filing for those who may be less able to afford a paid tax preparer.

Program eligibility-can I use the service? Typically, those who have worked in the past year and earned less than \$55,000 are eligible. While most returns can be done, some may be more complex and need referral to a more specialized preparer.

EITC-what is it? The Earned Income Tax Credit is a refundable income tax credit that is available to low-income workers with "earned" income-wages or self-employment income. If you qualify, you could reduce or eliminate your income taxes, even get money back that could be used for savings, home repairs or other things.

Child and dependent care credit-what is it? If you work and have child care expenses, you could be eligible for federal and state tax credits.

Refund Anticipation Loans (RALs) - are they a good idea? RALs, which borrow against your own return, are extremely expensive. Loan fees typically range from \$30-\$90, which would equal an Annual Percentage Rate (APR) of about 60% to over 700%. RALs can eat away a big chunk of your refund!

Saving at tax time-why do it? It's quick and easy to save part of your tax return, directly depositing into as many as three accounts. Pay yourself first by putting some in savings, then use the rest to pay your bills or make a purchase through another account.

A credit report - what is it? A credit report is a record of your credit history that is used by insurance companies, landlords, employers, and of course, lenders. To learn more about your credit report, ask your preparer or visit www.annualcreditreport.com for more information.