

## 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)

## Get the Biggest Bang for your Refund Bucks

It may be tempting to reward yourself at tax refund time with a splurge, especially if you have struggled through a difficult year. Make this year the year that you achieve great progress on reducing debt, having reliable transportation or

### Southwest Michigan Employer Resource Network

#### Our goal...

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

#### Member Companies

- ◆ GT Independence
- ◆ Outerwears
- ◆ TH Plastics

#### Strategic Partners

- ◆ Michigan ERN
- ◆ Michigan Works! Southwest
- ◆ Southwest Michigan First
- ◆ Sturgis Bank & Trust
- ◆ WE Upjohn Institute

growing your savings. **Consider your goals.** You may want to buy a home in the next year and need to pay down your debt to qualify. Applying your refund to short term debts in order to solve long term goals is a smart solution. **Starter Emergency Fund.** First things first. Without an emergency fund of at least \$1,000, you will be vulnerable to unpredictable events including car  
*(continued page 2)*

**Sarah Beckle, Success Coach**  
Sarah@ERNSuccessCoach.com  
269-548-9915 (cell)

Have you or someone you know ever used a coach for sports, health, career or finances?

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

### GT Independence

215 Broadus St, Sturgis

◆ Monday 8:00am-12:00pm

### TH Plastics

401 N Locus St, Mendon

◆ Tuesday 7:00am-11:00am (1<sup>st</sup>/3<sup>rd</sup>)

◆ Tuesday 11:00am-3:00pm (2<sup>nd</sup>/4<sup>th</sup>)

### Outerwears

12611 US Highway 131, Schoolcraft

◆ Wednesday 8:00am-12:00pm (1<sup>st</sup>/3<sup>rd</sup>)

56525 Woodhouse Drive, Dowagiac

◆ Wednesday 8:00am-12:00pm (2<sup>nd</sup>/4<sup>th</sup>)

1<sup>st</sup>/2<sup>nd</sup>/3<sup>rd</sup>/4<sup>th</sup> = week of the month

### Walk-in Welcome

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



## Get the Biggest Bang for your Refund Bucks

(Continued from page 1) break-downs, leaky pipes and medical bills.

**Starter Emergency Fund.** First things first. Without an emergency fund of at least \$1,000, you will be vulnerable to unpredictable events including car breakdowns, leaky pipes and medical bills. An unexpected hardship can easily move you from a stable financial situation to one of instability.

**Savings.** Once you have \$1,000 in a starter emergency fund, consider growing your savings to cover at least three months of expenses. If you lose your job or are unable to work, you will be able to survive in your current situation until things turn around.

**Credit cards, car loans and home loans.** By applying your refund to loans (consider paying an additional amount monthly also), you can pay off loans years earlier and save thousands. Start with your highest interest loans. What are some of your long-term financial goals that could be realized with this savings?

**Planning tools.** Southwest Michigan ERN Success Coaches are using Goal-4-It!, a tool to help employees define, plan, and execute goals. They can also connect you to resources that help you stretch your dollars. Make this year's dreams become reality. Sources: Michigan ERN; Daveramsey.com

## 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 tips to help you make lasting, positive 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.

**Have the willpower to stay on path.** Think of willpower as a muscle - something that can be built up and strengthened with time and effort. When tempted, visualize your long-term goals. Sources: *erywellmind.com*; *American Psychological Association*

## Philosopher's Square

"Before you procrastinate, begin. Before you begin, plan. Before you plan, visualize. Before you visualize, dream." - *Matshona Dhliwayo*

