

November 12, 2013

# TAX CREDITS OUTREACH MADE EASY: TIPS AND TOOLS FOR ADVOCATES



JOHN WANCHECK, CENTER ON BUDGET  
AND POLICY PRIORITIES

SUSANNA BIRDSONG, NATIONAL WOMEN'S  
LAW CENTER

AMY QUALLIOTINE, NATIONAL WOMEN'S  
LAW CENTER

# TECHNOLOGY CHECK

## **If you *can't* hear us:**

- **Go to the GoToWebinar control panel on the right side of your screen.**
- **Under “Audio” select “Telephone” – a phone number will appear**
- **Dial into the webinar using your phone**

# SPEAKERS FOR THIS SESSION



**Susanna Birdsong**

Legal Fellow,  
National Women's Law Center  
sbirdsong@nwlc.org



**John Wancheck**

Presenter,  
Center on Budget & Policy Priorities  
wancheck@cbpp.org



**Amy Qualliotine**

Outreach Manager,  
National Women's Law Center  
aqualliotine@nwlc.org

# POLLING QUESTION

# POLLING QUESTION 2

# FEDERAL TAX CREDITS CAN HELP PUT MONEY BACK IN FAMILIES' POCKETS.

- **The federal Earned Income Tax Credit can be worth up to \$6,044 in 2013.**
- **The federal Child Tax Credit can be worth up to \$1,000 per child – and for 2013, is refundable for very low-income families.**
- **The federal Child and Dependent Care Tax Credit can be worth up to \$2,100.**
- **The NEW federal Premium Tax Credit can help individuals pay for health insurance in the new health insurance marketplace.**

# AND MANY STATES ALSO OFFER TAX BENEFITS TO FAMILIES:

## In 2013:

- **Twenty-five states offer EITCs;**
- **Twenty-seven states offer child care credits;**  
and
- **Three states offer child tax credits.**



# BUT FAMILIES NEED TO FILE THEIR TAXES AND CLAIM THESE CREDITS TO GET THE BENEFITS!

- **An estimated 20-25% of eligible individuals and families fail to claim the EITC each year, meaning that billions of dollars in tax credits go unclaimed.**
- **Make sure the families in your area aren't among them!**



YOU CAN HELP FAMILIES LEARN  
ABOUT VALUABLE FEDERAL AND  
STATE TAX CREDITS.




# YOU CAN TAKE FIVE EASY STEPS TO HELP INFORM FAMILIES ABOUT TAX CREDITS.

- **Get the facts about tax credits.**
- **Get the facts about free tax preparation services.**
- **Partner up to expand your reach.**
- **Spread the word to families with children.**
- **Gather success stories.**

# GET THE FACTS – ABOUT TAX CREDITS.

## Free materials on tax credits are available.

- Visit [www.nwlc.org/loweryourtaxes](http://www.nwlc.org/loweryourtaxes) to download free state-specific fliers and other materials.
- Visit [www.eitcoutreach.org](http://www.eitcoutreach.org) for information and materials on the federal EITC and the Child Tax Credit.
- The IRS has a special webpage focusing on the EITC. Visit [www.eitc.irs.gov/central/abouteitc/](http://www.eitc.irs.gov/central/abouteitc/).
- Download the New Health Insurance Coverage Alert. <http://eitcoutreach.org/files/2014-New-Health-Insurance-Alert.pdf>



**Your Money.  
You Earned It.  
Now  
Claim It**

**As Much As \$5,891  
— or More —  
Could Be Waiting  
for You!**

**File a Tax Return  
to Claim the Tax  
Benefits You Earned**  
with the  
**Earned Income Credit  
and Child Tax Credit**


**You could qualify!**  
You can get **FREE** tax help.

Call the IRS at **1-800-829-1040** to learn more.

**TAX CREDITS FOR  
EIC  
AND CHILD TAX  
CREDIT  
PEOPLE WHO WORK**

If you worked in 2012, had children living with you and earned less than about \$47,000  
OR  
Did not have children living with you and earned less than about \$14,000

For More Information:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_




**✓ The Earned Income Credit and the Child Tax Credit:  
You Could Owe Less in Taxes and Get Cash Back from the IRS!**

- If you worked in 2012 — full-time or part-time — you may qualify.
- Even if you don't owe income tax you can get the credits.

**✓ If You Had Children Living With You for More than Half of 2012:**

- For the EIC, children must be under 19 in 2012. (Full-time students can be under 24; children who are permanently and totally disabled can be any age.)
- For the CTC, children must be under 17 in 2012.

**✓ If You Did Not Have Children Living With You:**

- You may claim the EIC if you were between ages 25 and 64 in 2012.

**✓ How Much Can I Earn? How Large a Tax Credit Can I Get?**

For the EIC, if you have:	Earned income less than:	Claim an EIC up to:
1 child	\$36,920	\$3,169
2 children	\$41,952	\$5,236
3 or more children	\$45,060	\$5,891
No children	\$13,980	\$475
For the CTC, if you have:	Earned more than:	Claim a CTC up to:
1 or more children	\$3,000	\$1,000 per child

EIC income limits for married workers are \$5,210 higher!

**✓ What if I'm Not a U.S. Citizen?  
Immigrants who work and meet other guidelines may qualify.**

- For the EIC: worker, spouse and any child claimed needs a valid Social Security Number.
- For the CTC: either a Social Security Number or Individual Taxpayer Identification Number (ITIN) is needed.

**✓ File a Federal Tax Return to Get the EIC and CTC:  
Get Free Help!!!**

- VITA — Volunteer Income Tax Assistance — helps people fill out tax returns for free.
- Trained community groups operate VITA. For a site near you, call 1-800-906-9887.

**✓ If You Work, You Can Get These Tax Credits  
and Not Lose Other Public Benefits**

EIC and CTC refunds won't count as income when you apply for or renew benefits like food stamps (now called SNAP), SSI, Medicaid, or housing assistance. Refunds that are saved do not count against these and other benefits. You must wait 30 days after the refund is received.



# GET THE FACTS – ABOUT FREE TAX PREPARATION ASSISTANCE.

- **The IRS-sponsored VITA Program offers free tax help to low- to moderate-income (generally, \$50,000 and below) people who cannot prepare their own tax returns.**
- **The IRS also coordinates with AARP to offer tax help to people of low-to-middle income, with special attention to those age 60 and older, through a program called Tax-Aide.**

# POLLING QUESTION

# VOLUNTEER VS. PAID TAX PREP

- **Volunteer tax preparers are trained by the IRS and have IRS support.**
- **If you have questions or follow-up, organizations that do free tax prep don't pack up after April.**
- **Volunteer tax preparers can help prepare or amend tax returns from prior years.**
- **Free tax preparers don't charge exorbitant Refund Anticipation Loans (RALs).**
- **Sometimes free tax preparers can connect families with other services or resources.**

# TO GET INFORMATION ABOUT FREE TAX PREPARATION SERVICES. . .

- **Starting in January, call the IRS' free hotline at 1-800-906-9887 to locate a VITA site near you. You can also visit <http://irs.treasury.gov/freetaxprep/>.**
- **Starting in January, call 1-888-227-7669 or visit <http://www.aarp.org/money/taxaide/> to locate an AARP-sponsored Tax-Aide site near you.**





# PARTNER UP TO EXPAND YOUR REACH.

- **Work with EITC coalitions.**
- **Work with other advocacy or service organizations in your community, including local healthcare navigators and organizations involved in healthcare outreach.**
- **Work with local businesses.**
- **Work with state and local government agencies and officials.**



# TAX CREDIT COALITIONS

**Over 300 local coalitions nationwide:**

- **Conduct tax credit outreach campaigns**
- **Organize free tax assistance services**
- **Link to financial services and asset-building programs**
- **Help assess eligibility for other public benefits**

# COALITIONS ARE “GRASSROOTS”

- **Organized by local community groups serving lower-income families.**
- **They are not government programs.**
- **Often include the mayor, or other public official, and local business leaders.**

# WHAT COALITIONS DO

- **Choose strategy, themes and materials for tax season outreach campaigns**
- **Find partners to host Volunteer Income Tax Assistance (VITA) sites**
- **Recruit VITA volunteers as preparers**
- **Organize training for volunteers**
- **Get campaign information out to workers!**

# THE VALUE OF MORE PARTNERS

- **Outreach coalitions divide campaign tasks; takes advantage of partners' special capabilities and avoids duplication**
- **Some partners are experienced reaching some parts of the community:**
  - Ex. – ethnic communities and businesses, family day care providers, people with disabilities

# COALITIONS PARTNER WITH THE IRS

- **IRS staff don't run VITA sites**
- **IRS staff help sites get started, ensure quality of preparation**
- **VITA sites use IRS training materials and free tax software**
- **IRS provides trouble-shooting help during the filing season**

# CONNECTING WITH A COALITION

**There may be one in your hometown!**

**Directory of local partnerships, by state:**

**The National EITC Partnership website:**

**[www.cbpp.org/eitc-partnership](http://www.cbpp.org/eitc-partnership)**

- 1. Spreadsheet with coalition members, chairperson to contact**
- 2. Goals and activities of coalition**

# YOUR TOWN ISN'T LISTED?

- **More at National EITC Partner's website:**
- **List of IRS Territory Managers who work with organizations in the state**
- **Contact people for national organizations**
  - Your United Way or Goodwill may be active
- **Descriptions of national organization involvement in tax credit outreach**



# MORE CONNECTIONS FOR YOU

- **The Center on Budget and Policy Priorities has a contact list of 7,000 organizations who request the Center's annual Tax Credit Community Outreach Kit —**
  - Call CBPP: 202-408-1080

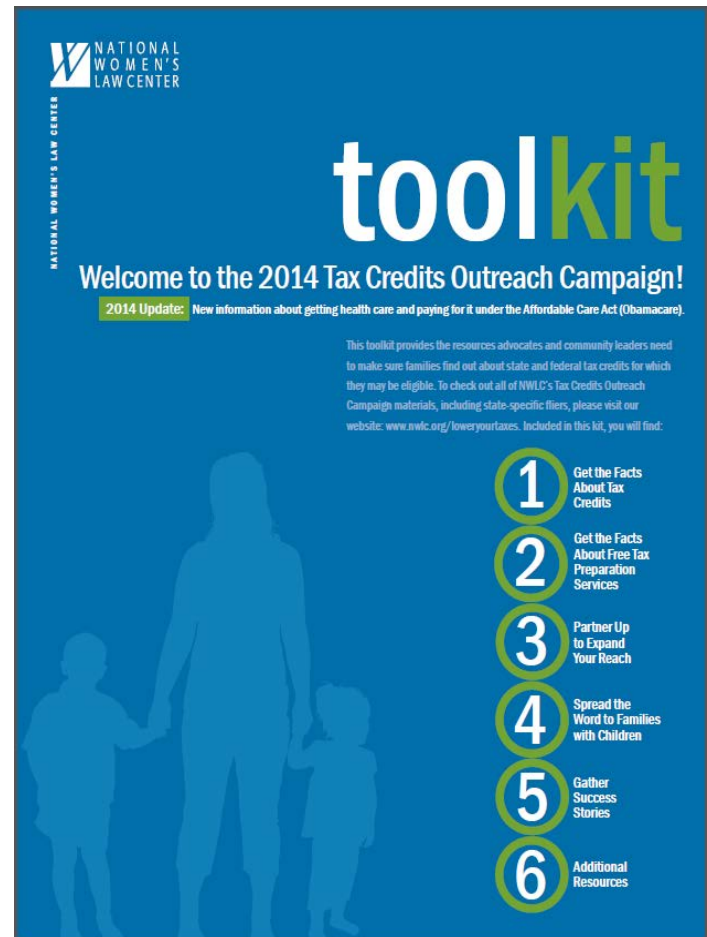
**National Community Tax Coalition website:**  
**<https://tax-coalition.org/our-coalition/our-coalition/program-profiles>**

# TAX CREDITS OUTREACH MADE EASY!

Visit

[www.nwlc.org/loweryourtaxes](http://www.nwlc.org/loweryourtaxes)





to download the updated  
version of the National  
Women's Law Center's  
Toolkit.



Updated for 2014!

# SPREAD THE WORD TO FAMILIES WITH CHILDREN.

**We have resources that you can use:**

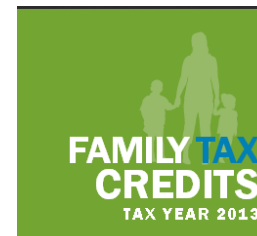
-  **Fliers**
-  **Newsletter Articles**
-  **Websites and Social Media**
-  **Phone**
-  **Media**



# SPREAD THE WORD WITH FREE FLIERS.

You can download fliers at [www.nwlc.org/loweryourtaxes](http://www.nwlc.org/loweryourtaxes) or <http://eitcoutreach.org/2013materials>.

- Post them in your offices.
- Email electronic copies to your networks.
- Bring some to meetings and conferences.
- If you can, make copies for your partners!



## FAMILIES IN LOUISIANA: GET THE TAX CREDITS YOU DESERVE!

Whether or not you owe any income tax, you could get thousands of dollars back in tax credits. More families than ever are eligible for these credits this year.



### You could qualify for:

- Up to **\$2,100** from the Federal Child and Dependent Care Tax Credit, up to **\$2,100** from the Louisiana Tax Credit for Certain Disabled Dependents, up to **\$1,050** from the Louisiana Child Care Tax Credit, and up to **\$2,100** from the Louisiana Child Care Expenses Tax Credit.
- Up to **\$6,044** from the federal Earned Income Tax Credit and up to **\$212** from the Louisiana Earned Income Tax Credit.
- Up to **\$1,000** per child from the federal Child Tax Credit.

### TO GET THESE CREDITS, YOU MUST FILE A TAX RETURN.

Find out where you can get FREE help with your taxes by calling the IRS toll-free at (800) 906-9887. Or go to <http://irs.irs.gov/reetaxpref>. You can also contact the Louisiana Department of Revenue at (225) 219-0102.

Do you need health insurance? Under the new health care law (ObamaCare), you could qualify for health insurance and a new Premium Tax Credit to help you pay for it throughout 2014. You must sign up for health insurance through the Health Insurance Marketplace by March 31, 2014 — so go to [www.healthcare.gov](http://www.healthcare.gov) or call (800) 318-2596 today for more information!



2014  
Update

# USE NEWSLETTER ARTICLES.

- Towards the end of the year, put a short article about tax credits in your newsletter – many families file their taxes in January!
- Put a reminder in your spring newsletter for families who are late filers.
- Share with your colleagues at other organizations for their newsletters, too!

*NWLC would be happy to tailor a newsletter article for your organization. Email [aqualliotine@nwlc.org](mailto:aqualliotine@nwlc.org).*



## SAMPLE NEWSLETTER ARTICLE

### Families – Get the Tax Credits You Deserve!

Did you know that many families are eligible for valuable tax credits every year? Whether or not you owe any income tax, you could get thousands of dollars in tax benefits.

**To get these credits, you must file a tax return.** Find out where you can get your taxes prepared for free by calling is (800) 906-9887 or visiting <http://irs.treasury.gov/freetaxprep>.

When you file your taxes, make sure you ask about these credits:

- The federal **Child and Dependent Care Tax Credit** is for families that pay for child care when they go to work. This credit is worth up to \$2,100.
- The federal **Child Tax Credit** (CTC) is for families raising children. This credit is worth up to \$1,000 per child, and is refundable for families earning at least \$3,000.
- The federal **Earned Income Tax Credit** (EITC) is designed to boost the wages of eligible families. This refundable credit is worth up to \$6,044 and is available to married couples earning less than \$51,567 or singles earning less than \$46,227.

Most states have additional tax credits for working families – be sure to ask!

Do you need health insurance? Under the new health care law (Obamacare), you could qualify for health insurance and a new Premium Tax Credit to help you pay for it throughout 2014. You must sign up for health insurance through the Health Insurance Marketplace by March 31, 2014. Go to [www.healthcare.gov](http://www.healthcare.gov) or call (800) 318-2596 for more information!

**FOR MORE INFORMATION CONTACT:  
[INSERT OUTREACH PARTNER]**

# SAMPLE NEWSLETTER ARTICLES

## Help Families Claim Valuable Tax Credits - Worth More Than Ever This Year!

You can make a difference by educating low- and moderate-income families about federal and state tax credits that can help put thousands of dollars in their pockets! When they file their taxes for 2012 in early 2013, families may be eligible to claim valuable federal tax credits, such as:

- **Earned Income Tax Credit**, which helps provide a wage supplement for low and moderate-income families (those earning less than \$51,567 annually). This credit is worth up to \$6,044 and is refundable.
- **Child Tax Credit**, designed to help families offset some of the costs of raising children. This credit is worth up to \$1,000 per child. Families who owe little or no income tax can receive some or all of this credit as a refund if they earned at least \$3,000 in 2012.
- **Child and Dependent Care Tax Credit**, designed to offset some of the child or dependent care costs that families incur in order to work. This credit is worth up to \$2,100, though the amount that can be claimed is limited by a family's actual federal income tax liability.

Many states offer their own child and dependent care tax credits and earned income tax credits, and a few offer child tax credits as well.

Families have to know about the credits in order to claim them on their state and federal tax returns, and you can help. Each tax filing season, the National Women's Law Center, working with advocates and service providers across the country, conducts a national tax credits outreach campaign. Participating is easy!

Do you need health insurance? Under the new health care law (Obamacare), you could qualify for health insurance and a new Premium Tax Credit to help you pay for it throughout 2014. You must sign up for health insurance through the Health Insurance Marketplace by March 31, 2014. Go to [www.healthcare.gov](http://www.healthcare.gov) or call (800) 318-2596 for more information!

To download free outreach materials, many of which are available in Spanish and other languages, visit the NWLC Tax Credits Outreach Campaign webpage at [www.nwlc.org/LowerYourTaxes](http://www.nwlc.org/LowerYourTaxes).

To find out about free tax preparation assistance in your area, call the Internal Revenue Service toll-free at (800) 906-9887 or visit <http://irs.treasury.gov/freetaxprep/>.

For more information, or to join the NWLC campaign as a community partner, contact Amy Qualliotine at [aqualliotine@nwlc.org](mailto:aqualliotine@nwlc.org).

# USE YOUR WEBSITE AND SOCIAL MEDIA!

## Put tax credit information on your website.

- Link to [www.nwlc.org/loweryourtaxes](http://www.nwlc.org/loweryourtaxes).
- Link to the IRS' VITA site locator at <http://irs.treasury.gov/freetaxprep/> or a local VITA site.

## Use Social Media.

- Use Facebook to educate your fans about tax credits and point your community members to VITA sites.
- **Tweet about taxes!**
  - #taxcredits can be worth up to thousands of dollars to families with children! [link]
  - Families – don't miss out on federal and state #taxcredits. [link]

*For other sample tweets, check out the Toolkit!*

**Working Families:**  
**Get the tax credits you deserve!**

TAX YEAR 2012  
**FAMILY TAX CREDITS**

Whether or not you owe any income tax, you could get thousands of dollars back in tax credits.

To get these credits, you **must** file a tax return. Find out where you can get **free** help with your taxes by calling the IRS toll-free at **(800) 906-9887**. Or go to [irs.treasury.gov/freetaxprep](http://irs.treasury.gov/freetaxprep).

[www.nwlc.org](http://www.nwlc.org)

NATIONAL WOMEN'S LAW CENTER

Easy to upload image.

# BE PREPARED TO GIVE INFORMATION OUT OVER THE PHONE.

- **Have your receptionist tell families who call that there is information about tax credits on your website or in your office.**
- **If you have a pre-recorded message, mention tax credits resources.**
- **If your community has a 211 or 311 service, ask if those operators can give out tax info.**
- **Do you need health insurance? Go to [www.healthcare.gov](http://www.healthcare.gov) or call (800) 318-2596 for more information!**





# WORK WITH THE MEDIA.

- Send out a press release at the end of January.
- Write letters to the editor.
- Start a Public Service Announcement campaign.

Sample materials are available in the Toolkit and at [www.nwlc.org/loweryourtaxes](http://www.nwlc.org/loweryourtaxes), and NWLC would be happy to tailor any materials for your organization. Email [aqualliotine@nwlc.org](mailto:aqualliotine@nwlc.org)

## SAMPLE PRESS RELEASE:



For Immediate Release: Jan. \_\_, 2013

Contact:

### TAX CREDITS FOR FAMILIES COULD BE WORTH THOUSANDS OF DOLLARS

*\_\_\_ Is Spreading the Word So That Eligible Families Don't Miss Out On Tax Credits*

(Your State) [Your organization] is working with the National Women's Law Center (NWLC) to launch a tax credits outreach campaign today to ensure that low- and moderate-income families are aware of and claim available federal and state income tax credits.

"Eligible families could receive thousands of dollars from federal and state tax credits this year," said [representative from your organization]. "Families are facing incredible economic pressures, and can't afford to leave this money on the table."

Federal and state tax credits can help offset the cost of child care and other expenses for families. For 2012, families may be eligible for a number of federal tax credits, including:

- **Earned Income Tax Credit**, which helps provide a wage supplement for low and moderate-income families (those earning less than \$50,270 annually). This credit is worth up to \$5,891, and is refundable.

# COLLECT SUCCESS STORIES!

**Keep track of clients or constituents who tell you that they claimed and benefited from tax credits. Their stories can show people and policymakers the difference tax credits can make in people's lives!**

*Getting free tax preparation at a United Way VITA site made a big difference for one family in Dallas, TX. The family received a refund of several thousand dollars, which was direct-deposited in their bank account and helped pay for children's clothes, a crib, and a car.*

You can share your stories at  
<http://www.nwlc.org/action/share-your-story-tax-credits-outreach>.

FIRST NAME: _____	LAST NAME: _____
EMAIL: _____	STREET 1: _____
CITY: _____	STATE: _____
PHONE NUMBER: _____	ORGANIZATION/COMPANY: _____
SHARE YOUR STORY:	
<div style="background-color: #cccccc; height: 100px; width: 100%;"></div>	

# BECOME AN NWLC COMMUNITY PARTNER



**As a community partner, you will receive:**

- **Customized resources that make it easy to spread the word about tax credits to families in your community;**
- **Technical assistance on issues relating to tax credits and outreach activities; and**
- **Acknowledgement on our website.**
- **Sign up today at**  
**<http://action.nwlc.org/communitypartner>**

# FOR MORE TIPS AND TOOLS ABOUT TAX CREDITS OUTREACH TECHNIQUES:

- **Download NWLC's Toolkit, state fliers and other materials at <http://www.nwlc.org/loweryourtaxes>.**
- **Download CBPP's Earned Income Tax Credit outreach kit at <http://eitcoutreach.org>.**
- **Visit the IRS' EITC Central for more materials and resources – including YouTube videos!  
[www.eitc.irs.gov/ptoolkit/basicmaterials/](http://www.eitc.irs.gov/ptoolkit/basicmaterials/)**