



**THE PITON  
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**Tax Help Colorado Client Stories  
2015 Tax Season**

***Alejandro***  
***Denver, Colorado***

Alejandro lives in West Denver with his family of four and works as a roofer to support them. As he waits to get his taxes prepared at Tax Help Colorado's free tax site at Emily Griffith Technical College, his wife sits patiently by his side while his youngest daughter sits on the floor coloring pieces of white paper. Since receiving one of The Piton Foundation's free tax help postcards in the mail five years ago, Alejandro has been taking advantage of free tax help. "Emily Griffith has always been good to us," he says. "Getting this free help means that we don't have to worry come tax time."

Last year, Alejandro and his family received \$2,000 in tax refunds, including the Earned Income Tax Credit and the Child Tax Credit. He says that the majority of this refund was saved and stretched throughout the entire year for rent, car payments, and other basic utilities. This year, he plans to do the exact same thing with his refund. With a daughter at Metro State University and the other in kindergarten, every penny counts so not having to pay a commercial tax preparer for the past several years has meant a lot to his family.

Being able to pay ordinary bills has also made it possible for Alejandro to afford things for his family he couldn't without, such as the learning books he bought for his youngest daughter. "By the time she started kindergarten, she was way ahead of the other kids because of it!" In addition, he can help his daughter in college with books and other things she may need. According to the Center on Budget and Policy Priorities, this is not uncommon. Income support from the Earned Income Tax Credit and the Child Tax Credit is linked to better academic performance in elementary school students and makes college more affordable for low-income families.

***Luis***  
***Aurora, Colorado***

Waiting for his wife to complete her taxes, Luis sits in the waiting area while their daughter Ruby sleeps peacefully in his lap. Luis and his wife are filing their taxes for the very first time at Tax Help Colorado's free tax site at Pickens Technical College.

While they don't know the amount of their return yet, the IRS-certified preparer confirms for them that they do indeed qualify for the Earned Income Tax Credit and the Child Tax Credit, increasing their total refund for the 2014 tax year. When





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asked what he would do with his refund, Luis was excited to reply. "Getting this refund will help pay the rent and allow us to save money for something else, like a second car," he says. "With a second car, my wife and I could both work again. It will make life a lot easier for us."

Getting free tax assistance is also a huge help for Luis and his family. In the past year, his wife was laid off from her daycare job, and, as a result, had to stop attending her college classes at Pickens to work and help pay bills. As a construction worker, Luis barely makes enough for the expenses that they have, so not having to pay a commercial tax preparer helps them save money for basic necessities.

In addition, Luis hopes that there is enough money left over to buy his 5-year-old daughter Ruby school clothes and other essentials that she may need for the year.

### **Kerrin** **Aurora, Colorado**

While reading the *Aurora Sentinel*, 58-year-old Kerrin noticed an ad for free tax help at the Community College of Aurora Lowry Campus. Remembering the \$335 she paid a commercial tax preparer the previous year, she decided to give Tax Help Colorado's free tax services a try. After being satisfied with her experience, Kerrin found herself back for a second year, this time at Tax Help Colorado's free tax site at Aurora Central High School.

Not only does Kerrin appreciate the savings she gets from the free help, but she is also glad to get back some of the money she pays throughout the year. This tax season, she will receive about \$2,000 in refunds, money she plans on using for car repairs and to afford heat during the winter. Karen admits that while her return is less than last year, she is still very grateful.

In addition, Kerrin hopes to "just catch up on her husband's medical bills," a problem faced by an estimated 1 in 3 Americans, according to the Kaiser Family Foundation. While the insurance she gets through her employer helps, it is still not enough to cover all the expenses, so it is a huge relief for Kerrin to get some of those expenses paid at tax time.

### **Melanie** **Aurora, Colorado**

"All single moms like me need to know about Tax Help Colorado," 26-year-old Melanie said. Melanie, who lives in Aurora, visited a Tax Help Colorado free tax site at Pickens Technical College. There, IRS-certified student tax preparers saved



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Melanie money in paid tax preparation fees and helped her claim the Earned Income Tax Credit. Melanie said a friend of hers, and fellow single mother went to a paid tax preparer, where she lost valuable money in fees that could have gone towards diapers for her baby. "I wish she would have known about Tax Help Colorado before she went," Melanie said.

Melanie recently lost her job but is still the sole provider for her one-year old daughter. The money Melanie saved visiting a Tax Help Colorado tax site, along with the sizable refund she's claiming from the Earned Income Tax (EITC) will help her continue to support her daughter. Melanie says the biggest financial burden she faces is paying for child care when she looks for a new job.

One recent study from *Child Care Aware* found that Colorado is among the most expensive states for child care, costing parents on average almost \$13,000 a year for an infant. For parents like Melanie, who made about \$38,000 in 2014, that means paying nearly a third of their income to child care each year.

The high cost of child care, coupled with necessities for a growing baby, can make it extremely difficult for single parents to make ends meet.

"My baby keeps growing and I need new clothing for her," Melanie said. "The Earned Income Tax Credit and free tax are helping me make ends meet."

### **Charlie** **Aurora, Colorado**

Charlie's been working minimum-wage jobs at places like the Home Depot, and Get Your Game On to make ends meet while he looks for more permanent work. When the 28 year-old Aurora resident isn't working, he spends his time volunteering at a local animal shelter. The money he saved getting his taxes filed for free at Tax Help Colorado's free tax site at Pickens Technical College, along with his Earned Income Tax Credit (EITC) refund, will go towards paying his bills. He's also saving up for a car, so that he has steady transportation for work.

Studies show that the EITC is good for local businesses because workers who can afford reliable transportation are more reliable employees. With the support of reliable transportation and permanent income, Charlie could phase out from receiving the EITC.

Free tax preparation programs like Tax Help Colorado link low-wage workers with tax credits like the EITC. Charlie first heard about Tax Help Colorado from a flier his dad received in the mail.



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"I want to tell all my friends who qualify to come to Tax Help Colorado," Charlie said. "The volunteers are so friendly and are happy to be here. I feel very fortunate to be here."

### **Nicole** **Denver, Colorado**

A postcard that arrived in the mail from The Piton Foundation is what helped save working-mother Nicole and her husband more than \$500 in paid tax preparation fees. "We looked at paid preparers, and the amount it would have cost us to have our taxes prepared was too much for us to afford," Nicole said.

Thankfully for Nicole and her family, The Piton Foundation postcard directed her to a Tax Help Colorado free assistance tax site at Montbello High School. Tax Help Colorado is a partnership between The Piton Foundation and the Community College System that utilizes community college students who do free tax preparation for families with incomes less than \$52,000.

The money Nicole saved filing her taxes at Tax Help Colorado, coupled with the Earned Income Tax Credit refund dollars the family received, will go towards basic necessities for her three young boys, who range in age from 5 to 10. The family plans to use the remaining money towards paying bills.

"I really appreciate all of the volunteers here. I wish that I could give them a donation for their work," Nicole said. "This is a wonderful program that really helps families."

### **Hugo and Mary** **Littleton, Colorado**

Hugo, a maintenance worker, and his wife, Mary, a cashier, came to Arapahoe Community College to receive free tax preparation as part of the Tax Help Colorado program, a partnership between The Piton Foundation and the Community College System. The program utilizes community college students who prepare taxes for free for families with incomes less than \$52,000.

The Denver-based couple has two children, ages 15 and 19. Although both parents are working, the couple still struggles to make ends meet and looks to save money where it can. This situation is similar for many Colorado residents. According to [the Working Poor Families Project](#), 31.5 percent of Coloradans are living in poverty, including over 48,000 working families.



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Because of their low-wage jobs and qualifying children, Hugo and Mary are able to qualify for the Earned Income Tax Credit. Their EITC refund dollars and money saved from using Tax Help Colorado free tax preparation will go towards paying off bills that the family owes.

IRS-certified tax preparers at Tax Help Colorado are able to link families like Hugo and Mary to tax credits like the Earned Income Tax Credit and the Child Tax Credit. The family has gone to Tax Help Colorado free tax assistance site for the past three years.

“We went to a paid preparer before we knew about Tax Help Colorado, and it cost about \$300. We really appreciate this program; the money you can save really means a lot. All families should take advantage of Tax Help Colorado,” said Mary.

### **Pete** **Northglenn, Colorado**

Pete, a Northglenn resident, picked up a flier promoting the Tax Help Colorado program when he visited a local food bank. The flier informed Pete that he could be eligible for free tax assistance through the Tax Help Colorado program, which offers free tax filing to individuals with incomes less than \$52,000.

The flier Pete received was one of the more than 1.5 million pieces of Earned Income Tax Credit (EITC) education materials that The Piton Foundation distributes throughout Colorado each tax season. The Piton Foundation considers tax credits for working families, especially the EITC, to be important tools for increasing the financial security of Colorado families. Piton also distributes these materials to reach the nearly 50,000 Coloradans who don't claim the EITC each year even though they are eligible.

In addition to telling him about the EITC, the information on the flier led Pete to a Tax Help Colorado assistance site at Northglenn High School, where IRS-certified high school students prepared his taxes for free. “I wanted to do my taxes on my own, but had questions about one of the lines. The students were able to help me with it,” said Pete.

Pete will use his Earned Income Tax Credit dollars and money from his tax return on basic necessities. “I don't want to use this money for a television, or anything fancy like that,” said Pete, “I have to buy food and pay my rent.”





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### **Jack Littleton, Colorado**

Retired, 75-year-old Littleton resident Jack and his wife have gone to Arapahoe Community College for the past three years to have their taxes filed for free through the Tax Help Colorado program, a partnership between The Piton Foundation and the Community College System. The program utilizes community college students who prepare taxes for free for families with incomes less than \$52,000.

The couple is retired, but they still face financial burdens. "The social security check that comes in the mail every month isn't enough income to pay all our bills," Jack's wife said.

New studies indicate that it's becoming increasingly challenging for low-income individuals to maintain financial security during their retirement. The National Institute on Retirement Security finds that households in the bottom quarter of income are the most likely to lack a retirement account, such as a 401(k) plan. The absence of private savings is a major reason that 87 percent of low-income baby boomers are at risk of running short of money in retirement.

Thankfully, the expertise of a Tax Help Colorado IRS-certified tax preparer helped Jack and his wife save hundreds, by alleviating the cost of commercial tax preparation fees.

"We were going to file separately," Jack said. "I like to get my taxes filed right away while my wife waits till later in the year. But, our preparer advised us to file jointly instead. This ended up saving us hundreds of dollars. If my wife would have filed separately, she would have owed money. Now that we are filing jointly, we're getting a refund of \$2,400. This will be a huge help."

Jack and his wife are already looking for information about next year's tax site, and promise to be back again. "Tax Help Colorado helps enormously; they really help us get all the money we can in our refund," Jack's wife said.

### **Andrea Denver, Colorado**

Andrea is a 19-year-old Denver resident who is working while attending cosmetology classes at the Aveda Institute. With student loans piling up, she was looking forward to getting her tax refund. At Emily Griffith Technical College, a



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Tax Help Colorado free tax site, Andrea was able to get free tax filing assistance and claim a few hundred dollars in state and federal refunds.

“With free tax help, I was able to save money and get a bigger refund because of student tax credits. This money will go towards my student loans and help finance my school expenses,” Andrea said.

With 54% of college graduates in Colorado carrying student loan debt, free tax filing can help students put more of their money towards student loan payments. Tax Help Colorado's, IRS-certified preparers specialize in helping people claim credits that help boost their refund. Tax Help Colorado's preparers help students claim the Lifetime Learning Tax Credit and the American Opportunity Tax Credit. These credits help students and families pay for expenses incurred during post-secondary education.