

DON'T PAY TO HAVE YOUR TAXES DONE!!

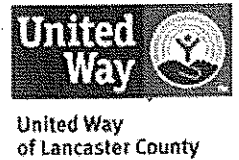
FREE TAX PREPARATION

If you made \$50,000 or less

CALL 2-1-1
FOR APPOINTMENTS
www.FreeTaxPrepLancaster.org

United Way
of Lancaster County





VITA

(Volunteer Income Tax Assistance)

What is VITA?

VITA (Volunteer Income Tax Assistance) is a program which provides **free** federal, state, and local tax preparation services to families and individuals with total household income below \$50,000. Community volunteers who are trained and certified as VITA Tax Preparers, meet with clients to file their tax return electronically.

Where Are VITA Sites Located?

There are 19 VITA sites throughout Lancaster County, including sites in Lancaster City, Manheim, Lititz, Ephrata, New Holland, Columbia and Quarryville.

How Do I Make a VITA Tax Appointment?

Clients can simply dial **2-1-1** to schedule a VITA tax appointment. VITA sites will open on January 17, 2012 and operate through April 17, 2012.

What is the Lancaster Money in Your Pocket Coalition?

The Lancaster Money in Your Pocket Coalition (LMIYPC) is a group of organizations from a diverse cross-section of business, social service and government sectors working to promote greater financial stability by coordinating the county-wide efforts of the IRS-sponsored Volunteer Income Tax Assistance (VITA) program. The United Way of Lancaster County is the lead organization for the LMIYPC.

2010 Results

During the 2010 tax year, 125 VITA volunteers prepared **2,193** tax returns and returned over **\$2.2 million** to our clients. In addition, VITA tax preparers saved our clients approximately **\$430,000** in paid preparer fees.

2011 Goals

For the upcoming 2011 tax season, we aim to prepare **2,500** federal tax returns (12.5% increase) and return **\$2.5 million** (12.5% increase) to our clients.

Questions?

Contact Steve O'Neill, VITA Program Coordinator via email oneill@uwlanc.org or phone 717-824-8107.

YOUR Money Matters\$

Lancaster's Financial Education Initiative

"Helping to make informed decisions on your personal finances."

FINANCIAL EDUCATION SCHEDULE

Agency	Workshop	Date	Time	Location**
Tabor	Budgeting (103)	Tuesday, January 3	6:00-7:30 PM	Tabor
Tabor	Budgeting (103)	Thursday, January 5	10:00-11:30 AM	Tabor
Tabor	Saving Your Money (102)	Tuesday, January 10	6:00-7:30 PM	Tabor
Tabor	Saving Your Money (102)	Thursday, January 12	10:00-11:30 AM	Tabor
Tabor	Basic Banking (101)	Tuesday, January 17	6:00-7:30 PM	Tabor
Tabor	Basic Banking (101)	Thursday, January 19	10:00-11:30 AM	Tabor
LHOP	Home Ownership (301) Full day	Saturday, January 21	8:30 AM – 5:00 PM	Golden Triangle Apts.
Tabor	Identity Theft (203)	Tuesday, January 24	6:00-7:30 PM	Tabor
Tabor	Identity Theft (203)	Thursday, January 26	10:00-11:30 AM	Tabor
Tabor	Budgeting (103)	Thursday, February 2	10:00-11:30 AM	Tabor
Tabor	Budgeting (103)	Tuesday, February 7	6:00-7:30 PM	Tabor
Tabor	Good Credit (201)	Thursday, February 9	10:00-11:30 AM	Tabor
Tabor	Good Credit (201)	Tuesday, February 14	6:00 – 7:30 PM	Tabor
LHOP	Home Ownership (301) Session 1	Tuesday, February 14	9:15 AM-12:15 PM	Central Penn
LHOP	Home Ownership (301) Session 2	Thursday, February 16	9:15 AM- 12:15 PM	Central Penn
Tabor	Loans (202)	Thursday, February 16	10:00-11:30 AM	Tabor
Tabor	Loans (202)	Tuesday, February 21	6:00-7:30 PM	Tabor
LHOP	Home Ownership (301) Sessions 3&4	Tuesday, February 21	9:15 AM – 12:15 PM	Central Penn
LHOP	Home Ownership (301) <i>en espanol</i>	Saturday, February 25	8:30 AM-5:00 PM	SACA
Tabor	Budgeting (103)	Thursday, March 1	10:00 – 11:30 AM	Tabor
Tabor	Budgeting (103)	Tuesday, March 6	6:00 – 7:30 PM	Tabor
Tabor	Saving Your Money (102)	Thursday, March 8	10:00-11:30 AM	Tabor
Tabor	Saving Your Money (102)	Tuesday, March 13	6:00-7:30 PM	Tabor
Tabor	Basic Banking (101)	Thursday, March 15	10:00-11:30 AM	Tabor
Tabor	Basic Banking (101)	Tuesday, March 20	6:00-7:30 PM	Tabor
LHOP	Home Ownership (301) Full day	Saturday, March 24	8:30 AM-5:00 PM	Golden Triangle Apts.

**LOCATIONS AND CONTACT INFORMATION TO ENROLL

Agency	Location of Workshops	Phone	Fees	Email/Web site
Tabor Community Services	308 E. King Street	358-9263	None	education@tabornet.org
LHOP at Central Penn College	1905 Old Philadelphia Pike	291-9945	\$15.00	www.LHPO.org
LHOP at SACA	453 S. Lime Street	291-9945	\$15.00	www.LHPO.org
LHOP at Golden Triangle Apts.	72 Roosevelt Blvd.	291-9945	\$15.00	www.LHPO.org

INTRODUCTORY COURSES

Workshop	Description	Target Audience
Basic Banking (101)	Learners will be introduced to no or low-cost financial products offered by banks and learn how to set up and use a checking account responsibly, read statements, and balance a checking account.	<ul style="list-style-type: none"> Anyone who wants to learn how to open, manage and handle a checking account May be a requirement to open a 2nd Chance Checking Account
Saving Your Money (102)	Learners will be introduced to the benefits of saving and how to set reasonable and achievable savings goals. In addition, strategies for establish a savings account and developing savings habits will be reviewed.	<ul style="list-style-type: none"> Anyone who wants to learn how to develop a savings plan and open, a savings account May be a requirement to open a 2nd Chance Savings Account
Budgeting (103)	Learners will understand the elements of preparing and managing a personal spending plan	<ul style="list-style-type: none"> Anyone who wants to learn how to develop a budget

INTERMEDIATE COURSES

Course	Description	Target Audience
Good Credit & How to Get It (201)	Learners will understand the importance of having good credit, how to request and read a credit report, how to correct errors and ways to establish and maintain a good credit rating.	<ul style="list-style-type: none"> Anyone who wants to learn how to open, manage and handle a checking account May be a requirement to open a 2nd Chance Checking Account
Loans: When to Save, When to Borrow, When to Buy? (202)	Learners will be introduced to the benefits of saving and how to set reasonable and achievable savings goals. In addition, strategies for establish a savings account and developing savings habits will be reviewed.	<ul style="list-style-type: none"> Anyone who wants to learn how to develop a savings plan and open, a savings account May be a requirement to open a 2nd Chance Savings Account
Identify Theft (203)	Learners will learn how to avoid identity theft and learn simple strategies which, if adopted, can make them less likely to fall prey to identity thieves. In addition, they will learn how to detect identity theft and steps to take if identity theft is suspected.	<ul style="list-style-type: none"> Everyone, but particularly those new to the country, new to the banking system, young adults and senior citizens.

ADVANCED COURSES

Course	Description	Target Audience
Home Ownership (301)	<p>Learners will determine if they are ready to purchase a home, understand the various costs associated with a home purchase, understand the financial options and determine how much they can afford to pay for a home</p> <p>Two options: 1 full day on a Saturday or 3 partial days during the week</p>	<ul style="list-style-type: none"> Anyone who wants to consider purchasing their first home
Housing Search – Renters Rights & Responsibilities (302)	Learners will learn about leases and the importance of understanding all lease provisions. They will also learn what to look for in a prospective rental dwelling, as well as the rights and responsibilities assigned to renters and to landlords, and consequences of failure by either party to fulfill those responsibilities.	<ul style="list-style-type: none"> Anyone seeking to rent a dwelling for the first time.

Financial Education Community Partners

Tabor Community
Services

United Way of Lancaster
County

Bank On Lancaster

Lancaster Money in Your
Pocket Coalition

Lancaster Housing
Opportunity Partnership

