



# It's simple - more cash in your pocket!

## **EARN IT**

Did you earn less than \$40,000 in 2007?

The Earned Income Credit could pay you over \$4,700 based on your earnings and family situation. Make sure you claim all your tax credits like EITC, Child tax credit or split your refund to different accounts – **Spend Some, Save Some.**

## **KEEP IT**

Don't pay to have your taxes filed or for a refund loan.

Visit a convenient **FREE and FAST** tax preparation site to have your taxes prepared by certified preparers and E-Filed for FREE for even a quicker refund. We have locations all over Louisville and in Shelby and Oldham County.

## **SAVE IT**

Always wanted to own a home, open a bank account, save for school, pay off debt, start a business or anything else you want to learn about saving? You can now split your return into different accounts, even qualify for free bank accounts – **Spend Some, Save Some.**

For details call 2-1-1 or [www.LABCservices.org](http://www.LABCservices.org) to find the **FREE and FAST** tax preparation site.

Brought to you through the Louisville Asset Building Coalition, IRS and community partners.

No strings, no catch, no small print. **Just more cash in your pocket.**



# Questions & Answers for 2008

## **IS THE GOVERNMENT GOING TO GIVE ME MONEY?**

- Yes! The Earned Income Credit (EITC) is a special tax benefit for people who work full- or part-time. If you qualify, you'll owe less in taxes and you may get cash back, even if you don't owe income tax.

## **ARE THERE OTHER TAX CREDITS FOR FAMILIES?**

- Yes. Families may also be eligible for the Child Tax Credit and/or the Additional Child Tax Credit.

## **WHAT IF I HAVEN'T FILED A TAX RETURN IN A LONG TIME?**

- You can still get the EITC. If you were eligible, you can claim the EITC for three years back. Call 502-292-6182 to setup an appointment. If you owe back taxes, the EITC may lower your tax bill.

## **HOW QUICKLY CAN I GET MY REFUND?**

- All FREE TAX PREPARATION sites will e-file for FREE along with choosing to have your refund Direct Deposited, you can get your refund in as quickly as 14 days.
- We can also help connect you to setup a free checking or saving account.

## **WHAT IF I'M NOT A U.S. CITIZEN?**

- Many legal immigrants who are employed are eligible for the EITC, including green card holders, refugees, and others legally authorized to work.

## **IF I GET THE EITC WILL I LOSE MY PUBLIC ASSISTANCE OR OTHER BENEFITS?**

- In Kentucky, the EITC does not affect benefits like food stamps, Medicaid, public housing, cash assistance, or SSI. You can file even if you don't owe taxes to receive the EITC and other credits.

## **WHERE ARE MY CLOSEST FREE AND FAST TAX PREPARATION SITES?**

### **DOWNTOWN**

Office of Employment /Training  
600 West Cedar Street  
Louisville, KY 40202  
502-595-3345

Presbyterian Community Center  
701 South Hancock Street  
Louisville, KY 40203  
502-584-0201

Louisville Central Community Center  
1300 W Muhammad Ali Blvd  
Louisville, KY 40203  
502-583-8822

Center for Accessible Living  
305 W. Broadway  
Fincastle Building  
Louisville, KY 40202  
(502) 589-6620  
APPOINTMENT ONLY FOR PERSONS  
WITH DISABILITY

### **SOUTH WEST**

St. Clement  
5437 Johnsontown Rd  
Louisville, KY 40272  
502-292-6182

### **WEST**

Louisville Urban League  
1535 W. Broadway  
Louisville, KY 40203  
502-585-4622

Portland United Methodist  
(Portland Promise Center)  
1831 Baird Street  
Louisville, KY 40203  
502-776-2635

Americana Community Center  
4801 Southside Dr  
Louisville, KY 40214  
502-366-7813

Wesley House Community  
5114 Preston Highway  
Louisville, KY 40213  
502-968-8231

### **SOUTH EAST**

Canaan Community Development  
2840 Hikes Lane  
Louisville, KY 40218  
502-776-6369

New Directions - O'Connor  
5809 Russet Place  
O'Conner Square Apartment's  
Louisville, KY 40219  
502-719-7138

### **SOUTH CENTRAL**

### **SHELBY COUNTY**

Multipurpose Community Action  
Agency (Shelby County)  
1145 Washington St.  
Shelbyville, KY 40045  
(502) 633-7162 APPOINTMENT ONLY

### **OLDHAM COUNTY**

Tri-county Community Action Agency  
(Oldham County)  
1015 Dispatchers Way  
Lagrange, KY 40031  
(502) 222-1349 APPOINTMENT ONLY