

## VITA: Free Tax Filing Assistance = Stress Relief

The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals.

**Find a site near you.** Zip code search:

<https://irs.treasury.gov/freetaxprep>

**Earn it!  
Keep it!  
Grow it!**



### Volunteer Income Tax Assistance Program

The VITA program has operated for over 50 years. VITA sites offer free tax help to people who need assistance in preparing their own tax returns, including:

- ◆ **People who generally make \$57,000 or less**
- ◆ **Persons with disabilities; and**
- ◆ **Limited English-speaking taxpayers**

The TCE program offers free tax help, particularly for those ages 60 years and older, specializing in pensions and retirement-related issues. IRS-certified volunteers provide a trusted source for preparing tax returns.

**Call for an appointment in January. Appointments are limited, sign up now!**

### What to bring to your appointment.

- ◆ Proof of identification (photo ID)
- ◆ Social Security cards for you, your spouse and dependents
- ◆ An Individual Taxpayer Identification Number (ITIN) assignment letter may be substituted for you, your spouse and your dependents if you do not have a Social Security number
- ◆ Proof of foreign status, if applying for an ITIN
- ◆ Birth dates for you, your spouse and dependents on the tax return
- ◆ Wage and earning statements (Form W-2, W-2G, 1099-R, 1099-Misc)
- ◆ Interest and dividend statements from banks (Forms 1099)
- ◆ Health Insurance Exemption Certificate, if received
- ◆ A copy of last year's federal and state returns, if available
- ◆ Proof of bank account routing and account numbers for direct deposit such as a blank check
- ◆ To file taxes electronically on a married-filing-joint tax return, both spouses must be present to sign the required forms
- ◆ Total paid for daycare provider and the daycare provider's tax identifying number such as their Social Security number or business Employer Identification Number
- ◆ Forms 1095-A, B and C, Health Coverage Statements
- ◆ Copies of income transcripts from IRS and state, if applicable

### Soaring to Success Employer Resource Network®

#### Our Goal

Creating access and resources for employee success at work and in life.

#### Member Companies

- ◆ Choices in Community Living
- ◆ Graceworks Enhanced Living - Dayton
- ◆ Graceworks Enhanced Living - Cincinnati
- ◆ Kingston of Miamisburg
- ◆ Matandy Steel & Metal Products
- ◆ Primary Health Solutions

#### Strategic Partners

- ◆ ERN Ohio
- ◆ ERN USA
- ◆ Day Air Credit Union
- ◆ SELF

**Employee success.** "I've used VITA the last five years and saved money by not buying software to do myself. It's also a huge relief to know it has been done by a professional."

- ERN employee

Sources: *irs.gov*, ERN USA

**Mika Hanson-Edwards**  
**Success Coach**  
mhanson-edwards@selfhelps.org  
513-953-8674 (cell)

Your company offers Success Coaching services to assist with any personal, home or work challenge. You succeed - your company succeeds!

### Choices in Community Living

1651 Needmore Rd, Dayton

- ◆ Tuesday: All day

### Graceworks Enhanced Living

6451 Far Hills Ave, Dayton

- ◆ Monday: All day
- ◆ Wednesday: Morning

### Graceworks Enhanced Living

11370 Springfield Pk, Cincinnati

- ◆ Thursday: Morning

### Kingston of Miamisburg

1120 Dunaway St, Miamisburg

- ◆ Wednesday: Afternoon

### Matandy Steel & Metal Products

1200 Central Ave, Hamilton

- ◆ Thursday: Afternoon

### Primary Health Solutions

210 S. Second St. Hamilton

Wednesday: Afternoon

### Walk-in Welcome

Call, email or text for appointments. Off-site meeting locations available. Request additional times if needed.



## Don't Miss These Opportunities for Funds

Are you behind on bills or see a shortfall coming in your budget?

**Rental assistance.** CERA funds are still available to eligible households. Recipients can also receive utility and internet funds as well as up to three months' future rent. If you don't qualify or need more options once CERA runs out (no deadline yet) your success coach may know of other resources in which to apply.

**Mortgage Assistance.** The Homeowner Assistance Fund may be used for assistance with mortgage payments, homeowner's insurance, utility payments, and other specified purposes. Funds were allocated to each state - ask your success coach how to apply. If you don't qualify for HAF, there may be other options to keep you out of foreclosure.

**Utility Assistance.** Your success coach can connect you with local energy company, community, state, and federal programs to prevent shut offs. You can apply for funds or enroll in payment plans.

**Tax refund planning.** Your success coach is also available to help assess your current situation in terms of bills, debt and goals. They can offer suggestions on how best to use your refund. Follow these steps:

- ◆ Plan a budget/bill pay strategy
- ◆ Utilize resources
- ◆ Grow your emergency savings
- ◆ Accomplish short-term goals and move on to long-term dreams.

Sources: *treasury.gov*, *ERN USA*

## Losing Medicaid? Stay Informed, Know Options

Across the country, local agencies are preparing for the unraveling of the expanded social safety net that was created in response to the coronavirus pandemic - and, most significantly, the end of continuous Medicaid coverage.

**The Families First Coronavirus Response Act.** A provision prevented states from removing Medicaid recipients from the program's rolls. At least 11 million people have enrolled in Medicaid since February 2020. Up to 15 million people, including nearly 6 million children, could be at risk of losing their Medicaid eligibility when the protection expires on January 15, 2022.

**What could happen?** Unless the Biden administration extends the protection, states will have 12 months to go through enrollment and determine everyone's eligibility status. Medicaid recipients could be disenrolled for an infraction as minor as not updating their personal information - something they haven't had to do since March 2020 - or missing a letter in the mail.

**Seek information and assistance.** Does your current income fall within poverty guidelines to still be eligible for Medicaid? Many are likely to be eligible for other forms of subsidized coverage, but there is a concern that few people will know that they are in danger of losing Medicaid and are eligible for other types of health insurance. Your success coach can be a source of information should you need alternatives or assistance in knowing what to do and where to go next.

Source: *NBC News*

## Philosopher's Square

"A budget is telling your money where to go instead of wondering where it went." - *Dave Ramsey*