

FREE & FAST Tax Preparation

Clinton, Essex & Franklin Counties

by IRS-Certified Volunteer Preparers

Clinton County

Senior Citizens Council, 5139 North Catherine Street, Plattsburgh
Walk-ins -- No Appointments taken! Call **518-335-8599** for information.

Parking is on Court and Brinkerhoff Streets

January 27 thru February 29 (closed 2/17/20)

Mon, Tues, Fri, Sat 9:00am to 1:30pm; Wed & Thurs 9:00am to 5:30pm

March 1 thru 31

Wed. & Thurs. 9:00am to 5:30pm; Fri. & Sat. 9:00am to 1:30pm

April 1 thru 10

Wed. & Thurs. 9:00am to 5:30pm; Fri. 9:00am to 1:30pm

SeaComm Federal Credit Union-130 Smithfield Blvd, Plattsburgh

Saturday, February 29, 2020 1:00pm to 4:00pm (Call for appointment **1-800-764-0566**)

UFirst Federal Credit Union-274 Rugar Street, Plattsburgh

Saturday, March 14th, 2020 12:00pm to 4:00pm (Call for appointment **518-324-0611**)

Essex County

Hague Community Center-, 9793 Graphite Mountain Road, Hague

Appointment Only - Call **518-543-6161**

February 4 to April 9

Tues, Thurs. 9:00am to 4:00pm

North Country Community College (Ticonderoga Campus)-11 Hawkeye Trail, Ticonderoga

Appointment Only- Call **518-543-6161**

Feb. 7, Feb. 21, March 6, March 20 and April 3

10:00am to 4:00pm

The Lake Placid Public Library-2471 Main Street, Lake Placid

Appointment Only - Call **518-523-3200**

January 27 through March 24

Franklin County

Malone OneWorkSource-158 Finney Blvd, Malone

Appointment Only - Call **518-481-5755**

January 29 to April 15

Wednesday & Thursday 5:00pm to 8:00pm

Goff Nelson Memorial Library-41 Lake St., Tupper Lake

Walk-ins- NO Appointment-Call **518-359-5012** for information.

February 1 to April 11

Saturday 10:00am to 1:15pm

SeaComm Federal Credit Union-3349 Route 11, Malone

Call **1-800-764-0566** to schedule an appointment.

February 8, 2020 1:00pm to 5:00pm

Another Option....Prepare your own tax return online for Free at one of these locations!

OneWorkSource 158 Finney Blvd, Malone

Lake Placid Library 2471 Main St, Lake Placid

Computers and tax preparation software provided free of charge to prepare your own tax return via

www.MyFreeTaxes.com with the assistance of a certified Coach via phone and chat.

Only **basic** tax returns (Federal & State) No Schedule C, D, or E, Check locations for days and hours.

Or visit **The United Way's** website for a direct link to file your taxes online for free:

www.unitedwayadk.org or go directly to www.MyFreeTaxes.com

What to bring to your appointment:

Picture ID for you and your spouse if married and filing jointly (NYS Driver's License or State ID)

Social Security Cards and Birth Dates for you, your spouse, and dependents

W-2 Forms for all jobs held in 2019; Information for all other income

Forms 1099 (1099R, 1099G, 1099Misc, 1099Int, 1099C, 1099DIV, etc.), Broker Statements

Forms 1095-A, B or C (Affordable Health Care Statements)

A copy of last year's tax return (**THIS IS A MUST**)

Proof of bank account for direct deposit and faster refund (bank routing number and account number)

Your spouse, if married filing jointly

OTHER RECEIPTS that *may increase* your tax refund:

Rental information for NYS credit (only if total household income is less than \$18,000)

Total paid to day care provider and their tax ID number (provider name, address, and amount paid)

Education expenses for you, your spouse, or dependent who attended college (1098T, Tuition Expense Statement, and/or 1098E, Student Loan Interest Statement)

School and Property taxes, Mortgage Interest, unreimbursed Medical Expenses, Charitable Contributions

If you purchased a car during 2019, bring the sales tax information

Frequently Asked Questions:

Volunteer tax assistance-Why use it? As a service to the community, it helps working families get the money and assistance they've earned by providing free income tax preparation and E-filing for those who may be less able to afford a paid tax preparer.

Program eligibility-Can I use the service? While most returns can be done, including NY and VT non-resident, some may be more complex and need referral to a more specialized preparer.

EITC-What is it? The Earned Income Tax Credit is a refundable income tax credit that is available to low-income workers with "earned" income, wages or self-employment income. If your family earnings are less than \$55,952 you may qualify for a federal credit up to \$6,557, plus an additional NYS credit. If you qualify, you could reduce or eliminate your income tax, even get money back that could be used for savings, home repairs, or other expenses.

Child and Dependent Care Credit-What is it? If you work and need to pay for child care, you may be eligible for federal and state credits.

Refund Anticipation Loans (RALs)-Are they a good idea? RALS, which borrow against your own refund, are extremely expensive. Loan fees typically range from \$30-\$90 which would equal an annual Percentage rate (APR) of about 60% to over 700%. RALS can eat away a big chunk of your tax refund.

Savings at tax time-Why do it? It is quick and easy to save part of your tax refund, directly depositing into as many as three accounts, including the purchase of US Savings Bonds. Pay yourself first by putting some in a savings account, and then use the rest to pay your bills or make a purchase through your checking account.

EARNED INCOME TAX CREDIT COALITION OF THE ADIRONDACK REGION

United Way of the Adirondack Region Inc , OneWorkSource, Adirondack Community Action Programs, Inc., Senior Citizens Council of Clinton County, Office for the Aging, Department of Social Services, Retired & Senior Volunteer Program, Joint Council for Economic Opportunity, Inc., AARP Foundation, Tax Aide, IRS, UFirst Federal Credit Union, North Country Community College, SeaComm Federal Credit Union, SUNY Plattsburgh, Clinton Community College