

Creating a Culture of Employment

Because Everyone Can Work

----- Tax Season Edition -----

Free Tax Preparation Assistance

The Internal Revenue Service (IRS) offers free tax preparation assistance for qualifying individuals through two of their programs; Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE). Both programs utilize IRS-certified volunteers to help individuals with preparing and filing their taxes, as well as determining their eligibility for special tax credits.

VITA sites offer free tax help to individuals who:

- Generally make \$54,000 or less
- Have a disability
- Are limited-English-speaking taxpayers

TCE sites offer free tax help for all taxpayers, particularly those who:

- Are 60 years of age or older
- Have questions about pensions or retirement-related issues

To find the nearest VITA or TCE site, contact 800-906-9887 or visit <https://www.irs.gov/individuals/find-a-location-for-free-tax-prep>.

Free Tax Filing Online — Individuals who earned less than \$66,000 last year can file their federal *and* state tax returns for free at www.MyFreeTaxes.com, a tool provided by United Way and H&R Block. The secure site also offers support from IRS-certified specialists by phone, email, and chat messaging. Additional free filing resources can be found on the IRS website: <https://apps.irs.gov/app/freeFile/jsp/index.jsp>.

Money Left Behind—Tax Credits

It is estimated by the IRS that roughly 21% of eligible taxpayers do not file for the Earned Income Tax Credit (EITC) they deserve, resulting in millions of dollars going unclaimed each year¹. While some individuals may be unaware of the various credits available to them, others may choose not to claim tax benefits out of fear of losing their other public benefits. Local IRS-certified volunteers can help determine tax credit eligibility and there are numerous resources available to help individuals better understand the basics of tax benefit programs.

These are some of the tax credits available and links for additional information:

EITC: A benefit for working people with low to moderate income. <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit>

Property Tax Credit (Circuit Breaker): Gives credit to certain senior citizens and 100% disabled individuals for a portion of the real estate taxes or rent they have paid for the year. <http://dor.mo.gov/personal/ptc/>

Child and Dependent Care Credit: A credit for the costs of care for a qualifying individual to enable people to work or look for work. <https://www.irs.gov/credits-deductions/individuals/child-and-dependent-care-credit>

Credit for the Elderly or Disabled: A credit for taxpayers aged 65 or older or on permanent and total disability with a qualifying adjusted gross income. <https://www.irs.gov/credits-deductions/individuals/credit-for-the-elderly-or-the-disabled>

We Love Success Stories! Using VITA Programs

Free tax preparation resources are useful, but are they accessible? To find out, we visited a local VITA site and asked community taxpayers to share their thoughts after they utilized the services provided by VITA volunteers. Here is what they had to say:

- "I like that it's easy and convenient, and it's free!"
- "The volunteer at the VITA location helped me understand why I qualified for the Earned Income Credit and did a great job explaining the electronic tax filing process. Now, I will get my tax return money back quickly through direct deposit and I had minimal paperwork to sign."
- "I am working but just making ends meet. Having my taxes prepared for free by a volunteer allowed me to keep the money I worked hard for and now I will have more of my refund to pay down my bills."

The Metro-St. Louis Community Tax Coalition (MCTC) is one VITA program in Missouri that offers free tax preparation services. A VITA volunteer of over 30 years, MCTC's Director and CPA, Desmond Leong, started his program after retiring from the IRS. "I saw these individuals paying exorbitant fees and the majority of returns aren't that hard to do," says Mr. Leong.

With a mission to assist individuals in protecting their assets, Mr. Leong has grown his program into providing services at over 24 sites in the St. Louis metropolitan area, reportedly with over a hundred volunteer Accountants and CPAs. MCTC's VITA volunteers assist individuals with tax preparation, tax credit claims, financial education, and at some locations, tax filing (e-filing).

Visit MCTC's website at <https://www.mctcfreetax.org>.

Building Assets with Tax Refunds

Tax refunds have the potential to be a great first step toward building assets and working toward financial stability, but some it may be difficult to determine the best strategy to do so. Fortunately, there are several tools and strategies to help individuals achieve their financial goals and protect their assets, based on their unique needs:

- ◆ www.bettermoneyhabits.com: Interactive tool that provides customized content based on the individual's goals. Filled with features that are easy to use, the site "learns" the needs and learning style of the individual and tailors its content accordingly. Individuals can learn about personal banking, debit, credit, taxes and income, retirement, saving /budgeting, and more.
- ◆ www.handsonbanking.org: Provides self-paced education on various financial topics (budgeting, spending plans, savings, investing, etc.)
- ◆ www.ablenrc.org: Provides information about ABLE and comparisons of different state-established ABLE savings programs for people with disabilities.
- ◆ www.realeconomicimpact.org: An alliance of organizations and individuals that provide information, education, and resources regarding asset development for people with disabilities.

IPS Program Training

As IPS programs continue to grow and change, additional training or supports may be helpful and DBH is available to assist. Supported Employment Liaisons, Chad Hinkle, Vanessa Jansen, and Mille Robinson can provide agencies with the following trainings when needed:

Job Development—

Learn how to build relationships with employers and facilitate decisions to hire people with disabilities through understanding and identifying an employer's needs and a client's preferences and skills.

Employment Specialist—

Learn how to support people with mental health conditions become employed in competitive jobs based on their personal preferences, as well as how to engage employers.

IPS Employment Specialist Supervisor—

Understand the fundamentals of supervising an IPS program, including an overview of the IPS principles, supported employment implementation and sustainment, action plans, field mentoring, quality improvement, and more.

For more information, contact Missy.McGaw@vr.dese.mo.gov.

2018 DMH Spring Training Institute

May 31-June 1, 2018

Mark your calendars for the upcoming DMH Spring Training Institute and register for the Supported Employment sessions, presented by David Lynde, MSW:

- Overview of Supported Employment and Education Principles and ACT/TAY Services Integration in Missouri
- Effective strategies, tips, and considerations to use when providing employment services for people with co-existing Intellectual Disability/Developmental Disability (ID/DD) and mental health challenges
- Part I: Implementing the Principles of Supported Employment
- Part II: Supported Employment Stages of Change and Motivational Strategies
- Part III: Developing an Agency Culture for Employment

<https://www.springtraininginstitute.com/>

Presenter: David Lynde

David Lynde, MSW, is an independent mental health services consultant and trainer who specializes in the effective implementation of Evidence-Based Practices. David provides consultation and training regarding the implementation and sustainment of Evidence Based Practices to a variety of states and mental health systems across the country. David has worked in critical national positions on numerous federal and state employment projects including the Recovery After Initial Schizophrenia Episode (RAISE) program for the National Institute of Mental Health (Supported Education and Employment); the National Implementing Evidence Based Practices Project for the Substance Abuse and Mental Health Services Administration (Supported Employment); the Johnson & Johnson – Dartmouth Supported Employment Program; and the National Homeless Veteran's Supported Employment Program (HVSEP) and the National implementation of Supported Employment services for the Veteran's Administration. David serves as an Associate for Marc Gold & Associates regarding the development of a National Integrated Employment Program for adults with significant disabilities.

For more resources, please visit the Department of Mental Health, Division of Behavioral Health Employment Services webpage at <https://dmh.mo.gov/mentalillness/adacpsemploymentservices.html>