



United Way **Community Matters** By Mary Lou Goeke

Valuable Tax Credits are Available for Low-Income Workers

People in Santa Cruz County who work but don't earn a lot of money may be eligible for the Earned Income Tax Credit (EITC) as well as free help preparing their tax return.

Our Congress member Sam Farr said about the EITC, "The Earned Income Tax Credit is an important tool for low-income working families on the Central Coast, but too many of them are unaware of the program. There are too many families with working parents who still can't make ends meet. Education is an important part of outreach for the tax credit. Not only do many people not know if their family qualifies, many also worry that the credit may affect welfare benefits. I appreciate all the work that local groups do to make Central Coast families aware of the Earned Income Tax Credit."

Working families with low to moderate income who earned less than \$41,700 for families and \$12,800 for individuals may qualify for the tax credit which may be worth as much as \$4,824. The Earned Income Tax Credit is the federal government's largest program benefitting working families.

The EITC is a valuable but complex tax break for lower income workers. Free help is available. Workers who qualify for EITC also may qualify for free tax preparation assistance. Community volunteers can help taxpayers.

The locations and hours of operations of free tax preparation sites in Santa Cruz County can be found by calling toll free 1.877.373.8297.

Tax payers should come to the free tax assistance centers prepared with the following items:

- Proof of identification

- Social Security Cards (or Individual Taxpayer Identification Number, ITIN) for you, your spouse and dependents and/or a Social Security Number verification letter issued to you by the Social Security Administration

- Birth dates for you, your spouse, and dependents on the tax return

- Current year's tax package if you received one

- 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 Numbers and Account Numbers for Direct Deposit

- 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)

- Information for other income

- Information for deductions/credits

- To file taxes electronically on a married filing joint tax return, both spouses must be present to sign the required forms.

EITC not only helps the lower/wage tax payers and their families; it help our local economy when the families spend their rebates for needed goods and services.

For the past 16 years Mary Lou Goeke has been the Executive Director of the United Way of Santa Cruz County. She has 32 years of experience providing social services to elders, children and families. The mission of United Way is to improve the lives of the people of Santa Cruz County by convening the community to seek solutions to their needs and by efficiently raising funds for the human care programs the United Way supports. Their website is www.unitedwaysc.org.