

What is the Earned Income Tax Credit?

The Earned Income Tax Credit (EITC) is a credit for people who earn low to moderate incomes. The credit is refundable, which means that if the amount of EITC you qualify for is more than the taxes you owe, the IRS will send you the difference.

You can even get the EITC if you do not owe any taxes and are not required to file a federal tax return based on your income. However, you must file a federal income tax return in order to get the EITC.



Tax credit amounts for EITC can be up to \$5,751, depending on income and family size.

Watch out for Tax Scams!

These schemes take several shapes, ranging from promises of large tax refunds to illegal ways of “un-taxing” yourself.

The IRS suggests that you remember three important guidelines:

- You are responsible and liable for the content of your tax return.
- Anyone who promises you a bigger refund without knowing your tax situation could be misleading you.
- Never sign a tax return without looking it over to make sure it is accurate.
- Direct Deposit is the fastest and easiest way to get your tax return, but you need a Credit Union or Bank account.

Get help filing your taxes for FREE at the Opportunity Council's 1111Cornwall office. Call 746-0321 to schedule an appointment.

This brochure was created in coordination with the following organizations:

VITA
Opportunity Council
AARP Tax-Aide Western Washington University

For more information: Call: (360) 746-0321 or visit: www.whatcomcounts.org/assetbuilding

WABC
WHATCOM ASSET BUILDING COALITION

Where to find FREE Tax help & Earned Income Tax Credit information in Whatcom County

Don't pay to get your tax return quickly. Direct deposit to your account is free!

WABC
WHATCOM ASSET BUILDING COALITION



Did you know? A same-day or next-day refund is an expensive, short-term loan!

By agreeing to an “immediate” refund you can be charged \$300 or more! This type of refund will cut down your wait time by only a few days when compared to a direct deposit from the IRS.

With direct deposit, tax refunds can be deposited into an account within 10 business days for immediate withdrawal. A savings or checking account is necessary.

To set up a saving account consider visiting a local credit union. Most credit unions:

- Require a minimum balance of only \$5.00 to open the account
- Will require a government issued ID, proof of address, and Social Security Number.
- Offer a clear explanation of fees.
- Can work with you regardless of your credit history.



FREE Tax Preparation sites in Whatcom County

BELLINGHAM

Bellingham Public Library

210 Central Ave

January 21—April 17

Closed Monday, February 20

Mondays - Thursdays 4:00-7:00 pm

Saturdays 1:00-4:30 pm

Bellingham Senior Activity Center

315 Halleck St

February 2-April 12

Mondays and Thursdays

8:30 am –2:00 pm

By appointment only: 733-4030

Whatcom Community College Library

237 West Kellogg Road

February 13 - April 16

Closed February 20 and March 23 - April 2

Mondays: 5:00 pm - 8:00 pm

Fridays: 9:30 am - 12:00 pm & 1:30 pm - 3:30 pm

Walk-in only

Western Washington University

Parks Hall, Room 336

516 High St

February 6 - April 16

Closed February 20 and March 8 - 26

Sundays 12:00 pm - 4:00 pm

Mondays/Tuesdays: 4:30 pm - 8:30 pm

Wednesdays: 4:30 pm - 8:30 pm

Saturdays: 10:00 am - 2:00 pm

Walk-in only

*Free parking in “C” lots Sat/Sun and after 4:30 pm weekdays only. No other free parking available.

BLAINE

Blaine Senior Center

763 G Street

February 3 – April 14

Fridays: 9 am – 1:00 pm

Saturdays: 9 am - 1:00 pm

By appointment only

FERNDALE

Ferndale Public Library

2222 Main St.

February 4 – April 14

Saturdays: 10:00 am – 1:00 pm

By appointment only

Ferndale Senior Center

1998 Cherry St.

February 2 – April 12

Thursdays: 9:00 am – Noon

By appointment only

LYNDEN

Lynden Library

216 Fourth St.

Tuesdays February 7th - April 10

10:30 am – 1:30 pm

Saturdays February 18 – April 14

10:30 am – 2:15 pm

By appointment only

Services are by appointment only in Blaine, Ferndale and Lynden. Make an appointment in person (or send a representative) to get a tax organizer package.