

**CALL 2-1-1 for
the VITA Site
nearest you !**



**DON'T LET
YOUR TAX
REFUND**

FLY AWAY



**YOU'VE EARNED IT!
DON'T PAY TO BORROW
YOUR OWN REFUND**

The instant tax refunds available through tax preparers, also known as Refund Anticipation Loans (RALs), lets you borrow YOUR OWN money at a high rate of interest in order to get that “instant” tax refund.

The costs of getting your tax refund in one day instead of 7-10 days can really add up!

EXAMPLE: If your tax refund is \$3,500, you might pay to get an instant refund:

Instant Refund Fee:	\$125
Other tax fee (e-file, extra forms)	\$ 75
Tax preparer fee:	<u>\$125</u>
TOTAL	\$325

That's nearly 10% of your refund THAT YOU COULD USE ON BILLS, SAVINGS, ETC.

**NOW KEEP IT!
YOU HAVE A CHOICE!**

Keep your hard earned money and file your taxes through a **FREE Volunteer Income Tax Assistance (VITA) site**. VITA sites provide FREE tax preparation to households with incomes of \$49,000 or less. With direct deposit you can usually get any tax refund within 7-10 days!

**CALL 2-1-1 for a
FREE TAX PREP
SITE NEAREST
YOU!**

AND SAVE IT!

You can **save time and money** at tax time!

E-File with Direct Deposit – file your taxes electronically to speed up your refund. You can tell the IRS to put your refund in either your Checking, or Savings account or a little in both!

Get a Bank Account – Open a checking or savings account that will allow you to direct deposit your tax refund. Even if you've had trouble with a bank in the past, there are several **Second Chance** options.

Be Patient – File your taxes early and by waiting about 10 days you can save HUNDREDS! Of your OWN money.

Save for Emergencies – Use part of your refund to purchase a Savings bond, open or add to your savings account.