

Why Pay When You Can Get Your Taxes Done for Free?

More than half of all taxpayers pay a tax preparer to file their tax return. Before using a commercial tax preparer, check out the **Volunteer Income Tax Assistance (VITA)** near you, **East Missouri Action Agency**. We can prepare and e-file your taxes for free.

- Commercial tax preparers charge an average of \$100, or more, to prepare a return claiming the Earned Income Tax Credit (EIC). You may pay as much as another \$100, or more, if you get a refund anticipation loan (RAL).
- Sometimes RALs are advertised as “fast cash” or a “quick tax refund”. RALs are loans with extremely high interest rates. If there is an error on the return and IRS doesn’t send the refund, you will be stuck having to repay the loan
- RALs are sometimes promoted through car dealerships, furniture outlets or jewelry stores that offer to prepare your taxes and try to convince you to use refund loans for in-store purchases.
- RALs provide a fast cash loan (1 to 2 days) on your tax refund, but having the IRS refund deposited directly into a bank account takes only about 7 to 12 days. Is it worth paying \$200 or more for a RAL?

If you earn under \$40,000 for married filers and under \$29,000 for single filers, you may be able to get free tax filing help through the IRS-sponsored VITA program. This program can provide fast electronic tax filing. Community volunteers receive IRS training to assist individuals with tax returns. **Call your local East Missouri Action Agency outreach office for help with your tax return.**

The VITA Program offers free tax help to people whose incomes fall within the guidelines. Volunteers receive training from IRS on how to prepare basic returns, and they must pass the IRS Certification Test. East Missouri Action Agency sponsors the VITA program in all of eight of the county outreach offices.

ITEMS YOU WILL NEED IN ORDER TO HAVE YOUR TAXES PREPARED:

- Valid Photo ID for all taxpayers
- Social Security Cards for you, your spouse, and all dependents listed on the return
- Birth dates for all
- Income Documentation including:
 - W-2 Forms from all jobs worked in 2013
 - All 1099 Forms showing other income received in 2013
 - A blank check for direct deposit of your refund

If any of the following apply to your, take documentation with you:

- Child care expenses, including the provider’s address and federal ID#
- Mortgage company statements
- Adoption expenses
- Alimony received
- Any notices received from the IRS or state tax office
- Property tax bills
- College tuition and student loan interest statements from college
- Additional forms of income such as:
 - Prizes and awards
 - Scholarships and fellowships
 - Lottery/gambling winnings

Filing your taxes can be easy and FREE, but you must contact your local EMAA VITA site for the free services. We encourage all elderly and low-income citizens to call the local EMAA Outreach office to find out more details about these free services. The program begins January 23, 2014 and ends April 15th, 2014, so don’t wait, come on in now.

EMAA OUTREACH OFFICES

BOLLINGER	205 Plutarch St, Marble Hill, MO 63764	573-238-4220
CAPE	1111 Linden St, Cape Girardeau, MO 63702	573-334-5533
IRON	321 Knob St, Ironton, MO 63650	573-546-3191
MADISON	18 Court Square, Fredericktown, MO 63645	573-783-5226
PERRY	25 South Jackson, Perryville, MO 63775	573-547-2014
ST. FRANCOIS	903 E. Chestnut St, Desloge, MO 63601	573-431-0103
STE GENEVIEVE	360 Market St, Ste. Genevieve, MO 63670	573-883-7252
WASHIINGTON	10048 Settle Mill Rd, Cadet, MO 63630	573-438-3528

This project/program is funded 100% with federal funds received from the U.S. Department of Health and Human Services (HHS) provided by the Missouri Department of Social Services, Family Support Division.