

# IMPORTANT INFORMATION

## FOR EARNED INCOME TAX CREDIT OR ADDITIONAL CHILD TAX CREDIT RECIPIENTS

It is more important than ever to prepare accurate income tax returns during the 2017 tax season. A new law requires the IRS to delay issuing refunds for taxpayers claiming the Earned Income Tax Credit (EITC) or the Additional Child Tax Credit (ACTC) until February 15th.

### WHO'S AFFECTED?

Taxpayers who qualify for the **Earned Income Tax Credit** or the **Additional Child Tax Credit** will have their entire refund delayed— even the portion not associated with the EITC and ACTC. For these taxpayers, the entire refund will be held until **February 15th**.

### WHY THE DELAY?

This law has **no exceptions** and is designed to give the IRS more time to help detect and prevent fraud. Tax identity fraud is one of the fastest-growing types of fraud, and accounted for almost half of the 491,000 ID theft complaints filed with the Federal Trade Commission last year.

### WHAT SHOULD YOU DO?

To help you navigate this year's delay and keep 100% of your refund, use free tax preparation services provided by your local Volunteer Income Tax Assistance (VITA) program or file your taxes online using Free File. The IRS relies on these services to help people file their Federal taxes each year, free of charge.

### GET IN-PERSON HELP FROM LOCAL IRS CERTIFIED VOLUNTEERS

There are over 12,000 VITA programs nationwide that are staffed by IRS-certified volunteers and offer tax preparation assistance, completely free of charge, to individuals meeting certain income requirements. VITAs are dedicated to helping as many members of their community as possible to prepare accurate returns and save their clients hundreds of dollars in tax preparation fees every year.

### WHY SHOULD I FILE MY TAXES AT A LOCAL VITA PROGRAM?



A VITA volunteer goes through at least **15 hours** of training in tax preparation, and each one is certified by the IRS. This means that you can trust that you will receive the highest-quality service at any of the thousands of VITA sites nationwide.



VITA services are completely free of charge—there are never any hidden fees or unexpected charges. This will save you hundreds of dollars in tax preparation fees, allowing you to put that money towards things that benefit you—paying down debt, paying rent or bills, or making new purchases.



VITAs will file your taxes using e-file, the most reliable and secure way to file taxes. This allows you to track your refund online, and to have the entire refund deposited directly into your bank account.

