



THE PITON FOUNDATION

at Gary Community
Investments



PROGRAM SPOTLIGHT

TAX HELP COLORADO CLIENT STORIES

Amber **Sterling, Colorado**

Amber, a residential manager, came to Northeastern Junior College to receive free tax preparation as a part of the Tax Help Colorado program, a partnership between The Piton Foundation and the Community College System. The program utilizes college and high school students who prepare taxes for free to families with incomes less than \$53,000.

Amber is the mother of seven children, ranging in age from 3 to 11 years old. Receiving a refund of \$7,000, including the Earned Income Tax Credit and Child Tax Credit, Amber and her husband are better able to provide more for their children, "The cost of living when you've got that many people adds up," she says.

Amber's children are home-schooled and the EITC gives her the opportunity to purchase higher quality educational materials as well as other household needs, "Without it, we'd have to settle for the free curriculums. We get to choose the curriculums we like. The [EITC] credit means we can upgrade our house. Without it we wouldn't be able to have all of that, and would be stuck with rundown things around the house."

Elaborating on the refund her family receives, Amber explains, "My children also get nicer clothes. All in all it increases our quality of life."



Edwin **Fort Morgan, Colorado**

This is Edwin's third year coming to a free Tax Help Colorado tax assistance site. His family originally referred him to the location at Morgan Community College after seeing an advertisement in the Fort Morgan Times. As an agricultural laborer, Edwin struggles to pay for the basic necessities in life such as groceries. "It helps free up money for car insurance payments, helps me out with my bills," he says.

At 26 years old, Edwin first qualified for an Earned Income Tax Credit of \$400 last year. This year, with the help of IRS-certified student tax preparers, Edwin is receiving the EITC to the tune of \$220. According to the IRS, more than 350,000 families in Colorado qualified for the EITC last year and received more than \$700 million in EITC refunds.

In the past, Edwin filed his taxes with paid preparers, who charged him more than \$100 for a simple return. He plans to save money by continuing to use Tax Help Colorado's free service in the future. "It helps me out a lot because I don't make enough to afford professional tax help."





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Shannon & Joshua Littleton, CO

Shannon first saw signs posted for Tax Help Colorado's free filing service around Red Rocks Community College where she is a full-time student. Alongside her husband, Joshua, who works as a cook, they provide for six children, including Shannon's two brothers, whom she's taken care of since her parents passed away. With the high costs of raising a large family, Shannon and Joshua didn't want to pay for professional tax services that had charged them almost \$350 in the past.

At the Arapahoe Community College free tax site, Shannon and Joshua learn they are receiving almost \$9,000 in refunds this year. The Child Tax Credit (CTC) and Earned Income Tax Credit (EITC) make up the majority of this refund and help families like Shannon's make ends meet. Shannon says her family's biggest financial burdens include, "everyday bills, we build up debt, student loans and credit cards, just for everyday expenses. It [EITC] subsidizes everything I can't afford during the year."

The EITC and CTC ease the financial burden and give Shannon and Joshua time to focus on their family. In addition to helping pay for everyday expenses, Shannon's refund allows her to provide enrichment for her children that she wouldn't be able to afford otherwise. "We have the ability to buy memberships for the rec center, the children's museum and zoo passes. It allows my children to have things like annual passes that we can afford to do throughout the year."

In addition to the free tax services offered by the IRS-certified volunteers at Tax Help Colorado, Shannon also gains peace of mind from the experience. "I think the comforting part is the knowledgeable expertise of the tax preparers here. Free tax help means knowing we have what we need and the preparers are aware of the current situations for families."

Cathy Denver, Colorado



Cathy has been coming to Tax Help Colorado's free tax service for the past three years. A mother of two 7-year-olds, Cathy is receiving the Child Tax Credit (CTC) and Earned Income Tax Credit (EITC) again this year. These credits help low- to moderate-income families become more financially stable. Cathy says, "It helps pay bills and get a little bit ahead." For Cathy, free tax help means "more money and not having to pay 200 to 300 extra dollars to go to [a paid preparer]. It means more money in my pocket." With this extra money, Cathy says she can buy her kids clothing "and take them to do educational things like the children's museum."





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Daniel Denver, Colorado

At Abraham Lincoln High School's free tax site, Daniel and his wife wait for the final step in the filing process. The couple had their first child last year and recently moved to Colorado, where Daniel works as the director of sales for a medical company. Their restless one-year-old plays with his sippy cups on the table while his parents think about how they will use their tax refund this year.

"The biggest [financial] impact on us is our medical bills. We still have a lot of medical bills from when the baby was born last year." The tax preparer at Lincoln High School assures Daniel his family qualifies for the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC), which help lift low-income working families out of poverty every year. "It will definitely make it affordable to have a better health care plan. It helps us pay off the debt."

All across America the Volunteer Income Tax Assistance (VITA) program offers free tax services to families with low to moderate incomes. Daniel's family had used VITA in the past when they lived in Tennessee. The site at Abraham Lincoln High School is part of Tax Help Colorado, a partnership between The Piton Foundation and the Community College System. Families with incomes under \$53,000 can receive free tax preparation from IRS-certified college and high school students.

In prior years, Daniel had his taxes prepared by paid tax preparers, which "roughly cost \$100." Getting its taxes done at a free location means Daniel's family will receive 100 percent of its refunds this year. "It means a lot - free tax help. More refunds for the baby and for the diapers."



Jane Fort Lupton, Colorado

Before coming to Tax Help Colorado's free tax site at AIMS Community College in Fort Lupton, Jane would go to paid preparers to have her taxes done. "They charged a lot. All at once it seemed to go way up. It used to be \$50, then they charged me upwards of \$200." Jane called 2-1-1 and found out about the Tax Help Colorado free tax services, and, with the help of IRS-certified student preparers, Jane will receive the entirety of her refund.

Mother to three children, now adults, Jane reflects on being able to make ends meet when she qualified for the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC), "[It meant] being able to have extra to pay for surprises. Fixing the car. Buying groceries. Keeping up with school supplies, clothing and shoes."

Jane feels confident having her taxes done with certified volunteers, who are trained to look for all tax credits a client may qualify for. "It's such a relief because I'm petrified of missing something on the return."