

## Start tax season off right

1.



### Avoid paying for tax preparation when you don't need to

Many NeighborWorks organizations around the country offer the free Volunteer Income Tax Assistance (VITA) program. VITA offers quality, community-based services at no charge to help qualifying filers obtain the maximum tax credits allowable.

2.



### Don't fall into the 'refund-anticipation' loan trap

Many tax preparers offer a refund-anticipation loan if you want your refund right away. Be aware, however, that such preparers charge an additional fee for an anticipation loan. There often are other "administrative" fees on top of that.

3.



### Get more in your paycheck

Receiving a refund means you overpaid in taxes during the previous year. You'll actually benefit more if you pay the right amount of taxes upfront, thus putting more money at your disposal with each paycheck.

4.



### Start a financial plan

Tax time is an opportunity to start or adjust a financial plan. Financial counseling helps individuals establish savings goals and stick to those goals so that they can improve their credit scores.

Many NeighborWorks organizations offer financial coaching. Find an organization near you.



[NeighborWorks.org/Local](https://www NeighborWorks.org/Local)



Happy tax season,

Your friends at NeighborWorks America  
[Visit our website](https://www NeighborWorks.org)