

# TAX-AIDE NEWS ' N' NOTES



Volume 8, Issue 8

April 2009

## GREATER LOUISVILLE AREA TAX-AIDE

### Thanks to our Hosts

The services of the AARP Tax-Aide program would not be possible without the able and willing assistance of the owners, management and staff of the various sites that provide their facilities to the program.

Thanks to each of the following for their gracious sharing and support year after year.

The Altenheim

Central Government Center

Clifton Christian Church

East Government Center

Highland Baptist Church (Shelby)

Hillview City Hall

Iroquois Branch Library

Jeffersontown Sr Citizen Ctr

Ky State AARP

Lyndon Baptist Church

Mt. Washington Library

Oldham Cty Com/Conv Ctr

Portland Branch Library

Salem United Ch of Christ

Shively Municipal Bldg

St Matthews Atria Center

Sts Mary & Elizabeth Hospital

Southwest Government Center

All of the preceding provided space on a weekly basis, Feb 1—Apr 15, some as much as five days each week.

*The following served as special or temporary sites, from one to four days each during the season.*

Brownsboro Park

Chapel House

The Forum at Brookside

Friendship House

Goodwill

Main Downtown Library

Ponder Creek

Presbyterian Home

Treyton Oak Tower

The Ky State AARP also provides support throughout the year for the Tax-Aide program of the AARP Foundation and the volunteers who administer the activities.

### What's happening in Tax Year 2009?

The American Recovery and Reinvestment Act of 2009, also called the "economic stimulus package" became law on Feb 17.

This is anticipated to be only the first of many changes affecting taxpayers and citizens in 2009.

Some of the provisions of the package feature the following:

**Income Taxes**—new tax credits for individuals in 2009 and 2010.

**Social Security Recipients**—a one time extra payment of \$250.

**First-time Homebuyers**— a new credit if you keep the home for three years.

**New Car Buyers**— a deduction for sales and excise tax.

**Public Transportation Users**—

Set aside of pre-tax money for commuting.

**Parents of College Students**—a higher education tax credit.

**Unemployed Workers**—excludes first \$2400 of benefits from taxes.

Go to [www.IRS.gov](http://www.IRS.gov) for complete details and additional information regarding the changes. There will probably be more changes as the year progresses.

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## IMPORTANT DATES

Apr 1—Apr 15  
Sites open as  
scheduled, Mon—Sat.

Sites will also be open on  
general holidays that fall  
during the week.

Closures are verified by  
phone chains for each site.  
Check for school closings  
in the respective school  
districts. Sites are open  
regular hours when there  
are delayed school hours.

Apr 3—Mar stats due

Apr 20—Apr stats due  
Leaders Meeting

*“Talk is  
cheap...  
except when  
Congress  
does it.”*  
-Unknown



Volunteers prepared  
over 5200 returns  
In February

## What's best? Tax Credit or Deduction???

First, we need to know  
the difference.

A **tax credit** provides a  
dollar credit to the amount  
of your tax obligation. For  
example, a \$1500 credit  
towards a tax obligation  
of \$3500 would result in a  
tax of \$2000.

On the other hand, a **tax  
deduction** of \$1500  
would reduce your tax-  
able income by \$1500.  
Thus, depending upon  
your tax bracket, the net  
effect could vary dramati-

cally.

Furthermore, if the tax  
credit is a **refundable  
credit**, you might literally  
receive the entire amount,  
even if you had no tax  
liability.

A simple tax credit might  
only reduce your tax li-  
ability to 0.

There is never a simple  
answer to most tax ques-  
tions—the answer always  
depends on a variety of  
other conditions related to

the tax return.

The old adage always  
applies, KISS, (keep it  
simple stupid) or

**R T F**

**L B L**

**D W I S**

**H I C**

Read the Form, Line by  
line, do what it says, and  
finally, **HAVE IT  
CHECKED!!!!**

## Personal Tax Planning & Savings Ideas

### RECENT DONORS ENERGY SAVINGS

Several friends of Tax-Aide  
have donated equipment,  
supplies and/or services  
since our last listing.

Al Eisert, Patricia Hurst,  
Jeffrey Martin, Ronald  
McDonald House, Tim  
Schweri, and Dick  
Trowbridge were among  
our March donors. We  
could use more laptops so  
remember Tax-Aide when  
you upgrade.

A number of changes  
have already been made  
that are related to energy  
savings which will in turn  
provide additional tax  
credits for 2009.

Vendors will be spreading  
the word on a wide vari-  
ety of items that may in-  
clude insulation, doors,  
windows, HVAC (heating,  
ventilating and air condi-  
tioning) systems.

More changes are antici-  
pated as congress and the  
administration continue to  
deal with the economy.

Installation costs are also  
expected to decrease with  
the continued search for  
employment provides a  
surplus of personnel.  
Contractors will in turn be  
looking for more work with  
the consumer being the  
ultimate winner—both in  
job costs and taxes.

## Appreciation Program for Leaders April 20

*Instructors, Local Coor-  
dinators, Shift Coordi-  
nators, Electronic Re-  
turn Originators and  
Technology Coordina-  
tors will meet on Mon-  
day, April 20 at 10:00  
AM.*

*The meetings' topics  
will feature not only  
appreciation for helping  
during the current tax*

*season but will begin  
the planning process  
for the next season.*

*Counselors and Client  
Facilitators will be rec-  
ognized during the  
classes as they train for  
the 2009 tax year.*

*LC's and ERO's will  
have a variety of reports  
due on April 20.*

*All laptops will be  
turned in for cleaning  
and updating in prepa-  
ration for Tax Year  
2009.*

*All taxpayer information  
and records will be for-  
warded to the IRS. Per-  
sons with questions  
should contact the Ky  
Revenue Dept or the  
IRS directly.*

## Special Sites & Temporary Locations

Site Location	Days Open	Hours Open
Brownsboro Park	Sat, Apr 4	10 am – 2 pm
Forum 200 Brookside Dr	Thurs, Apr 9	9:30 am – 1:30 pm
<i>Thanks to the many volunteers at the special sites and</i>	<i>that made the extra temporary locations</i>	<i>effort needed to assist</i>

*Several sites expect to discontinue e-filing prior to Wednesday, April 15 to allow time to handle any rejects or related issues.*

### Wathen Named “Volunteer of the Year” by Goodwill

**Delores Wathen**, Ky State Coordinator of the AARP Tax-Aide program was honored as “Volunteer of the Year” by Goodwill Industries at a luncheon held recently. The award was presented by **Susan Carrell**, Adult Learning Coordinator, in recognition of the many years of Tax-Aide service that was started by Delores, several years ago.

**Mary Thompson** and **Linda Seidenfaden**, Tax-Aide volunteers also attended and have helped prepare returns at Goodwill. Goodwill is one of numerous temporary sites served by the Special Sites group, led by **Bob Pessolano**, Local Coordinator. Delores has served in numerous positions in Tax-Aide .

*The AARP Tax-Aide program is sponsored by the AARP Foundation in cooperation with the Internal Revenue Service.*

*It has over 32,000 volunteers and in excess of 7,000 sites and is the largest volunteer tax preparation group in the nation. It is the major group in the IRS Tax Counseling for the Elderly service.*

*The service is free to all persons needing assistance in preparing their federal and state tax returns.*

## Working Together Really Helps



Typical of the support provided by the various sites are **Kayla Johnson, Paul Carrico and Becky Roberson** , employed at the Shively Municipal Building. They help in many ways, including assisting with the setup each day, providing information to clients about the services provided and numerous other things. They make a big difference and are typical of the personnel at many of the other sites. Thank You!



Taking a break from serving clients are some of the volunteers that help prepare returns at the Shively site. **Barbara Simon, George Medley, Betty Miller, Monty Gray and Julie Namkin**. Each comes from a different background but all are trained and certified preparers.

They too are representative of the thousands of Tax-Aide volunteers from across the United States. Many Thanks!



**April showers  
Bring May flowers**



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**Watch for  
SUMMER  
UPDATES &  
NEWS REPORTS  
AT**

[www.aarp-tax-aide-lou.org](http://www.aarp-tax-aide-lou.org)

**News'N'Notes** is intended primarily for volunteers of the Louisville Area AARP Tax-Aide Program. Generally issued monthly from August through April and is also available on the web site under the "News" tab at [www.aarp-tax-aide-lou.org](http://www.aarp-tax-aide-lou.org).

**District Coordinators Al Eisert and Dick Trowbridge**

**NOTICE**

**To have your taxes prepared properly,**

**YOU MUST HAVE**

IRS Notice 1378

showing the amount you received for the

Economic Stimulus Payment or

definite knowledge of the amount received in 2008.

Call 1-866-234-2942 or

[www.irs.gov/individuals/](http://www.irs.gov/individuals/)

article/0,,id=185471.00.html

**Do it today!**

***The first payment for those who pay estimated taxes in 2009 is due on April 15, 2009.***

***This applies to both federal and state taxes.***

**A Few Weeks Off—we hope!**

***Check Things out***

***Watch out for tricks***

***The first day of April***

***Is a favorite for many***

***Don't be a victim***

***Whoops !  
It's  
April Fool's Day***

Tax-Aide "**News'N'Notes**" will take a few months off and resume normal publication in August. Season highlights will be published at that time along with hints and updates on government actions affecting individual income taxes.

The **web site** will continue to be updated, as needed, during the off season so check it at least monthly to keep up with changes that may impact your personal tax planning.

Forms to enable volunteers to update their personal information and personnel records are being distributed now to save postage.

The Technology Coordinators will be busy preparing the IRS

Laptops that must be returned to their depot. All computers, both desktop and laptop must have all records removed at the end of the season— a process that runs into May.

The TC's resume equipment preparation in late July and August. Lead instructors also begin their preparation in August, along with the Local Coordinators.

What serves the public for 10-11 weeks takes almost year round support and planning.

***Thanks to all the great people who volunteer in various roles for the AARP Foundation Tax-Aide Program—only you can make it happen. Thank You!***