

Article Continued: For Adult Learners, Life Can be a Little Easier with the Earned Income Tax Credit and Free Tax Preparation Services

In order to qualify for this benefit, individuals must have worked during the past year and earned income, have a valid Social Security card or ITIN number for each family member, have joint tax-filing status if married, be between the ages of 25 and 65, and have U.S. citizenship or resident alien status all year or be a nonresident alien married to a qualifying individual. For specifics on what incomes qualify for the EITC, please visit http://www.hfuw.org/Earned_Income_Tax_Credit.php.

For those who need help completing their tax forms, the [Volunteer Income Tax Assistance](#) (VITA). VITA sites are located throughout the state and are often multilingual, offering services in English, Spanish, and Creole. These sites provide completely free tax preparation for anyone, regardless of income, citizenship and residency status. Although intended for lower income families, any individual can visit a VITA site for help with their taxes. To find the VITA site nearest you, please visit <http://irs.treasury.gov/freetaxprep/> or call 1-800-906-9887.

VITA and EITC are wonderful resources that can be easily integrated into a classroom lesson on money management. Discuss how tax refunds and the earned income tax credit can be used to pay off high interest credit cards or to save for the future. Caution students about tax preparation services that offer [Instant Tax Refunds](#), which are actually short term loans with annual interest rates that can exceed 200%. You can also review with your students the necessary forms and paperwork that they typically need to bring to a VITA site to have a productive session.

You may also want to consider having someone from your local VITA site come speak to your adult learners to inform them about the EITC and free tax preparation.

If you'd like to learn more about the EITC and VITA, check out this informative video through the [IRS YouTube Channel](#), this podcast from EITCoutreach.org and the [Earned Income Tax Estimator Calculator](#).