



## Modest income family gets tax refund, thanks to EITC

Henry has had a pretty good job for many years. Even though his wife Barbara works part-time, their combined yearly salary of just over \$30,000 was never enough to allow them and their two children, now both teenagers, to get much beyond the basics of life.

### Earned Income Tax Credit offers moderate income workers help

Although Henry and Barbara had heard about the Earned Income Tax Credit, they had not really looked into it because they thought it was only for poor people, a label that they did not use to describe themselves.

"I figured the program was only for those making minimum wage or very little more," Henry explained.

Cecil is a friend of Henry. Last year he helped seniors prepare their income tax returns as a volunteer for the American Association of Retired Persons. He also talked Henry and Barbara into letting him check to see if they would qualify for the EITC program. To their delight, they learned that they were eligible for a substantial tax credit under the EITC--about \$1,500.

### Full-time students included in determining eligibility for aid

"Our oldest daughter Amanda graduated from high school last spring and wanted to attend Broome Community College in the fall, but we didn't think we would have the money to allow her to attend," Barbara said. "But getting the tax credit changed all that and now she is a freshman at BCC studying to become a teacher."

While Amanda will be turning 19 this year, the family will still qualify for the EITC because although 19 is usually the top age limit for a child to be considered in determining the eligibility of the family for the tax credit, a full-time student can be counted as long as he or she is under 24.



Henry, Barbara, and their family are just the type of people the EITC was designed to benefit--those who are working but earning fairly modest incomes. Most people who benefit from the Internal Revenue Service program have children. They can be either single parents or married. Some people without children also qualify for EITC, but the maximum income limits are less than half of the limits for those with children.

### Free assistance in preparing tax returns offered at several sites

To help in determining if area residents are eligible for the Earned Income Tax Credit, free assistance is being offered by trained volunteers at many area locations. To learn about these sites and the times that assistance is available, call United Way's First Call for Help at 729-9100.

The effort to spread the information about the Earned Income Tax Credit is a cooperative venture of many area organizations, including the **American Association of Retired Persons, Binghamton University, Broome Community College, Broome County Department of Social Services, GHS Federal Credit Union, the Internal Revenue Service, and United Way of Broome County.**