

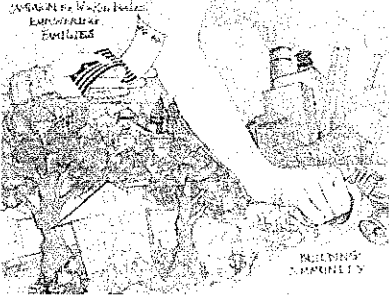
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## When free tax preparation is not enough

By Philadelphia Charity Examiner, Gloria Blakely

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Campaign for Working Families  
Philadelphia, PA

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Times of operation also vary across the eleven sites. Portals for more details are <http://www.phillyfreetaxes.org> or the Campaign for Working Families at 215.851.1886.

The campaign says low-income Philadelphians have benefited from its services to the tune of \$124 million since 2003 while saving families an additional \$19 million in interest, tax preparation fees, and fees for check cashing and loans.

About 2,500 volunteers were trained to provide those results. In total, 78,862 federal, state, and city tax returns were prepared and e-filed in the last seven years, but what does one do when tax preparation is not enough?

According to the campaign, people with tax problems have several free options: The Taxpayer Advocate Service at 600 Arch Street in room 7426 in the IRS office exists to help individuals and businesses with their federal taxpayer rights. The case intake line (877.777.4778 or TTY/TTD 800.829.4059) lets people know if they are eligible for the service or they can reach an advocate at 215.861.1304 or 215.861.1613 for answers to federal tax questions.

People, who need help with tax disputes whether they speak English or Spanish, can contact a Low Income Clinic at Philadelphia

Khadijah Jones, director of the Campaign for Working Families believes any low-income household that needs free tax preparation can find it. "In Philadelphia, we are working with the city. City Hall has the 311 line that a person can call for any type of service in Philadelphia," state Jones. "So if a person wants to find a free tax service, all they have to do is dial the 311 line and they will find a Campaign for Working Families tax site somewhere in their neighborhood or somewhere close to where they live."

The campaign partners with a number of community organizations to offer a total of 11 free tax sites this year. Whether living in Center City, North Philadelphia, Northeast Philadelphia/Port Richmond/Kensington, Northwest Philadelphia/Germantown/Olney, South Philadelphia, or West/Southwest Philadelphia at least one tax site is available in each area. Families who earned less than \$50,000 in 2009 and individuals who earned less than \$20,000 are welcome to free tax services from now through April 15.

Eight of the eleven campaign offices are wheelchair accessible. Six offer Spanish speaking tax preparers and one such site provided by Ceiba is mobile with locations that vary in North Philadelphia by the day of the week.

Legal Assistance (215.981.3800 or 888.541.1544) or Villanova University School of Law Federal Tax Clinic (610.519.4123 or 888.829.2546 for English or 866.655.4419 for Spanish).

Another big issue, states Jones, is home foreclosures. The campaign partnered with Community Legal Services as well as the Saving Homes Saving Neighborhoods project, a three-year initiative in West Oak Lane and Southwest Philly this year headed by the Greater Philadelphia Urban Affairs Coalition to prevent foreclosures. The time to seek help is when mortgage payments are just a month or two behind schedule well before foreclosure notices are received. Campaign tax sites offer information about those legal resources and other financial issues.

In fact, a financial makeover can begin at campaign tax sites. Jones invites people to request assistance on not only tax issues but asset building and financial education. The campaign, during the last seven years, helped families open 800 bank accounts, obtain 500 prepaid debit cards, and provided financial education to more than 700 individuals.

If low-income folks need benefit support, heating support, applications for federal student aid (FAFSA), help to complete and submit the automated Beehive federal and



state tax forms, and other free services, campaign tax offices are there for them.

When going to a campaign tax location certain information is essential: W-2 forms and other wage statements for all household earners; social security cards for all earners and dependents; dates of births of all dependents being claimed; one photo ID, such as driver's license or state issued photo ID for all household earners; and last year's tax return, if any, as well as other documentation of income and expenses that might impact the tax return.

Also required are 1099 forms reflecting social security, railroad retirement, unemployment, interest, or dividend income, if any, during the previous year; co-pay statement for last year's day care and include the social security number or EIN of the day provider, the provider's name, and day care address; notice 1319 of any advanced child tax credit payment last year; and form 1098-T showing any payments for higher education, such as college or trade school.

A blank check from the bank account for which a direct refund deposit is being request. Plus, both the filer and spouse must be present to sign joint forms.

Jones sums up very simply, "All of our

services are designed to help working people improve their finances."

For more info: visit [www.phillyfreetaxes.org](http://www.phillyfreetaxes.org) or call 311. The Campaign for Working Families is located at 1207 Chestnut Street, 5th Fl., 215.851.1886.

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