

toolkit

Welcome to the 2015 Tax Credits Outreach Campaign!

2015 Update: New information about getting health care and paying for it under the Affordable Care Act (Obamacare).

This toolkit provides the resources advocates and community leaders need to make sure families find out about state and federal tax credits for which they may be eligible. To check out all of NWLC's Tax Credits Outreach Campaign materials, including state-specific fliers, please visit our website: www.nwlc.org/loweryourtaxes. Included in this kit, you will find:

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ABOUT THE CENTER

The National Women's Law Center is a nonprofit organization that has been working since 1972 to advance and protect women's legal rights. NWLC focuses on major policy areas of importance to women and their families, including family economic security, employment, education and health and reproductive rights, with special attention given to the needs of low income women.

The National Women's Law Center's Tax Credits Outreach Campaign and this toolkit are made possible through the generous support of the Annie E. Casey Foundation, Ford Foundation, Heising-Simons Foundation, Moriah Fund, and an anonymous donor.



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www.nwlc.org



Welcome to the 2015 Tax Credits Outreach Campaign!

EACH YEAR, WITH YOUR HELP, WE HELP FAMILIES PUT MONEY BACK IN THEIR POCKETS by connecting them with information on state and federal tax credits.

Although these tax credits are available to all eligible families, families must file a tax return to claim them. So, unless families are informed about tax credits, they may miss out on thousands of dollars in valuable tax assistance.

This toolkit provides the resources advocates and community leaders need to make sure families find out about state and federal tax credits for which they may be eligible. To check out all of NWLC's Tax Credits Outreach Campaign materials, including state-specific fliers, please visit our website: www.nwlc.org/loweryourtaxes.

In addition, if you want more support with your tax credits outreach, please consider registering to be an NWLC community partner. You will receive tailored materials and technical assistance, including:

- Monthly e-newsletters with helpful tips and resources on tax credits outreach.
- 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.
- Acknowledgment of your partnership on our website.



**SIGN UP
TO BE A
COMMUNITY
PARTNER**

Please contact
Amanda Hooper at
ahooper@nwlc.org or
202-588-5180.

Get the Facts About Tax Credits

YOU DON'T HAVE TO BE AN EXPERT ON TAXES TO CONNECT FAMILIES TO INFORMATION ON FEDERAL AND STATE TAX CREDITS.

But it's important to at least know the basics, so you can point people in the right direction. The federal Child and Dependent Care Tax Credit, Child Tax Credit, and Earned Income Tax Credit—and similar state tax credits – can provide a significant income boost to families.

An overview of the credits is provided below. For more information on the federal tax credits, please check out our detailed Q&As, which are available at www.nwlc.org/loweryourtaxes.

You can also help the families you serve connect with the new Health Insurance Marketplace. Get information about enrollment and financial assistance at www.nwlc.org/enrollment.



AVAILABLE TAX CREDITS

The federal **Child and Dependent Care Tax Credit** is designed to offset some of the child and dependent care costs that families pay in order to work. This credit is worth up to \$2,100.

The federal **Child Tax Credit (CTC)** is designed to help families offset some of the costs of raising children. This credit is worth up to \$1,000 per child. Even families who owe little or no income tax can receive at least some of this credit as a refund if they have at least \$3,000 in earnings.

The federal **Earned Income Tax Credit (EITC)** is designed to boost the wages of eligible families. It is worth up to \$6,143 and is available to married couples earning less than \$52,427, or singles earning less than \$46,997. It is available as a refund for families that owe little or no income tax.

Many states have **State Tax Credits** based on the federal credits. Find information about each state's tax credits at www.nwlc.org/loweryourtaxes.


The **Premium Tax Credit** can help families who qualify for health insurance through the Marketplace pay for insurance coverage throughout the year. More information about the tax credit is available at: www.nwlc.org/premium-tax-credit-information-resources.

2015 Update


AFFORDABLE CARE ACT

Under the Affordable Care Act—the health care law sometimes called Obamacare—millions of individuals and families are enrolled in health insurance plans through the Health Insurance Marketplace. Eighty-five percent of those already enrolled are receiving financial assistance to help cover the cost of insurance premiums, co-pays, and deductibles. For those already enrolled and receiving financial assistance, this tax season will be the first time that these individuals and families will need to provide information regarding the financial assistance they have received when they file their taxes. Do you need more information about this process and what families should expect? We've got you covered. Visit www.nwlc.org/premium-tax-credit-information-resources for more information.

Also note that the 2015 “open enrollment period”—when anyone will be able to sign up for health insurance or to change their current plan—begins on November 15, 2014 and ends on February 15, 2015. Outside of open enrollment, people may qualify for special enrollment periods if they experience certain life events such as marriage, the birth or adoption of a child, or a job change. Encourage individuals and families without health insurance to sign up during open enrollment! Go to www.healthcare.gov for more information.



FAMILY TAX CREDITS



Paying for Health Care: Obamacare and Taxes

The Affordable Care Act—the health care law sometimes called Obamacare—is making health coverage more affordable and easier to obtain for millions of American women and their families. In the first year alone, 8 million people signed up for health insurance through the Marketplace—and 85% of them received financial assistance to help cover the monthly cost. The 2015 “open enrollment period”—when anyone will be able to sign up for health insurance or to change their current plan—begins on November 15, 2014. Outside of open enrollment, people may qualify for special enrollment periods if they experience certain life events such as marriage, the birth or adoption of a child, or a job change.

Whether you're already signed up for health insurance through the Marketplace or thinking about signing up this year, we want to make sure you have all the information you need about the financial assistance that can help you cover the cost of insurance premiums, co-pays and deductibles. These FAQs explain who is eligible for financial assistance, how much assistance is available, and how to apply.

Do you need more information about health care enrollment? Don't worry—[we've got you covered!](#)

1. What type of financial assistance is available?

Under the Affordable Care Act, a **health insurance Premium Tax Credit** is available to help people pay for health insurance through the health insurance Marketplaces. This **Premium Tax Credit** is available

as soon as you sign up for health insurance, and helps pay for your monthly health insurance premium. The amount of the tax credit is based on your household income and family size (more specifics below). It's paid directly to the insurer each month to lower your premiums, so you don't have to wait until you file your taxes to get it.

You could also be eligible for **cost-sharing subsidies** to help cover the cost of out-of-pocket expenses like co-pays and deductibles—again, the amount of subsidy is based on your income and family size.

2. Am I eligible for financial assistance?

Premium Tax Credits

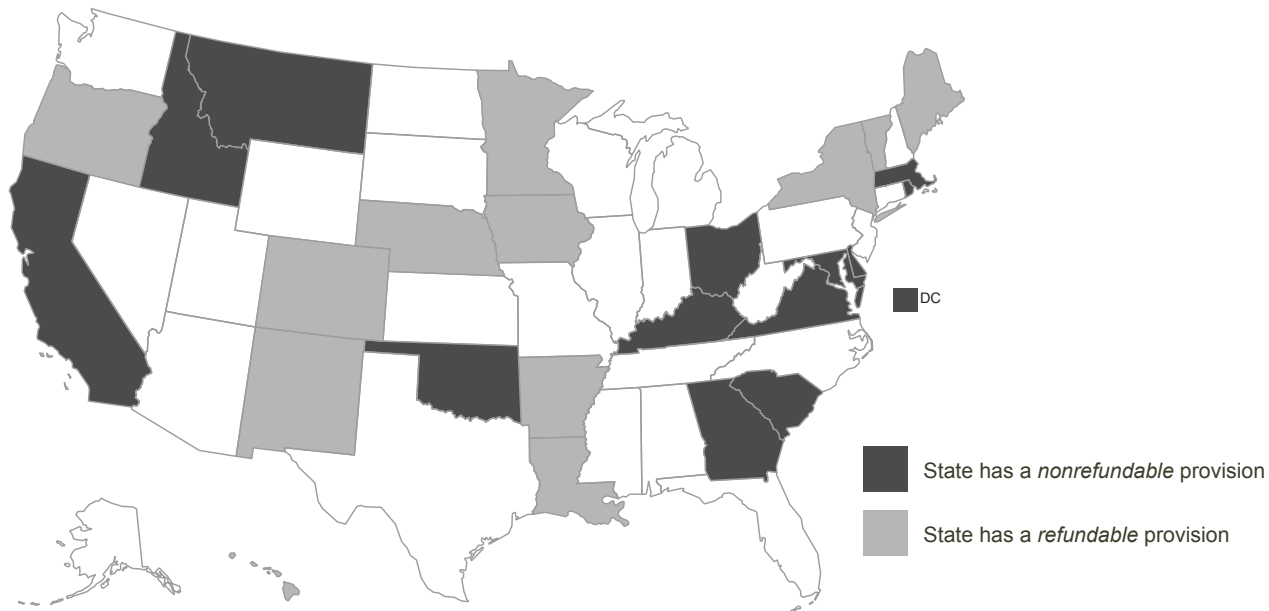
If your household income is between 100% and 400% of the federal poverty line (in 2014, between \$23,850 and \$95,400 for a family of four), you will be eligible for a **Premium Tax Credit** to help you pay for health insurance purchased through the health insurance Marketplace, as long as:

- You are not eligible for adequate and affordable health care—either through other government programs like Medicare or Medicaid, or an employer.
- (Whether health insurance is “adequate and affordable” is determined by your health insurance Marketplace, following regulations from the IRS and the Department of Treasury.)
- You are not enrolled in an employer-sponsored health insurance plan.

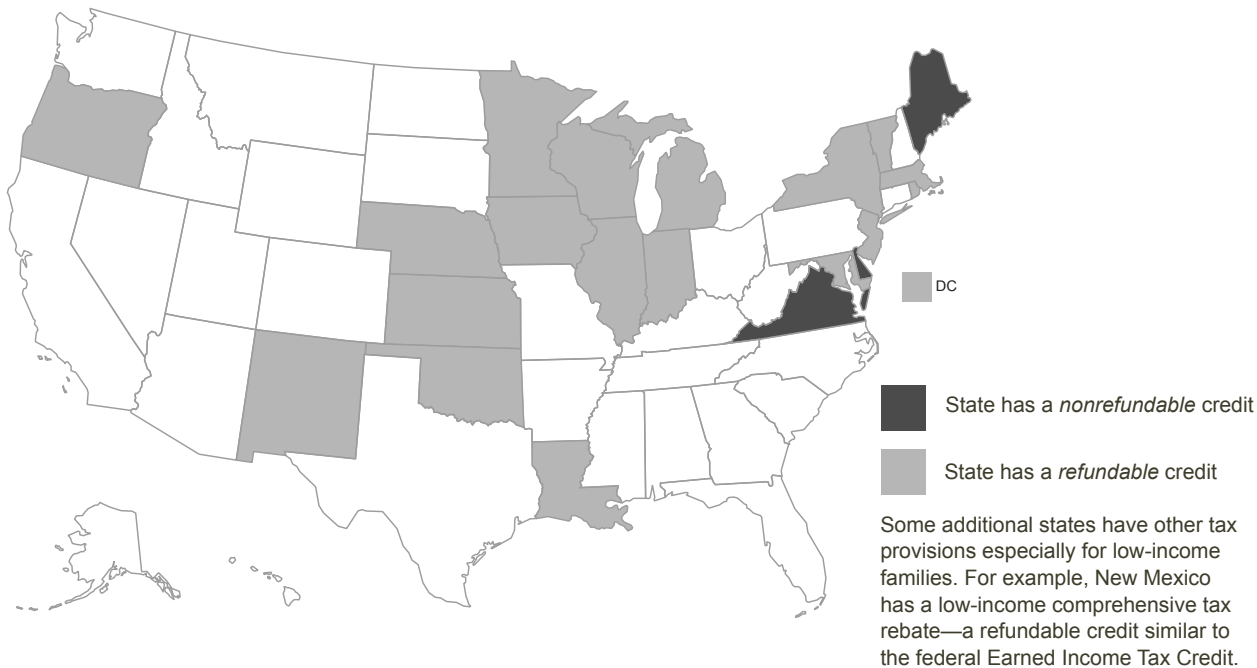
1. These cost-sharing subsidies are only available to individuals and families who purchase a silver plan. See Question 3 for details.

11 Dupont Circle NW, Suite 800, Washington, DC 20036 | 202.588.5180 Fax: 202.588.5181 | www.nwlc.org

Does your state have a child and dependent care tax provision?



Does your state have an earned income tax credit?



Get the Facts About Free Tax Preparation Services

FREE TAX PREPARATION SERVICES CAN SAVE FAMILIES HUNDREDS OF DOLLARS IN TAX-PREPARATION FEES AND PRESERVE THEIR REFUNDS. And since many free tax-preparation sites utilize e-filing through the IRS, tax filers can get their refunds within two to three weeks of filing their tax returns – even sooner if they choose to directly deposit their refund.

The IRS sponsors two free tax-preparation services — Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE). These services may be available

in your community for low-and moderate income families and tax filers over age 60. To locate a VITA site near you, call the IRS' free hotline at **1-800-906-9887**. You can also visit <http://irs.treasury.gov/freetaxprep>.

In addition, AARP-sponsored Tax-Aide sites offer free tax preparation services for taxpayers with low and moderate income, with special attention to those 60 and older. For more information, go to: www.aarp.org/money/taxes/aarp_taxaide/ or call **1-888-OUR-AARP**.



TAX OUTREACH TIP

WHAT TO BRING TO A VITA/TCE/TAX-AIDE SITE

Items you need to bring to have your tax returns prepared:

- Proof of identification – Picture ID
- Social Security Cards for you, your spouse and dependents or a Social Security Number verification letter issued by the Social Security Administration OR Individual Taxpayer Identification Number (ITIN) assignment letter for you, your spouse and dependents
- Proof of foreign status, if applying for an ITIN
- Birth dates for you, your spouse and dependents on the tax return
- Wage and earning statement(s) Form W-2, W-2G, 1099-R, 1099-Misc from all employers
- Interest and dividend statements from banks (Forms 1099)
- A copy of last year's federal and state returns if available
- Proof of bank account routing numbers and account numbers for Direct Deposit, such as a blank check
- Total paid for daycare provider and the daycare provider's tax identifying number (the provider's Social Security Number or the provider's business Employer Identification Number) if appropriate
- To file taxes electronically on a married-filing-joint tax return, both spouses must be present to sign the required forms.
- If you received health insurance through the Marketplace this year, bring the Health Insurance Marketplace Statement—Form 1095-A—you received from the Marketplace.
- If you didn't have health insurance this year, but qualify for a coverage exemption from the Health Insurance Marketplace, bring the "exemption certificate number" you received from the Marketplace. For more information, go to www.healthcare.gov/fees-exemptions-from-the-fee

Partner Up to Expand Your Reach

YOU DON'T NEED TO DO THIS ALONE!

Many organizations in your community might already be doing tax credits outreach on their own or as part of a community coalition. Consider reaching out to state and local government agencies, places of worship, child care & Head Start Centers, and local businesses. The following websites may provide you with information about coalitions conducting tax credits outreach and providing free tax preparation assistance in your area:

- The National EITC Outreach Partnership
www.cbpp.org/eitc-partnership/index.html

2015 UPDATE

- If a family's household income or number of dependents changes during the year, they must report those changes to the Health Insurance Marketplace – both to adjust their health insurance premiums, and any Premium Tax Credits. Get more information at:
www.nwlc.org/premium-tax-credit-information-resources.
- Families should hold on to 2013 (and 2014) tax returns and keep them accessible when they visit the Health Insurance Marketplace to enroll or when they file their 2015 taxes.



REMEMBER

Outreach for the new health care Marketplace has created the potential for new outreach partnerships. Reach out to local clinics, doctors' offices, and community health centers to provide information about tax credits.

Spread the Word to Families With Children

AS AN ADVOCATE AND COMMUNITY LEADER, you are uniquely positioned to educate families about valuable tax benefits and free tax preparation assistance. To make it easy for you to get started, we have a number of sample materials below. To print out the sample materials individually, please go to our website: www.nwlc.org/loweryourtaxes.

WHAT YOU CAN DO

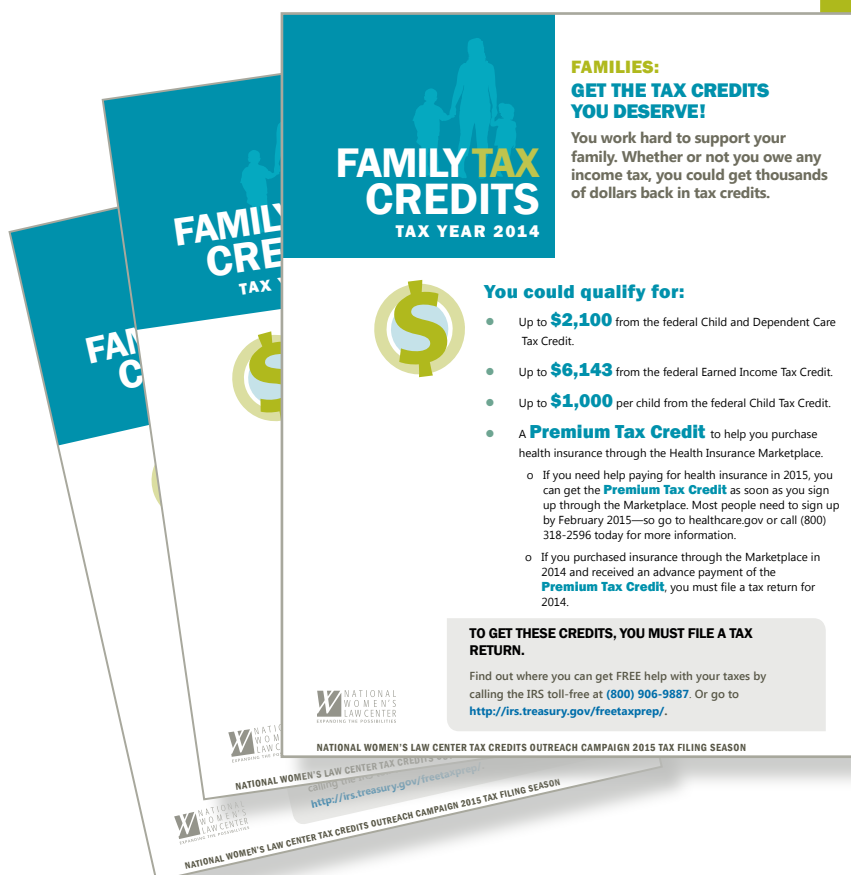
DISTRIBUTE FLIERS

Every year, the Center provides up-to-date, state-specific fliers on federal and state tax credits. The fliers are available in English, Spanish, and other select languages. Think about ways you can distribute fliers in your community: in your office, at public events, on bulletin boards, in mailings, etc. To download your free fliers, go to: www.nwlc.org/loweryourtaxes.



TAX OUTREACH TIP

Does your organization serve people whose primary language is not English? Check out our fliers in Spanish and other select languages.



2015 UPDATE

Information about the Premium Tax Credit.



INCLUDE INFORMATION ON YOUR WEBSITE

Make it easy for the people you serve to get information on tax credits by including resources on your website. Here is some suggested text that you can use:

\$ 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 (800) 906-9887 or visiting <http://irs.treasury.gov/freetaxprep>.*
- *Make sure you ask about the **federal Child and Dependent Care Tax Credit**, the **federal Child Tax Credit (CTC)**, the **Earned Income Tax Credit (EITC)**, and the **Premium Tax Credit** to help cover the cost of health insurance.*
- *Most states have additional tax credits for working families – be sure to ask!*



PROVIDE INFORMATION IN NEWSLETTERS

Lots of local organizations have newsletters – use them! Think about the newsletters you already receive and contact the organizers to find out about their deadlines. Some of them may offer printed newsletters and others may be through e-mail. Either way, submit a blurb on tax credits to be included in local organizations' winter newsletters.

Use Our Sample Newsletter Article:

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 (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 \$6,143 and is available to married couples earning less than \$52,427 or singles earning less than \$46,997.
- A **Premium Tax Credit** to help you purchase health insurance through the Health Insurance Marketplace. If you need help paying for health insurance in 2015, you can get the Premium Tax Credit as soon as you sign up through the Marketplace. Most people need to sign up by February 2015—so go to healthcare.gov or call (800) 318-2596 today for more information. If you purchased insurance through the Marketplace in 2014 and received an advance payment of the Premium Tax Credit, you must file a tax return for 2014.

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

FOR MORE INFORMATION CONTACT:
[INSERT OUTREACH PARTNER]



GET ON THE AGENDA

Have an upcoming parent, staff or community meeting? Get on the agenda to talk about tax credits. This is also a great opportunity to pass out fliers. To download your free NWLC fliers, go to: www.nwlc.org/loweryourtaxes.

Here is a sample script of what you can say.

- I'm here today to talk to you about making sure that the families you serve don't miss out on up to thousands of dollars in tax benefits.
- Every year, when they file their taxes, families may be eligible to claim federal tax credits like the EITC, the Child and Dependent Care Tax Credit, the Child Tax Credit, and the Premium Tax Credit. [What's more, our state also offers tax credits to families.] And several of these credits can provide refunds to families with little or no tax liability.
- Please take a flier with information about tax credits, and please feel free to also visit our website or call me directly for more information and resources. Make sure that the families you serve don't miss the chance to put up to thousands of dollars back in their pockets this tax filing season.



PREPARE STAFF AND COMMUNITY MEMBERS TO TAKE CALLS

Prepare information and resources to be given out over the phone. Train the members of your staff who answer the main phone line to provide information about tax credits and free tax-preparation sites. Be prepared to refer callers to additional resources about tax credits. Make sure that callers know that you cannot give them detailed tax advice! Check to make sure your local 3-1-1 call center has current information about tax credits in your state.

Here is an example of what you can tell your staff to say:

- To tell families about tax credits: Did you know that you could be eligible for thousands of dollars in tax credits, including a tax credit to help cover the cost of health insurance? You can pick up a flier with tax information in our office, or on our website. Or I can email it to you.
- To tell families about free tax preparation assistance: You may be able to get free help preparing your taxes. [give contact number for a VITA site near you,] or call (800) 906-9887.
- When people ask specific tax questions: I'm sorry, but I can't answer that. Call the IRS at 1 (800) TAX-1040.
- Do you need health insurance? Go to www.healthcare.gov or call (800)318-2596 to get more information!



UTILIZE SOCIAL MEDIA

Get the word out to your friends on Facebook and followers on Twitter.

Use our sample Facebook posts and link them to tax credit information on your website, or NWLC's website. Use our sample Tweets to get the message out to your Twitter followers. Encourage others to post about the potential for receiving tax credits on their pages.

Use our sample Tweets and Facebook image (available for download on nwlc.org/loweryourtaxes):

- #Taxcredits can be worth thousands of dollars to families with children. Visit irs.treasury.gov/freetaxprep to find out where to get free tax prep.
- Families – don't miss out on federal and state #taxcredits. Find out more at nwlc.org/loweryourtaxes.
- April 15 is right around the corner! Don't miss out on valuable #taxcredits. Find out more at nwlc.org/loweryourtaxes.
- You might be eligible for thousands of dollars in #taxcredits. Head to nwlc.org/loweryourtaxes to find out more!
- Do you need health insurance? You could qualify for ins & financial assistance to pay for it! Visit www.healthcare.gov for info!
- Want more information about subsidies to help cover the cost of health insurance? Visit nwlc.org/premium-tax-credit-information-resources



HOST A CONFERENCE CALL

If you are interested in hosting a conference call and having a guest speaker from NWLC talk about tax credits outreach, let us know! Please submit requests to

Amanda Hooper at ahooper@nwlc.org.

We will do our best to accommodate you.



WORK WITH THE MEDIA

Ready to take your outreach to the next level? Earned media can greatly expand

your tax outreach work. Here are some examples of what you can do:

1) Talk to reporters, feature writers, bloggers and radio stations, 2) Write letters to the editor, 3) Distribute a press release, 4) Use Public Service Announcements, and 5) Coordinate or participate in a press event. For more information on working with the media, check out the NWLC's website:

www.nwlc.org/loweryourtaxes.

Sample Letter to the Editor:

FIND OUT ABOUT TAX CREDITS BEFORE YOU FILE!

To the Editor:

Did you know that if you are paying for child or dependent care, you may be entitled to receive extra money in your tax refund? Or pay less if you owe taxes? This is important to know as W-2s go out today and families begin preparing and filing their taxes.

There are a number of federal and state tax credits that can help families, especially low- and moderate-income families. Eligible families could claim up to thousands of dollars in tax benefits on their 2014 state and federal forms.

- The federal Child and Dependent Care tax credit provides up to \$2,100 in tax assistance to help parents pay for the child care they need to go to work.
- Families may also be eligible for up to \$6,143 from the federal Earned Income Tax Credit, which boosts the wages of low- and moderate-income families.
- To help ease the cost of raising children, up to \$1,000 per child can be claimed under the federal Child Tax Credit.
- And a Premium Tax Credit can help you purchase health insurance through the Health Insurance Marketplace. If you need help paying for health insurance in 2015, you can get the Premium Tax Credit as soon as you sign up through the Marketplace. Most people need to sign up by February 2015—so go to healthcare.gov or call (800) 318-2596 today for more information. If you purchased insurance through the Marketplace in 2014 and received an advance payment of the Premium Tax Credit, you must file a tax return for 2014.
- [Add any state credits here!]

Families must file a tax return in order to claim these credits, but it's not too late even if you've already filed. You can file amended tax returns, even going back a couple of years.

[Our organization] is working to inform all families about tax benefits that may be available to them. Learn more about the tax credits and locations for free tax preparation help at [insert contact info] or call the Internal Revenue Service directly at 800-906-9887.



TAX OUTREACH TIP

CHECKLIST FOR VICTIMS OF DOMESTIC VIOLENCE

If you work with survivors of domestic violence, we have a helpful checklist designed to give advocates information about some of the issues domestic violence survivors might face and that provides resources on free tax preparation, representation, and advice. www.nwlc.org/dvchecklist

Gather Success Stories



Thank you for helping us ensure that families are not missing out on valuable tax benefits! We know that women and their families rely on tax credits to make ends meet, so it's important that our policy makers receive real-world examples of the impact these credits have across the country. As you conduct your outreach activities, please document any stories that show the impact of these credits. It could be as simple as this:

Getting free tax preparation at a United Way VITA site made a big difference for one family in Dallas, Texas. The family qualified for the federal EITC and received a refund of several thousand dollars. The refund was direct-deposited in the family's bank account less than two weeks later and helped pay for children's clothes, a crib, and a car.

Not only do the stories make this important work come alive – but they also help make the case for protecting these tax credits for the future. Please consider sharing any stories with NWLC by e-mailing Amanda Hooper at ahooper@nwlc.org.

For a sample story collection form, go here: <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:



Campaign Checklist

OCTOBER/NOVEMBER 2014

- ☐ Sign up to be an NWLC community partner to receive monthly information about tax credits outreach, technical assistance and tailored materials for your organization. To sign up, go here: www.nwlc.org/loweryourtaxes.
- ☐ Identify possible outreach partners, including state and local coalitions, community organizations, businesses, the IRS, and state, local, and county government offices.
- ☐ Participate in NWLC's webinars to learn more about tax credits outreach.
- ☐ Download free NWLC materials (including state fliers) at www.nwlc.org/loweryourtaxes.
- ☐ Find out when community and organizational newsletters are finalized, and ask that tax credits information be included in December and January.
- ☐ Be on the lookout for upcoming conferences and meetings where you can distribute tax credits outreach materials.
- ☐ Learn about the new Health Insurance Marketplace and connect families to information.

DECEMBER 2014

- ☐ Check NWLC's website for additional outreach materials at www.nwlc.org/loweryourtaxes.
- ☐ Train staff answering office phones or dedicated phone lines to provide information about tax credits and VITA sites to callers.
- ☐ Get on the agenda for coalition or community meetings to talk about tax credits.
- ☐ Connect with resources to help educate families about how to enroll in the Health Insurance Marketplace and get help paying for health care.

JANUARY 2015

- ☐ Post tax credits outreach materials on your website and encourage partners to do the same.
- ☐ Post tax credit reminders on Facebook and Twitter.
- ☐ Start distributing fliers to families.
- ☐ Contact the IRS and AARP to find out where free income tax preparation services will be available and to get additional materials.
- ☐ Connect with local coalitions and the IRS around any IRS-sponsored outreach activities.
- ☐ Issue a press release announcing outreach activities and the importance of tax credits to families.
- ☐ Begin airing public service announcements or submitting letters to the editor to local newspapers.

FEBRUARY/MARCH 2015

- ☐ Continue distributing fliers to the families in your state.
- ☐ Collect stories about parents in your community that have benefited from tax credits.
- ☐ Make sure families without health insurance know that the deadline to sign up for health insurance through the Health Insurance Marketplace is February 15, 2015.

APRIL 2015

- ☐ Provide last-minute reminders about tax credits on social media.

☐ **CELEBRATE A JOB WELL DONE!**



Additional Resources

NATIONAL WOMEN'S LAW CENTER

For questions about this toolkit, how to become an NWLC Community Partner, tailored state materials & technical assistance: www.nwlc.org/loweryourtaxes, 202-588-5180 or ahooper@nwlc.org.

2015 UPDATE: For information about the Premium Tax Credits under the Affordable Care Act: www.nwlc.org/premium-tax-credit-information-resources.

INTERNAL REVENUE SERVICE (IRS)

For information on where to find free local tax-preparation services (VITA & TCE) and outreach resources: (800) 906-9887 or <http://irs.treasury.gov/freetaxprep>.

AARP TAX-AIDE

For information on free tax preparation services for low and moderate income individuals, with special attention to those 60 and older: http://www.aarp.org/money/taxes/aarp_taxaide/ or (888)-OUR-AARP.

CENTER ON BUDGET AND POLICY PRIORITIES

To find out about how to connect with local tax credit outreach coalitions: <http://www.cbpp.org/eitc-partnership/index.html>.

To find out about the Premium Tax Credits under the Affordable Care Act: <http://eitcoutreach.org/home/outreach-tools/resources/affordable-care-act>



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