

What Is VITA?

The Volunteer Income Tax Assistance Program can help income-eligible people file their tax returns for free, and claim the Earned Income Tax Credit.

If you worked in 2011, but earned less than the income guidelines listed, you may be eligible for the Earned Income Tax Credit — even if you are not required to file an income tax return!

Our IRS-certified volunteers can help you file your tax returns for free, and help you claim the refund that you are entitled to. That's money you can use for a car, to save for a home, to get caught up on bills, or save for the future!

What is the Earned Income Tax Credit?

The Earned Income Tax Credit is a tax credit for people who work and earned less than \$49,078 in the 2011 tax year ;. A tax credit generally puts more money back in your pocket because it reduces the amount of tax you owe.

Avoid Getting a Refund Anticipation Loan (RAL)!

- Stop borrowing money that already belongs to you!
- Stop borrowing against your own tax refund!

RALs are extremely expensive: Loan fees typically range from \$30-\$90, completing tax forms costs from \$55-\$100, and electronic filing generally costs \$25-\$35.

A RAL could hurt your credit rating because the loan fee must be paid even if the IRS denies your refund or your refund is smaller than expected

Obtaining a RAL means you will have less money to help pay bills, take care of yourself and your children, and improve your financial stability.

At VITA sites tax returns can be prepared and filed for free. **Your entire refund will go directly to you!**

We Can Help You File Your Taxes and Grow Your Assets!

- All Federal and New York State returns are filed electronically.
- You will receive your refund in as little as 10 days.
- An IRS-certified volunteer will prepare your taxes. There is **NO COST** to you.



*VITA is sponsored by the
Chautauqua County
Earned Income Tax Credit Coalition:*

Chautauqua Opportunities
Inner Lakes Federal Credit Union
Southwestern Independent Living Center
SUNY Fredonia

United Way of Northern Chautauqua County
United Way of Southern Chautauqua County

For More Information

Call:

716-366-5424



Earn It!

**Keep It!
Save It!**



Beginning January 24, 2012

You may be able to

**Get Free
Tax Preparation
and
Get a
Bigger Refund!**

VITA

*(Volunteer Income Tax Assistance Program)
could help you!*

Keep reading for details....

*Sponsored by the
Chautauqua County Earned Income Tax Credit Coalition*

**Income Guidelines for 2011 Taxes
For Earned Income Tax Credit**

	<i>Earning less than:</i>
Filing Single with no children.....	\$13,660
Married Filing Jointly with no children.....	\$18,740
Head of Household with 1 child.....	\$36,052
Married Filing Jointly with 1 child.....	\$41,132
Head of Household with 2 children.....	\$40,964
Married Filing Jointly with 2 children.....	\$46,044
Head of Household with 3 children.....	\$43,998
Married Filing Jointly with 3 children.....	\$49,078

Investment income must be \$3,150 or less for the year.

What Should I Bring?

- Valid photo identification
- This year's tax package if you received one
- Last year's federal and state returns, if available
- All wage and earning statements (Forms W-2, W2-G, 1099-R)
- Interest and dividend statements from banks (Forms 1099-INT and 1099-DIV)
- Unemployment benefits statements (Form 1099-G)
- Social Security cards and birth dates for you, your spouse, and dependent children
- If claiming Child/Dependent Care Credit, total paid for daycare and the provider's tax identification number and address
- Form 8332 or similar document for noncustodial parent claiming child, if applicable
- Bank routing transit and account numbers if you wish to have your refund or a portion of it deposited directly into your savings or checking account

To file electronically on a 'married filing jointly' tax return, both spouses must be present to sign required forms.



Where Can I Go?

From January 24 through April 17, 2012, you may go to the following free tax preparation sites:

Tax Preparation Sites

SUNY Fredonia Technology Incubator
214 Central Avenue, Room 124-125, Dunkirk
Saturdays, 10:30AM to 3PM
Starting January 28, 2012
WALK-INS WELCOME

Inner Lakes Federal Credit Union
3795 Lakeview Road, Fredonia
Wednesdays, 5PM to 7PM
Saturdays, 9AM to 12PM
Starting January 25, 2012
BY APPOINTMENT ONLY – CALL 672-5666

Inner Lakes Federal Credit Union
19-21 East Main Street, Westfield
Saturdays, 9AM to 12PM
Starting January 28, 2012
BY APPOINTMENT ONLY – CALL 672-5666

United Way of Northern Chautauqua County
626 Central Avenue, Dunkirk
Weekdays
Starting January 24, 2012
BY APPOINTMENT ONLY – CALL 366-5424

Call 366-5424 for locations added after this brochure was printed.



Super Saturday Walk-In Sites:

January 28, 10AM to 3PM
Getsemani Church
115 Central Avenue, Dunkirk

February 4, 10AM to 3PM
United Way of Northern Chautauqua
626 Central Avenue, Dunkirk

February 11, 10AM to 3PM
Dunkirk First United Methodist Church
601 Washington Avenue, Dunkirk

February 18, 10AM to 3PM
Forestville Central School
4 Academy Street, Forestville

February 25, 10AM to 3PM
United Way of Northern Chautauqua
626 Central Avenue, Dunkirk

March 3, 10AM to 3PM
Silver Creek Central School
1 Dickinson Road, Silver Creek

March 10, 10AM to 3PM
United Way of Northern Chautauqua
626 Central Avenue, Dunkirk

March 24, 10AM to 2PM
United Way of Northern Chautauqua
626 Central Avenue, Dunkirk

April 14, 10AM to 2PM
United Way of Northern Chautauqua
626 Central Avenue, Dunkirk