



Lakeshore Employer Resource Network of Mason County

Newsletter

JANUARY 2017

VOLUME 5 ISSUE 1

Free Tax Preparation Assistance & Filing is Here!

VITA: Volunteer Income Tax Assistance. The IRS offers free tax help to people who generally make **\$54,000 or less, persons with disabilities and limited English speaking taxpayers** who need assistance in preparing their own tax returns. IRS certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals. In addition to VITA, the Tax Counseling for the Elderly (TCE) program offers free tax help for all taxpayers, particularly those who are 60 years of age and older, specializing in questions about pensions and retirement-related issues unique to seniors. The IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations that receive grants from the IRS.

Find a location near you. VITA sites are generally located at community and neighborhood centers, libraries,

schools, shopping malls and other convenient locations across the country. To locate the nearest VITA site near you, use the

VITA Locator Tool at:
<https://www.irs.gov/individuals/free-tax-return-preparation-for-you-by-volunteers> or call: **800-906-9887.**

What to bring.

- ◆ For married filing jointly - both spouses must be present
- ◆ All Forms W-2 & 1099
- ◆ Info for other income
- ◆ Info for all deductions/credits
- ◆ Copy of last year's tax return
- ◆ Proof of account for direct deposit of refund
- ◆ Social Security cards or Individual Taxpayer Identification notices/cards for you, your spouse, and/or dependents
- ◆ Proof of identification for yourself and/or your spouse
- ◆ Total paid to day care provider and their tax ID number
- ◆ Birth dates for you,



- your spouse and/or dependents
- ◆ Proof of foreign status if applying for ITIN
- ◆ Forms 1095-A, B or C (ACA Statements)
- ◆ For prior year returns, copies of income transcripts from IRS (and state, if applicable)

Lakeshore Employer Resource Network of Mason County

Our goal...
 Creating access and resources for employee success at work and in life. We partner with employees who work for:

Member Companies

- ◆ Brill
- ◆ Change Parts
- ◆ FloraCraft
- ◆ Great Lakes Castings
- ◆ Hemlock Golf Club
- ◆ Kaines
- ◆ Ludington Daily News
- ◆ Metalworks, Inc.
- ◆ Spectrum Health Ludington Hospital
- ◆ Walmart of Ludington
- ◆ West Shore Bank
- ◆ Western Land Services
- ◆ Whitehall Industries

Do you feel comfortable filing your taxes yourself?



United Way offers **My Free Taxes** to anyone with a **household income under \$62,000**. You can e-file your federal and state returns on the site using **free H&R Block software**. Visit: www.unitedway.org/myfreetaxes for more information. Also provided:

- ◆ Get a Tax Extension
- ◆ Tax Preparation Checklist
- ◆ ITIN for Immigrants
- ◆ Tax Credits & Deductions
- ◆ Review Your Tax Status
- ◆ Use Your Refund
- ◆ Review Your Tax Withholding

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Brill: Thursday

(2nd & 4th weeks): 8:30AM-11:00AM

Change Parts: Tuesday

(2nd & 4th weeks): 8:15AM-11:00AM

FloraCraft: Wednesday

8:15AM-11:00AM

Great Lakes Castings: Tuesday

12:00PM-3:00PM: Great Lakes Castings

Hemlock Golf Club: By appointment

Kaines: Friday: 12:30PM-2:30PM

Ludington Daily News: Thursday

12:00PM-2:00PM

Metalworks, Inc: Wednesday

12:15PM-4:00PM

Spectrum Health Ludington

Hospital: Friday 8:15AM-11:00AM

Walmart of Ludington: Monday

11:30AM-1:30PM

West Shore Bank: Tuesday

8:15AM-11:00AM

Western Land Services: Monday

AM/PM times alternate every other week
8:15AM-11:00AM/1:45PM-4:00PM

Whitehall Industries: Monday

AM/PM times alternate every other week
8:15AM-11:00AM/1:45PM-4:00PM

Walk-in Welcome

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

Philosopher's Square

"A goal without a plan is just a wish."

- Antoine de Saint-Exupéry

Where is Your Tax Refund Most Needed?

Deciding how to spend or save your refund may be difficult if you have a combination of debt and needs.



Ways to save and do more with your tax refund. Make a plan:

- ◆ Pay down your debt
- ◆ Open a savings account
- ◆ Create an emergency plan
- ◆ Save for retirement
- ◆ Save for education
- ◆ Fix your car or buy another one
- ◆ Buy a computer
- ◆ Repair your home
- ◆ Start a business
- ◆ Get food with SNAP
- ◆ Access WIC if you are pregnant

Tax Refund Planning Tool.

Goodwill Industries International provides an online planning survey at: <https://goodprospects.goodwill.org/content/tax-refund-planning-tool> where you:

- ◆ Enter your anticipated refund
- ◆ Indicate past expenses
- ◆ Make your plan that includes a budget calculator

Then print or email your plan to yourself. If you need assistance with budgeting or refund planning, don't hesitate to contact your Success Coach.

Mental Toughness: How to Stick to a Plan

Lifestyle changes like eating healthier, exercising, making time for yourself or spending less are a process that take time and require support. Once you're ready to make a change, the difficult part is committing and following through. Here are five tips to help you make lasting, positive lifestyle and behavior changes:

Make a plan that will stick. Your plan is a map to guide you on this journey of change. When making your plan, be specific. Write everything down, and ask yourself if you're confident that these activities and goals are realistic for you. If not, start with smaller steps. Post your plan where you'll often see it.

Start small. After you've identified realistic short-term and long-term goals, break down your goals into small, manageable steps that are specifically defined and can be measured.

Change one behavior at a time. To improve your success, focus on one goal or change at a time. As new healthy behaviors become a habit, try to add another goal that works toward the overall change you're striving for.

Involve a buddy. Whether it be a friend, co-worker or family member, someone else on your journey will keep you motivated and accountable.

Ask for support. Accepting help from those who are willing strengthens your resilience and commitment. If you feel overwhelmed or unable to meet your goals, consider seeking help from your Success Coach. They can help you in making a plan or when you hit bumps along the way. *Source: American Psychological Association*