

## 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 **Volunteer Income Tax Assistance (VITA)** program 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!



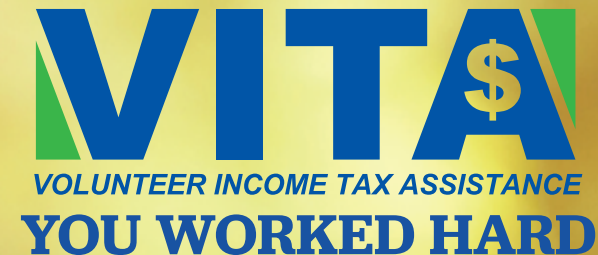
## *Did you know...*

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/vita](http://www.uwbg.org/vita) or call 211 today.



**VOLUNTEER INCOME TAX ASSISTANCE**



**YOU WORKED HARD  
FOR YOUR MONEY.**

LET'S MAKE IT  
WORK FOR YOU!



United Way  
of the Bluegrass

# Connect with **VITA**

*Ready to get started?*

**Follow these steps!**

1



## Schedule your **FREE** tax prep appointment!

Visit [www.uwbg.org/vita](http://www.uwbg.org/vita) 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 **VITA** 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) from all employers: Form W-2, W-2G, 1099-R, or 1099-Misc

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, found on a deposit slip or 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 to receive your refund!

Did you know using direct deposit is more than 3X faster than requesting a paper check refund?

**Don't have a bank account? We may be able to help!**

Call 211 and ask about our BankOn program, or ask your VITA tax preparer for more information.

**2.1.1**

## 5 Ways to **MAXIMIZE** Your Tax Refund

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

## 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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