



Alliance for Consumer Protection, Beaver County

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1st Quarter 2016

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INCOME TAX FILING ISSUES by Sidney Elkin



Now is the time to locate receipts and other records which will be needed to file your 2015 Income Tax. Medical and pharmacy out of pocket expenses, interest payments, charity giving and health insurance premiums may all be deductible.

If you needed a baby sitter in order to work, look for work, or attend school, you can claim a tax credit up to \$3,000 in expenses for one child or up to \$6,000 for two or more children.

Another deduction area which tax payers may overlook are sales taxes. There is a formula on the federal tax form to take a deduction for sales tax and for this standard deduction you will not need receipts. You can increase your deduction by reporting sales tax paid for major purchases such as a car or furniture and these taxes should be listed.

Federal tax payers should be aware that medical expenses are only deductible if they are in excess of 10% of the adjusted gross income (AGI) or if you or your spouse is at least age 65, your medical expenses are deductible if they total 7.5% of your adjusted gross income. Remember that out-of-pocket medical or dental costs, prescription drugs and doctor or hospital bills all contribute to the total expenses for the 10 or 7.5% threshold. Mileage traveled to medical appointments and disability home modifications are also included.

Tax payers can take a write off for charitable contributions, goods donated and for supplies and equipment for charitable work. Your time and services donated to charitable organizations are not deductible. You must get an acknowledgement from the charity for gifts worth \$250 or more.

TAX FILING DEADLINE IS APRIL 18 this year.



HIRING A TAX PREPARER by Sidney Elkin

As the tax filing deadline approaches, consumers are bombarded by ads and posters promoting offers of tax preparation services with promises of large and early tax refunds.

The public needs to be cautious of who they choose to prepare and file their tax return. The vast majority of paid tax preparers are not required to meet any minimum education, competency or training standards. Taxpayers are at risk from preparers who make errors or commit fraud in order to secure a larger refund. The taxpayer is responsible for payment of monies due because of error or fraud.

Some tax preparers offer loans so that the tax payer can receive an early refund but these offers come with high rates of interest. Accounting experts often ask the question, "why pay for tax preparation if your adjusted gross income is under \$62,000," when you can file your taxes free.

Consumers may utilize VITA, Volunteer Incorporated Tax Assistance for free tax filing services. Or AARP Tax-Aide services are available and its volunteer tax preparers are trained and are required to pass a competency test in order to provide tax assistance.

In hiring a tax preparer, remember it is often difficult to secure an estimate of the cost of tax preparation which prevents consumers from making a fee comparison. Well established tax preparing companies like H & R Block, do give you an estimate of charges based upon how many tax documents need to be filed.

(IN A SEPARATE ARTICLE A LIST OF BEAVER COUNTY AARP TAX-AIDE SITES ARE GIVEN)

BEAVER COUNTY AARP TAX-AIDE SITES

Beaver County residents can secure assistance from Beaver County AARP Tax-AIDE sites. Those seeking assistance for filing 2015 taxes can make appointments through April 12, 2016 at the following locations:

1. CIRCLE OF FRIENDS, Linmore and Wayne street, Baden, Tuesdays and Fridays, 9 A.M.- 2 P.M. Call 724-869-4224.
2. BEAVER MEMORIAL LIBRARY, 100 College Ave., Beaver.Mondays and Fridays, 10 A.M-2 P.M. Call 724-508-3388.
3. BROADHEAD APARTMENTS, 712 12th Street, Beaver Falls, Wednesdays, 10 A.M.- 2 P.M. Call 724-498-7900.
4. CENTER TWP. FIRE HALL #1, 3385 Brodhead Rd., Aliquippa. Monday, Tuesday and Thursday. 10 A.M., 10 A.M.-2 P.M. Call 724-508-3401.
5. PATHWAY CHURCH, 239 Braun Rd., Beaver Falls (Chippewa), Thursdays 10 A.M.-2 P.M.. Call 724-601-7778.
6. NEWLIFE PRESBYTERIAN CHURCH, 2795 Patterson Dr., Aliquippa, Tuesdays (WALK IN), 10 A.M.-2 P.M. 724-378-4389.

Those wanting assistance must make appointments. Services are free. All volunteers are trained and have passed competency tests.

Tax Refund Season

For most people, this is the time of year that some extra cash is coming your way. Your tax refund!!! Or maybe a work bonus... So what are you going to do with it?? A family vacation, pay some bills, go s hopping???

Try following the simple 1/3 RULE to make everyone happy.

1/3 goes to your savings account. If you don't have one, start one.

1/3 goes to paying off your debts. Get your everyday bills paid up to date and/or pay down your credit cards balances.

1/3 goes to your wants. Buy some new clothes, plan a vacation, whatever you have wanted. This keeps the urge to spend it all on random items in check.

If you follow the 1/3 RULE when you get large amounts of cash, you can ensure your financial responsibilities are handled and still have room for some fun.

You can use this rule for your children too, when they get money for gifts or their allowance. Help them learn to manage their money wisely. They will grow up with the confidence in their ability to manage their financial decisions.



Why am I still getting a doctor bill for this?

When you have insurance and are still getting a large bill for a covered service, what should you do? Call ACP, of course.

Recently, a woman filed a complaint about receiving repeated bills for a service that was covered under her medical insurance. She had made several calls to the doctor's office/hospital and her insurance provider but she was getting the run around. Being told she had to call other people to get it cleared up. After months of the calls and invoices, she called ACP.

ACP was happy to contact both the doctor's office and the insurance provider and had the matter cleared up quickly. Fortunately, it was a simple clerical error with her coverage date and the matter was resolved within hours.

If you have a similar issue, be sure to take notes on who you called and when, what you were told. Be sure to listen to what needs to be done to correct the issue. If you question the actions needed, ask for a supervisor. Always ask for something in writing to state the matter has been corrected so no further issues will occur.

As always, if you find yourself needing help, please contact ACP at 724-770-2078 or info@acp-beaver.org and our consultants will be happy to help.

What should you keep and how long...

Bills – In most cases, you only need to keep your utility, insurance and other bills for one (1) month. Once you verify your previous payment was credited to your account properly, you no longer need your bill.

Contracts – You should keep your contract for phones, services or other companies for the length of the contract. This will ensure that you have access to all pertinent information when you need it, including cancellation dates, warranty information, etc.



Home Improvement receipts – As a home owner, it is important to keep all receipts pertaining to the improvements made to your home. Documenting the date of installation and warranty information is important for maintaining or selling your home. Keep these receipts in a safe place for the duration of your home ownership or until an additional upgrade is made to the same item in the house.



Keeping important documents safe

We all know that there are documents that need to be found in case of an emergency or tragedy. Your life insurance policy, home owner's insurance policy, will, bonds, or stock certificates should all be kept in a safe place. Consider a fire proof, water proof safe to keep these documents in to ensure they are not damaged if there is a tragedy at your home.

You may also want to keep your family's birth certificates, social security cards and marriage license in the safe as well. These are documents that will be used frequently enough that you should be able to find them quickly.

It is important to let at least one person outside of your home know where these documents are. When the time comes for the need of the documents, you need to ensure that if you are not able to assist that you have a trusted person there to find the needed documents.

CALLING ALL VOLUNTEERS



ACP is looking for a few volunteers to assist in our Fallston office. The work is light but rewarding. General office skills are helpful. You would be answering phones and using the computer (we will train you) to help consumers resolve their complaints or find answers to their questions. Just 1 day a week for a few hours, is all that is needed.

If you are interested in discussing volunteering with ACP, please contact Randi Livengood at 724-770-2078 or email info@acp-beaver.org.

Have you reviewed your budget lately?

When was the last time you sat down and wrote out your monthly budget, income and expenses? Some people never do and that can leave them struggling to get all the bills paid on time and have the extra for food and gas, etc.

In order to save money, you first need to know where your money is going. Gather all your bills and receipts, sit down with your family and start writing it out.



All the household income; paychecks, child support, alimony, pension, social security, side jobs, etc.

All your monthly bills/ expenses; electric, gas, water/ sewage/ trash, TV/ Internet, cell phones, car payments, car insurance, monthly activity fees, etc.

All the EXTRA expenses; food, gas, pet expenses, personal expenses, entertainment, etc.

Once you have your lists, total them. Your TOTAL expenses cannot exceed your income... obviously. If the expenses are higher, you need to discuss where money can be saved and take action. Saving even \$3 on a bill is helpful. Do not discount small savings. (See blank sample budget.)

Notice your credit card payments were not listed in there yet. Yes, I know they need to get paid. So NOW you get to make the DEBT LIST. No, not a lot of fun but a necessity. Gather all the credit card and loan papers/ invoices. (See Attached DEBT LIST)

List out the company, interest rate, due date, minimum monthly payment, total balance owed and credit limit. This list is to help you evaluate the best way to get your debt under control.

You should request your credit report to be sure that you have an accurate debt list.

Online for free at www.annualcreditreport.com or call 1-877-322-8228. This is free if you have not requested your credit report within the last 12 months.

Once you have your DEBT LIST, total the minimum monthly payments for all and add it to your monthly expenses.

So now you have the basics for your budget together. How did you do??? Hopefully the process helped you to find the answers as to 'where does all my money go?'

If you need assistance or want some help working out the budget, please call the ACP office to schedule an appointment with one of our Consultants.

**You Need
A Budget.**

Places to save money...

Yes, I always stress that you should review your bills, phone and TV contracts, insurance policies, etc. regularly. By doing this, you will catch billing errors early enough for them to be corrected.

When reviewing your monthly bills,

- * Check to be sure your previous payment was applied properly.
- * Check the rate for services has not changed or increased.
- * Verify there are no additional fees being charged.

When reviewing service contracts,

- * Verify length of the contract. Mark this date on your calendar.
- * Determine the cancelation notice required. 30, 60 or 90 days. Mark this date on your calendar.

When reviewing insurance policies, home or car,

- * Ask if there are any additional discounts that you are eligible for.
- * Verify there are no additional fees being charged.

When you save even a few dollars on each bill per month, it adds up to possibly hundreds over the year. Always look for the savings.

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Individual \$10 annual
Business \$50 annual

- *Receive quarterly newsletters with informative articles to educate and alert consumers of scams.
- *Advertisements for companies that are respected members of the ACP.

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Your membership and donations are greatly appreciated.

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