



# Max your refund. Use your tax credits



## Earned Income Tax Credit

Don't miss out! This credit can add over **\$5,600** to your refund, but surprisingly, up to 25% of Americans who qualify don't even claim it! Always ask your tax preparer if you qualify for the EITC

Our preparers are trained to ensure that all eligible taxpayers receive the EITC, and we will help you take advantage of all the tax credits you are eligible for.

### MORE CREDITS FOR 2011:

#### First-Time Home Buyer Credit

**Max Credit**—10% of purchase price (up to \$8,000)

**Eligibility**—You (and your spouse if married) must not have owned any other home during a 3-year period ending on the date of new home purchase. The credit can be claimed only by taxpayers who closed on their home **after** December 31, 2008 and **prior to** July 1, 2010. *If you closed after April 30, 2010, you must have entered into a binding contract to buy that property prior to May 1, 2010.*

#### Long-Time Resident Credit

**Max Credit**—10% of purchase price (up to \$6,500)

**Eligibility**—You (and your spouse if married) must have previously owned and used the same main home for a 5-year consecutive period during the past 8 years, ending on the date of the purchase of your new home. You must have purchased your new home **after** November 6, 2009 and **prior to** July 1, 2010. *The same rules apply for taxpayers who closed after April 30, 2010 as first-time homebuyer.*

#### Child Tax Credit

#### American Opportunity Credit (education credit)

#### Residential Energy Credits

#### Credit for Child and Dependant Care Expenses

Visit [www.irs.gov](http://www.irs.gov) for all the latest news and tax credit updates.

VITA Definition—VITA is an acronym for: (Volunteer Income Tax Assistance). VITA is an IRS program designed to help low to moderate income taxpayers complete their annual tax returns at no cost.

Every year certified volunteers receive training from the IRS to help prepare basic tax returns in communities across the country.

VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Clients are not charged fees for this service.

VITA sites generally assist people in more rural areas, and who have income below \$49,000 or are eligible for Earned Income Tax Credits or other low income tax benefits.

*The BRABC is proud to recognize our community partners for their efforts to promote and improve our services for taxpayers in the BRADD region.*

- BRASS, Inc.
- Community Action of Southern KY
- BB&T Bank
- Barren River District Health Department
- BG-Warren County Community Education
- CHASE Bank
- Green County Adult Education
- Housing Authority of Bowling Green
- Housing Authority of Glasgow
- Logan County Good Samaritan
- Internal Revenue Service
- KDVA
- Kentucky Legal Aid
- PNC Bank
- PBI Bank
- United Way of Southern Kentucky
- US Bank



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# Rethink tax season.



## WE GIVE YOU OPTIONS.

We provide:

- Free tax preparation
- Federal 1040 & KY e-file
- Direct deposit refunds
- Volunteer Opportunities
- IRS Certified staff



Providing free tax preparation  
& financial education services for  
low-moderate income taxpayers.

[www.brabc.com](http://www.brabc.com)

# You don't have to pay a dime to get your taxes done.

FIND OUT WHAT THOUSANDS OF PEOPLE HAVE ALREADY DISCOVERED.

Since 2006, we've helped over 3000 people file their income taxes for free.

We have offices in Allen, Barren, Edmonson, Green, Hart, Logan, Monroe, and Warren Counties.

In 2010, we returned over \$2.1 million in federal refunds to the community.

And we helped 588 taxpayers claim the EITC.



[www.brabc.com](http://www.brabc.com)

For five years, the BRABC has successfully provided free tax preparation and financial literacy services to taxpayers in the area. Thanks in large part to our outstanding volunteer support, we have helped thousands of people. We want to continue to establish more free tax offices throughout the region, so we can make a greater impact on our local economy. And you can take part! We are looking for dedicated volunteers to help us provide working families with the opportunity to save money and build assets for the future. Please email us at: [volunteer@brabc.com](mailto:volunteer@brabc.com) to get started.



## GET YOUR REFUND FAST,

We file all eligible returns electronically, which speeds up IRS processing times, and when you direct deposit your refund, you can have your money in as little as 7-10 days!

## PAY NOTHING,

All our services are **100% free**. There are no hidden charges or fees of any kind. We offer assistance with your income tax needs, and our bottom line is to ensure that you receive every dollar you are entitled to. Since you won't pay us a dime, that means that you will get back what you deserve—your full tax refund.



## AND GET IT DONE RIGHT.

All coalition tax preparers are trained and certified through the IRS *Link and Learn* tax curriculum. This ensures that your preparer is knowledgeable and ready to help you take advantage of every tax credit you are eligible to receive.



## VOLUNTEERING= BENEFITS

- LEARN VALUABLE SKILLS.
- BUILD YOUR RESUME.
- HELP THE LOCAL ECONOMY.
- WORK FLEXIBLE HOURS.
- VOLUNTEER CLOSE TO HOME.

## Volunteer. Be a part of the solution in your community.

### COALITION TAX PREPARER

Tax preparers are responsible for preparing basic income taxes. You work with taxpayers to ensure that they file a complete and accurate tax return. You will receive instruction on how to interview taxpayers, prepare a tax return using our tax preparation software, and how to complete the return. Preparers use interpersonal skills, basic computer skills, and IRS resource guides to help them apply their knowledge of tax law. *Every preparer must complete the BASIC certification through Link and Learn before filing taxes for the coalition.* To learn more about how to certify, call 800-928-1183, or visit the IRS website, [www.irs.gov](http://www.irs.gov) and type, "Link & Learn" into the search field.

### VITA SITE GREETER

Each tax office (VITA Site) needs a greeter. A site greeter welcomes customers as they come in, gives them the correct forms to fill out, and helps them complete those forms when needed. Greeters may be asked to answer phone calls when the tax preparers are busy with customers. This job is a great way for new volunteers to familiarize themselves with how VITA Sites are set up and operated. And while greeters are a vital part of each site, they *do not* have to get certified in order to volunteer! All you need to get started is a short training session provided by your site supervisor.



## WE ARE BUILDING A TEAM COMMITTED TO EXCELLENCE. YOU CAN HELP.

Volunteers are a vital part of our coalition's efforts. We have a volunteer position that is perfect for you. To find out more, visit: [www.brabc.com/volunteer](http://www.brabc.com/volunteer) or call, 1-800-928-1183.