

## Free Tax Filing Assistance = Savings & Stress Relief

The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals.

### Ways to find a VITA site near you.

- Ask your success coach for assistance
- Zip code search: <https://irs.treasury.gov/freetaxprep>

The VITA program has operated for over 50 years. VITA sites offer free tax help to people who need assistance in preparing their own tax returns, including:

### Eligibility:

- ◆ Households that earn less than \$57,000 or less
- ◆ Persons with disabilities; and
- ◆ Limited English-speaking taxpayers

### What to bring to your appointment.

- ◆ Proof of identification (photo ID)

*Do you want to save money this year with free tax preparation and filing?*

*Do you have back taxes to file?*

*Does tax season cause you stress?*

*Do you have questions about your taxes?*



- ◆ Social Security cards for you, your spouse and dependents
- ◆ An Individual Taxpayer Identification Number (ITIN) assignment letter may be substituted for you, your spouse and your dependents if you do not have a Social Security number
- ◆ Proof of foreign status, if applying for an ITIN
- ◆ Birth dates for you, your spouse and dependents on the tax return
- ◆ Wage and earning statements (Form W-2, W-2G, 1099-R, 1099-Misc)
- ◆ Interest and dividend statements from banks (Forms 1099)
- ◆ Health Insurance

Exemption Certificate, if received

- ◆ A copy of last year's federal and state returns, if available
- ◆ Proof of bank account routing and account numbers for direct deposit (blank check)
- ◆ To file taxes electronically on a married-filing, both spouses must be present
- ◆ Total paid for daycare provider and the daycare provider's tax ID number such as their Social Security number or business Employer Identification Number
- ◆ Forms 1095-A, B and C, Health Coverage Statements
- ◆ Copies of income transcripts from IRS and state, if applicable

### Southwest Michigan Employer Resource Network

#### Our goal...

Creating access and resources for employee success at work and in life.

#### Member Companies

- ◆ Baruch Senior Ministries
- ◆ Edwards Garment
- ◆ Fibre Converters
- ◆ Outerwears
- ◆ ROI
- ◆ Summit Polymers - Sturgis
- ◆ Summit Polymers - Vicksburg

#### Strategic Partners

- ◆ ERN USA / Michigan ERN
- ◆ ISK
- ◆ Kalsee Credit Union
- ◆ Michigan Works! Southwest
- ◆ Sturgis Bank & Trust
- ◆ WE Upjohn Institute

### Call in January for a VITA appointment

- Slots are limited - sign up today!



**Barb Wise, Success Coach**  
 barb@ernsuccesscoach.com  
 (269) 716-0612

**Baruch Senior Ministries**

- ◆ Thursday: 8:00am-12:00pm (1<sup>st</sup>/3<sup>rd</sup>) (Park Place)
- ◆ Thursday: 8:00am-12:00pm (2<sup>nd</sup>) (Fountain View)
- ◆ Thursday: 8:00am-12:00pm (4<sup>th</sup>) (The Willows)

**Edwards Garment**

- ◆ Wednesday: 8:00am-12:00pm (1<sup>st</sup>/3<sup>rd</sup>)
- ◆ Wednesday: 1:00pm-5:00pm (2<sup>nd</sup>/4<sup>th</sup>)

**Fibre Converters, Inc**

- ◆ Tuesday: 7:00am-11:00am (2<sup>nd</sup>/4<sup>th</sup>)
- ◆ Tuesday: 12:00pm-4:00pm (1<sup>st</sup>/3<sup>rd</sup>)

**Outerwears/J.A.C. Custom Pouches**

- ◆ Monday: 8:00am-12:00pm (1<sup>st</sup>/3<sup>rd</sup>) (Schoolcraft)
- ◆ Monday: 8:00am-12:00pm (2<sup>nd</sup>/4<sup>th</sup>) (Dowagiac)

**ROI (Residential Opportunities, Inc)**

- ◆ Wednesday: 1:00pm-5:00pm (1<sup>st</sup>) (Portage)
- ◆ Wednesday: 1:00pm-5:00pm (3<sup>rd</sup>) (Galesburg)
- ◆ Wednesday: 8:00am-12:00pm (2<sup>nd</sup>/4<sup>th</sup>) (Kalamazoo)

**Summit Polymers - Sturgis**

- ◆ Tuesday: 7:00am-11:00am (1<sup>st</sup>)
- ◆ Tuesday: 12:00pm-4:00pm (4<sup>th</sup>)

**Summit Polymers - Vicksburg**

- ◆ Tuesday: 12:00pm-4:00pm (2<sup>nd</sup>)
- ◆ Tuesday: 7:00am-11:00am (3<sup>rd</sup>)

1<sup>st</sup> 2<sup>nd</sup> 3<sup>rd</sup> 4<sup>th</sup> = week of the month



**Try the 52 Week ERN® Savings Plan Challenge!**

USA ERN Success Coaches are offering the 52 Week ERN® Savings Plan Challenge with a savings potential of \$1,378.00. This savings could be set aside as an emergency fund when unexpected expenses pop up such as auto repair, major appliances, or medical expenses.

**Get the Savings Plan.** Ask your Success Coach for the savings sheet or download:

Week	Notes	Deposit	Balance	Week	Notes	Deposit	Balance
1 (1/2/2022)		\$1.00	\$1.00	27 (7/3/2022)		\$27.00	\$378.00
2 (1/9/2022)		\$2.00	\$3.00	28 (7/10/2022)		\$28.00	\$406.00
3 (1/16/2022)		\$3.00	\$6.00	29 (7/17/2022)		\$29.00	\$435.00
4 (1/23/2022)		\$4.00	\$10.00	30 (7/24/2022)		\$30.00	\$465.00
5 (1/30/2022)		\$5.00	\$15.00	31 (7/31/2022)		\$31.00	\$496.00
6 (2/6/2022)		\$6.00	\$21.00	32 (8/7/2022)		\$32.00	\$528.00
7 (2/13/2022)		\$7.00	\$28.00	33 (8/14/2022)		\$33.00	\$561.00
8 (2/20/2022)		\$8.00	\$36.00	34 (8/21/2022)		\$34.00	\$595.00
9 (2/27/2022)		\$9.00	\$45.00	35 (8/28/2022)		\$35.00	\$630.00
10 (3/6/2022)		\$10.00	\$55.00	36 (9/4/2022)		\$36.00	\$666.00
11 (3/13/2022)		\$11.00	\$66.00	37 (9/11/2022)		\$37.00	\$703.00
12 (3/20/2022)		\$12.00	\$78.00	38 (9/18/2022)		\$38.00	\$741.00
13 (3/27/2022)		\$13.00	\$91.00	39 (9/25/2022)		\$39.00	\$780.00
14 (4/3/2022)		\$14.00	\$105.00	40 (10/2/2022)		\$40.00	\$820.00
15 (4/10/2022)		\$15.00	\$120.00	41 (10/9/2022)		\$41.00	\$861.00
16 (4/17/2022)		\$16.00	\$136.00	42 (10/16/2022)		\$42.00	\$903.00
17 (4/24/2022)		\$17.00	\$153.00	43 (10/23/2022)		\$43.00	\$946.00
18 (5/1/2022)		\$18.00	\$171.00	44 (10/30/2022)		\$44.00	\$990.00
19 (5/8/2022)		\$19.00	\$190.00	45 (11/6/2022)		\$45.00	\$1,035.00
20 (5/15/2022)		\$20.00	\$210.00	46 (11/13/2022)		\$46.00	\$1,081.00
21 (5/22/2022)		\$21.00	\$231.00	47 (11/20/2022)		\$47.00	\$1,128.00
22 (5/29/2022)		\$22.00	\$253.00	48 (11/27/2022)		\$48.00	\$1,176.00
23 (6/5/2022)		\$23.00	\$276.00	49 (12/4/2022)		\$49.00	\$1,225.00
24 (6/12/2022)		\$24.00	\$300.00	50 (12/11/2022)		\$50.00	\$1,275.00
25 (6/19/2022)		\$25.00	\$325.00	51 (12/18/2022)		\$51.00	\$1,326.00
26 (6/26/2022)		\$26.00	\$351.00	52 (12/25/2022)		\$52.00	\$1,378.00

**Seem impossible?** Many people find it difficult to set aside even a little savings each week. Saving might seem like an unattainable goal, especially if you have debt. **Help is at your workplace.** Your success coach is available to assist in taking a look at your expenses and help create a plan on what to pay when, what could be reduced, and what resources you may be eligible for so you have more funds left each month to get ahead.

**How Setting New Year's Goals Can Improve Health**

Have you had difficulty in the past creating goals and achieving them – only to be left with worry, fear, and uncertainty? Not having clear life goals or feeling like your goals are out of reach can be frustrating with impacts on your mental and even physical health. This can also affect your job performance and career as well.

**The goal setting - health connection.** An 18 year-long study, published by the American Psychological Association (APA) in the *Journal of Abnormal Psychology*, found that people who were good at keeping up with goals, or who got better at sticking with their goals over time, had better mental health than those who didn't. Having a positive outlook on those goals was also helpful. Having short- and long-term life goals can reduce the risk of anxiety, depression, and panic attacks. These can be work goals, home goals, or both.

**Success coach assistance.** Your employer understands the holistic tie between life's challenges and employee success. They care about your health and longevity at your company. Your success coach can help you clarify your life goals, create action steps, and be available for bumps in the road. After creating a clear plan you might be surprised how much better you feel right away. And, to know you have someone to help you be accountable for action steps and questions along the way can make all the difference in seeing your dreams turn into reality.

