

What is a **Tax Refund**?

A tax refund is a payment to the taxpayer when they pay more taxes than they owe. It is **YOUR earned income** from the past year that is being refunded to you by the IRS.



Should you consider updating your **W4**?

If you are receiving a large tax refund year after year while also struggling paycheck to paycheck, you may want to consider talking to your employer about updating the amount being withheld. This would put more money back into your paychecks each month, but you would receive a smaller refund.



United Way
of the Bluegrass

File your taxes for **FREE**

The **Central Kentucky Economic Empowerment Project (CKEEP)** is a coalition, led by United Way of the Bluegrass, that partners with the IRS to provide free tax preparation services to low-income families!

Don't pay to have your taxes filed. Schedule an appointment to file with our volunteer tax preparers so that you can keep your full refund!



Did you know...

Each year, millions of hard-earned dollars are lost when individuals and families do not file for the **Earned Income Tax Credit (EITC)**. Let our volunteers ensure that you get back every dollar you deserve.

To see if you qualify, visit
www.uwbg.org/CKEEP or call 211 today.



United Way
of the Bluegrass



YOU WORKED HARD FOR YOUR MONEY.

LET'S MAKE IT WORK FOR YOU!



Connect with **CKEEP**

Ready to get started?

Follow these steps!

1



Schedule your **FREE** tax prep appointment!

Visit www.uwbg.org/ckeeep to schedule your **FREE** tax preparation appointment.

NOTE: If you are married and filing jointly, your spouse must be present at the appointment.

2



Gather your items to bring to your **CKEEP** tax appointment!

- A copy of last year's federal return if available
- Valid Photo ID for all adults in your household
- Social Security Cards or ITINs for you, your spouse and dependents; or a Social Security Number verification letter (Originals only – photocopies cannot be accepted)
- Birth dates for you, your spouse and dependents
- Wage and earning statement(s) Form W-2, W-2G, 1099-R, 1099-Misc from all employers
- IP Pin – Identity Protection Pin issued by IRS if applicable
- Interest and dividend statements from banks—Form 1099, 1098-T or forms received from the IRS that indicate on the form that it is for tax purposes
- Savings or checking account routing numbers and account numbers for direct deposit, such as a blank check
- Total paid to daycare provider, their business name, Employer Identification Number or Social Security Number, and address
- If self-employed: Completed proof of all income and expenses (see notes above)

3



Make a plan so you don't waste your refund!

Tax refunds are often a large sum of money which can be looked at as a gift, but we want to help you use your tax refund to your benefit. Before you start spending, take some time to think about how you can use this money wisely.

5 Ways to **Maximize** Your Tax Refund

1. Start an Emergency Fund
2. Pay Off Debt
3. Plan for Retirement
4. Open a Savings Account
5. Purchase Insurance

Other ways to invest in your **future:**

- Use your refund to invest in your education or professional development.
- Leverage your refund to advance your career or business or invest in tools that may help you increase revenue or build income and assets.
- Make a charitable contribution.

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