

For more information or to find out if
you qualify to have your taxes
prepared for free call:



We will begin taking calls
for appointments on 1-26-10!

ALCONA / ALPENA / ARENAC
CHEBOYGAN/ CRAWFORD / IOSCO
MONTMORENCY / OGEMAW
OSCODA / OTSEGO
& PRESQUE ISLE
COUNTY RESIDENTS:

(989) 358-4652

or

1-866-484-7077 Ext. 252

IMPORTANT NOTE:

**All tax services are done
by appointment ONLY and
will be set up at a
location that is near you.**

Program funded in part by the Michigan Bureau of Community Action
and Economic Opportunity

Updated: 01/14/10

FREE INCOME TAX PREPARATION

(for those who qualify)



NORTHEAST MICHIGAN COMMUNITY
SERVICE AGENCY, INC.

2375 Gordon Rd.
Alpena, MI 49707
www.nemcsa.org

Are you eligible to have your taxes prepared and e-filed for free by NEMCSA?

You must follow the eligibility guidelines listed below:

1. You **must reside in ANY one of the counties** listed on the back of this brochure.
2. **Meet Income guidelines:** Current household income at or below the following incomes: Single \$21,660, Married Couple \$29,140 (add \$7,480 for each additional dependent).
3. The **tax return can not be too complex**, we will not do the following types of returns: No Schedule C's (Profit or loss from Business), No Complicated Advanced Schedule D's (capital gains/losses) and No Schedule E's (Rents & Losses).
4. **Appointments only**—NO walk-in's accepted (see back).

How do I make an appointment?

Contact the number on the back of this brochure.

When should I call for an appointment & what do I need?

Do not call for your appointment until you have received all of your tax documents. You must bring **all** necessary forms in order for our agency to prepare your 2009 taxes which include, but are not limited to:

- ◆ **Identification**, such as a driver's license/ or state id card
- ◆ **Social Security Cards** for you, your spouse and dependents
- ◆ **Birth dates** for all those listed on tax return
- ◆ **Wage and earning statement(s)** which include Form W2, 1099-R, and any other income received from employers. If you have received some self-employment income (1099-MISC income), we may be able to do your return but will inform you over the phone when you call what else you need to bring.
- ◆ **Interest** (1099-INT) and **dividend** (1099-DIV) **statements** from banks and/or credit unions
- ◆ Copy of **last years return** (unless we prepared your 2008 tax return) **For Homeowners:** Real Estate tax bills (Summer and Winter for 2009 which include taxable values) AND Heat costs from 11/01/08 thru 10/31/09 **If applicable:** copy of your settlement statement showing purchase price/date of your principal residence (may be eligible for First Time home buyer credit) AND Mortgage Interest Statement(s).
- ◆ **For Renters:** Amount of **rent paid per month** for the entire year of 2009; **landlord's name and address.** We also need to know if heat is included in rent (you *may* still be eligible for a heat credit), if it is not included, we need to know heat costs from 11/01/08 thru 10/31/09.
- ◆ Receipts from certain **energy efficient home improvements** such as exterior windows, exterior doors, skylights, insulation, certain asphalt & metal roofs, central air conditioners, electric heat pumps.
- ◆ For the **child and dependent care credit**, we will need amount paid along with name, address and tax id number of the daycare provider.
- ◆ Any **Social Security** (1099-SSA), **SSI**, **Railroad Retirement** or **Unemployment Income** (1099-G) including those received for dependents.
- ◆ For those receiving DHS benefits: A printout showing your amount for 2009.
- ◆ **Bank routing and account numbers** for direct deposit
- ◆ **Other relevant information** about income and expenses

HELPFUL information regarding the Earned Income Tax Credit (EITC):

What is EITC and am I eligible?

The EITC is a refundable credit for low-income working individuals and families. You must have received some type of earned income in 2009. There are other guidelines which are summarized below.

What counts as earned income for the credit?

Wages, tips and other employee compensations and net self-employment earnings. It does not include interest, dividends, cash assistance from DHS, veteran's benefits, pensions/annuities, alimony, social security benefits, workers' & unemployment compensation, and scholarships/fellowships.

Rules for Everyone:

1. **You, your spouse and qualifying child must have a valid social security number.**
3. **Your filing status cannot be "married filing separately".**
4. **You must be a U.S. Citizen or resident alien all year.**
5. **You cannot file Form 2555 which is Foreign Earned income.**
6. **Your investment income must be \$3,100 or less.**
7. **You must have earned income. Earned income includes the following:**

- ◆ Wages, salaries, tips (Did you receive a W2?)
- ◆ Net earnings from self-employment.
- ◆ Gross income received as a statutory employee. Statutory employees include full-time life insurance salespersons, certain agent or commission drivers, traveling salespersons, and certain home workers.

Rules if you have a qualifying child:

1. **Your Adjusted Gross Income (AGI) must be less than:**
 - ◆ \$43,279 (\$48,279 for married filing jointly MFJ) if you have three or more qualifying child (3 or more children on this credit is *NEW FOR 2009!*), **or**
 - ◆ \$40,295(\$45,295 for MFJ) for two qualifying children **or**
 - ◆ \$35,463 (\$40,463 for MFJ) if you have one qualifying child.
2. **You must meet the relationship, age and residency tests for a qualifying child.**
 - ◆ Relationship: Birth child, stepchild, brother/sister, step-brother/sister, eligible foster child (placed by authorized agency or court-ordered) or a descendant of any such individual.
 - ◆ Age: Under 19 or under 24 if a full-time student at the end of 2009 or permanently and totally disabled regardless of age.
 - ◆ Residency: must have lived with you more than half of 2009.
3. **A qualifying child can not be used by more than one person to claim the EITC.**
4. **You can NOT be the qualifying child of another person.**

Rules if you do NOT have a qualifying child:

1. **Your Adjusted Gross Income (AGI) must be less than:**
 - ◆ \$13,440 (\$18,440 for MFJ) if you do not have a qualifying child.
2. **You must be at least age 25 but under age 65 at the end of 2009.**
3. **You cannot be the dependent of another person.**
4. **You cannot be a qualifying child of another person.**
5. **You must have lived in the United States more than half of 2009.**

NEW FOR 2009: A taxpayer may claim a **Michigan earned income tax credit** equal to 20% of the federal earned income tax credit for which the taxpayer is eligible.