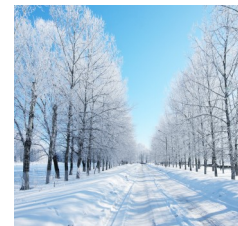




# WINTER 2018



## The L.B.J. & C. Head Start Headliner

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## Do I Qualify for Earned Income Tax Credit (EITC)?



The Earned Income Tax Credit, EITC or EIC, is a benefit for working people with low to moderate income. To qualify, you must meet certain requirements and file a tax return, even if you do not owe any tax or are not required to file. EITC reduces the amount of tax you owe and may give you a refund.

- how to get help preparing your return
- what you need to do if your EITC was denied in a previous year
- how to claim the credit for earlier tax years

This is for the tax year 2017 Earned Income and adjusted gross income (AGI). They each must be less than:

Filing Status	Qualifying Children Claimed			
	Zero	One	Two	Three +
Single, Head of Household or Surviving Spouse	\$15,010	\$39,617	\$45,007	\$48,340
Married Filing Jointly	\$20,600	\$45,207	\$50,597	\$53,930

### When Can I Expect My Refund?

If you claim the earned income tax credit (EITC) or the additional child tax credit (ACTC) on your tax return, the IRS must hold your refund until mid-February — even the portion not associated with EITC or ACTC. Find out more on when to expect your refund.

After you file your return, the best way to track your refund is Where's My Refund? or the IRS2Go mobile app.

### Who Qualifies

#### Do I Qualify for EITC?

To qualify for EITC you must have earned income from working for someone or from running or owning a business or farm and meet basic rules. And, you must either meet additional rules for workers without a qualifying child or have a child that meets all the qualifying child rules for you.

#### EITC Assistant

Use the EITC Assistant to see if you qualify for tax years: 2016, 2015, and 2014. The EITC Assistant helps you find out your filing status, if your child is a qualifying child, if you are eligible and estimate the amount of the EITC you may get.

#### Income Limits and Table

See the EITC Income Limits, Maximum Credit Amounts and Tax Law Updates for the current year, previous years and the upcoming tax year.

#### Claiming EITC

#### How Do I Claim EITC?

You need to file a tax return to claim EITC. Find out:

- the documents you need
- the common errors to watch for
- the consequences of filing an EITC return with an error

### Received a Notice

#### I Received a Letter from IRS about EITC, What Should I Do?

We send letters about EITC that may:

- suggest you claim EITC if you do qualify
- ask you to send information to verify your EITC claim
- provide important information about your claim

This letter/notice page lets you know what you need to do if you receive a letter or notice from us about EITC.

#### Investment Income Limit

Investment income must be \$3,450 or less for the year.

#### Maximum Credit Amounts

The maximum amount of credit for Tax Year 2017 is:

- \$6,318 with three or more qualifying children
- \$5,616 with two qualifying children
- \$3,400 with one qualifying child
- \$510 with no qualifying children

For more information on whether a child qualifies you for EITC, see:

- Qualifying Child Rules, or
- Publication 596, Rules If You Have a Qualifying Child.

**Source:** [www.irs.gov](http://www.irs.gov)

# Get Ready for Taxes: Plan Ahead to Avoid Refund Delays

*IRS Tax Tip 2017-87, December 5, 2017*

Taxpayers can take steps to ensure smooth processing of their 2017 tax return next year. Here are three things taxpayers should know about the tax returns they will file next year.

## 1) It's important to gather documents

The IRS urges all taxpayers to file a complete and accurate tax return by making sure they have all the needed documents before they file. This includes:

- Forms W-2 from employers.
- Forms 1099 from banks and other payers.
- Forms 1095-A from the Marketplace for those claiming the Premium Tax Credit.

Typically, these forms start arriving by mail in January. Taxpayers should check them over carefully, and if any of the information shown is wrong, contact the payer right away for a correction.

## 2) Taxpayers with expiring ITINs should renew promptly

Some people with an Individual Taxpayer Identification Number may need to renew it before the end of the year to avoid a refund delay and possible loss of key tax benefits. These ITINs expire Dec. 31, 2017:

- ITINs not used on a tax return in the past three years.
- ITINs with middle digits 70, 71, 72 or 80.

Anyone who needs to renew an ITIN should submit a completed Form W-7, Application for IRS Individual Taxpayer Identification Number. They should mail the Form W-7, along with original identification documents or copies certified by the issuing agency. Once an individual files a completed form, it typically takes about seven weeks to receive an ITIN assignment letter from the IRS.

## 3) Choose e-file and direct deposit for a faster refund

Electronically filing a tax return is the most accurate way to prepare and file. Errors delay refunds and the easiest way to avoid them is to e-file. Combining direct deposit with electronic filing is the fastest way for a taxpayer to get their refund. With direct deposit, a refund goes directly into a taxpayer's bank account.

There are several e-file options:

- IRS Free File.
- Volunteer Income Tax Assistance and Tax Counseling for the Elderly programs.
- Commercial tax preparation software.
- Tax professional.

Taxpayers should note that the IRS cannot by law issue refunds for people claiming the Earned Income Tax Credit or Additional Child Tax Credit before mid-February. This law helps make sure that taxpayers receive the refund they're due by giving the IRS more time to detect and prevent fraud.

The IRS expects the earliest refunds related to EITC and ACTC to be available in taxpayer bank accounts or debit cards starting on Feb. 27, 2018, if the taxpayer uses direct deposit and there are no other issues with their tax return. This additional period is due to several factors, including the Presidents Day holiday and banking and financial systems needing time to process deposits.

## What You Need to Do

- Be careful not to count on getting a refund by a certain date, especially when making major purchases or paying other financial obligations.
- File a complete and accurate return and include all known refundable credits with your original return.
- File when you're ready. If you usually file early in the year and you're ready to file a complete and accurate return, there is no need to wait to file.
- Check Where's My Refund on IRS.gov or the IRS mobile app, IRS2Go, for your personalized refund status.

## More Information:

- [IRS.gov/newsroom/get-ready-for-taxes-filing-electronically-a-safe-easy-way-to-file](https://www.irs.gov/newsroom/get-ready-for-taxes-filing-electronically-a-safe-easy-way-to-file) – Information about how to prepare for the upcoming filing season.
- Let Us Help You – Online tools and resources for taxpayers.
- IRS Services Guide – Links to tax resources for individual taxpayers.

*Source: [www.irs.gov](http://www.irs.gov)*

## Winter activities for children

It's easy to think of fun, active things to do with kids when the sun is shining. It can be harder in winter. Here are some winter activities to get you going when it's cold or wet.

### Ideas for winter activities

#### Free activities

There are plenty of free things you and your child can do around your home and neighborhood:

- Put on coats, hats and gloves and head outside. Show your child what the beach looks like in wild weather, or visit parks and gardens when the plants are all wet and glossy.
- Take your child to see how the flow of rivers, creeks and streams changes after rain.
- When it's wet, dress up in gumboots and raincoats. Look for some big puddles to jump in. An umbrella can be fun to take along too. Your child might have fun opening and closing it a few times.
- If it's darker, let your child play with a torch when you go out for a walk.
- Gather leaves, sticks, shells and stones from outside. You can take them inside and use them for sorting, painting or building.
- On a windy day, you can try flying kites, chasing leaves – or helping them 'fly' – and trying to find places to hide from the wind outside.

#### Activities you need to pay for

As a special treat, your child might enjoy some of these paid activities:



- Indoor play centers, swimming, jumping on a indoor trampoline, ice-skating, and bowling can keep your child active inside.
- Traditional winter sports, like football, hockey, netball or rugby, can be great for children when they're big enough. Look for sports where the rules have been modified so they're fun and safe for young children.
- If it's not too far or expensive, a trip to the snow can be great fun for snow play or sledding.



#### Winter activities inside at home

If you can't face the cold and wet, here are some ideas for winter activities you can do inside at home:

- Line up some empty plastic bottles inside and use a soft ball or old pair of socks to play indoor 'bowling'. Make it harder by adding some weight (like sand or water) inside the bottles.
- Encourage your child to throw a scarf up in the air and catch it on an arm, leg, knee, foot or head.
- Let your child kick a balloon up as high as possible, or use a fly swat or plastic bat to hit the balloon.
- Try using socks for soccer, tennis or puppet plays.
- Move to music, make up dances and play dress-ups.
- Build a fort together out of chairs and blankets.
- Set up an indoor treasure hunt.
- If you have space, set up an obstacle course around the living room.

Source: Raising Children Network



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Are You interested in getting your GED? Contact your T/TA Representative at your local center. Continuing education opportunities are available. College? Start Today!! It is never too late to learn.



*"Life is  
10% what  
happens to  
you and  
90% how  
you react  
to it."*

-- Charles  
R. Swindoll



## HEY, PARENTS!



### Hey Parents, Start the New Year off right!

Check out PBS Parents: <http://www.pbs.org/parents/>

This one stop information center has expert tips and advice to help you be an awesome parent for your child. This free site has ideas for birthday parties, a child development tracker, games, art and craft activities, and lots of other information at your fingertips. Read articles and find answers to your questions about any topic that involves your child! Make 2018 the best year ever for your family.



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## 10 Easy Ways to Cut Your Energy Bill This Winter

1. Crank Down. Turn your thermostat down by two degrees and wear a sweater.
2. Fill Up. Ensure the dishwasher is full before you turn it on.
3. Morning Retreat. A low-flow showerhead requires less water and, by extension, needs less heat to warm the water.
4. A Cooler Cool. Simply cleaning the condenser coil on your refrigerator can improve its efficiency.
5. Clean Heat. Cleaning your furnace filter every two months can increase its efficiency by 50 percent.
6. Time it right. Install a timer on your water heater and furnace to turn it off at night and back on just before you wake up in the morning. Few people realize that waiting to do electricity-heavy activities (such as laundry or showering) before 7 am and after 10 pm can hugely reduce your energy requirements and costs.
7. Be Caulk-y. Before you feel the full force of winter, weatherproof your home.
8. Vampires Beware. Unplug home electronics when you're not using them.
9. Dry Smart. Dry two or more loads of laundry in a row to take advantage of an already warm dryer. Remove the cloths from the dryer when they're still warm to prevent wrinkling. And clean the lint filter before every load.
10. Light solutions. Replace your home's incandescent light bulbs with CFL or LED bulbs.

Source: [www.greenlivingonline.com](http://www.greenlivingonline.com)

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