

60 Million Taxpayers in the U.S. E-filed Last Year. What do they know that you don't?

Benefits to e-filing your taxes:

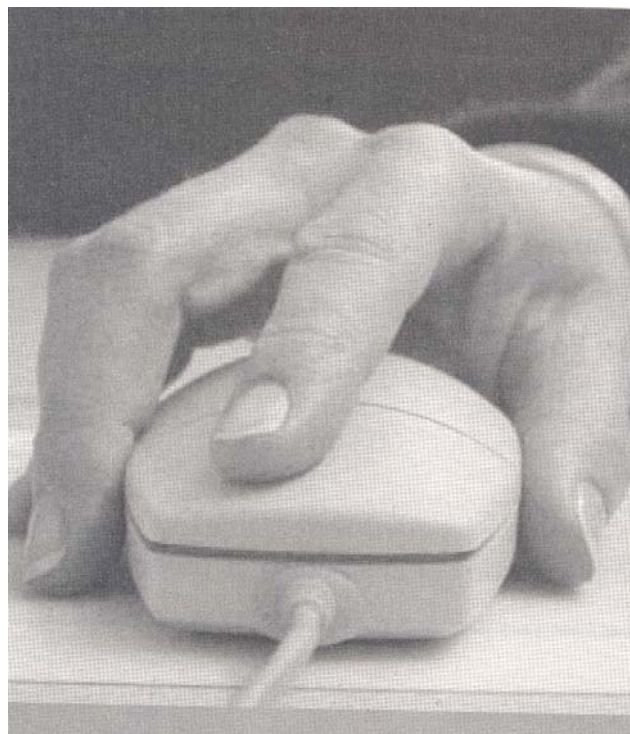
- **NEW! E-file now, pay later!** If you owe taxes you can e-file your return now and designate any date on or before April 15 for the amount to be automatically withdrawn from your bank account. There is no service or transaction fee.
- **NEW! Extended non-active computer time!** The State's Free-File program has extended its non-active time allotment to 60 minutes. So if the phone rings or the kids keep pulling you away from the computer, your entered data will still be there as long as you return within 60 minutes.
- **It's free!** Prepare your State and Federal return for FREE! Visit www.irs.gov and click on E-File to prepare your Federal return. Then visit www.Wisconsin.gov and click on the Free-File logo to file your State tax return.
- **Quick refund!** 99% of e-filers get their State refund in 3-5 business days when they use direct deposit. Paper filers typically have to wait 8-12 weeks for their paper refund check.
- **Accurate!** Once you fill in the blanks, the e-filing software will take care of the math and even pick the correct tax tables.
- **Fast!** On average it takes a person 30 minutes to complete and submit their State tax form.
- **Convenient!** You can e-file any time of the day or night.
- **Secure!** Your information is encrypted and sent over secure lines.
- **Relax!** Get an immediate confirmation that your tax return was received successfully.
- **Save State tax dollars!** Every e-filed return saves the State 75 cents in processing costs.

Ways to e-file:

- **Free-File.** Click on the State's Free-File program located at www.Wisconsin.gov or www.dor.state.wi.us
- **TeleFile.** Use your telephone to TeleFile your return. Note: only certain individuals who obtain a P.I.N. from the State qualify for this service.
- **Free tax preparation site.** Visit a free tax preparation site, commonly referred to as VITA or TCE (see page 2B for more information). Many of the sites have e-filing capabilities.
- **Purchase software.** Purchase tax preparation software at your local office supply or electronics store.
- **Tax preparer.** Pay a tax preparation company to prepare and e-file your return.



For more information call (608) 264-6886.



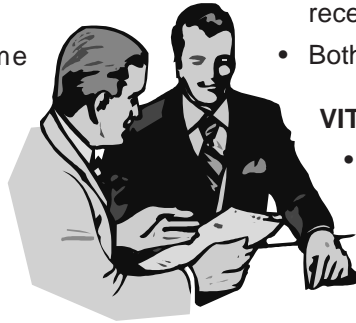
Free Tax Preparation Available (commonly referred to as VITA or TCE)

Need help filing your taxes?

Wisconsin residents can have their taxes prepared for free at any IRS sponsored Volunteer Income Tax Assistance (VITA) site or at any AARP sponsored Tax Counseling for the Elderly (TCE) site. These two programs have helped millions of individuals across the country in preparing their taxes. Trained volunteers will fill out your tax return and many sites will even e-file your return. The entire service is free.

Who can use VITA services?

- Lower and moderate income individuals
- Individuals with disabilities
- Elderly
- Individuals who qualify for the Homestead Credit or the Earned Income Tax Credit



What should you bring?

- W-2 wage and tax statements.
- Information on other sources of income and any deductions.
- Social Security cards of taxpayer(s) and dependents.
- To claim the Homestead Credit bring a completed rent certificate (if you are a renter), a copy of your 2004 property tax bill (if you are a homeowner), and a record of any Wisconsin Works (W2) payments received in 2004.
- Both spouses must be present to file a joint return.

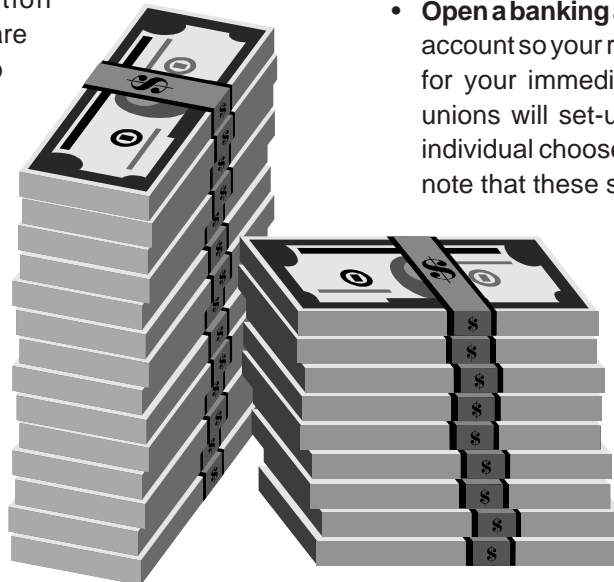
VITA and TCE locations:

- In Wisconsin, call 2-1-1 or 1-800-829-1040
- On the web, visit www.dor.state.wi.us and type in "VITA sites" for a listing
- Call the AARP at 1-888-227-7669

How to Receive Your Refund Quickly

With the speed of electronic filing, the State and the IRS will electronically deposit your refund within a few days, and at no charge. But if you are in need of the refund money earlier, many paid tax preparation companies offer Refund Anticipation Loans (RALs), commonly referred to as "Fast Cash Refunds," "Express Money," or "Instant Refund." Consumers should be aware that a RAL is not a refund, it is a loan.

Wisconsin tax preparation companies that offer RALs are required by Wisconsin law to explain all the charges and fees associated with the loan. It is then your decision whether you would prefer to pay for a RAL or wait a few extra days for the State and IRS to electronically deposit your refund at no charge.



Here are some ways to save money at tax time and still get your refund quickly:

- **E-file and request direct deposit.** When you e-file, request the IRS and the State to electronically deposit your refund directly into your banking account. It typically takes 10 business days for the IRS and 3-5 business days for the State to process and electronically deposit your refund.
- **Open a banking account.** Consider opening a banking account so your refund can be electronically deposited for your immediate use. Many banks and/or credit unions will set-up a banking account for free. If an individual chooses to use a check-cashing store, take note that these stores charge to cash your check.
- **Visit a free tax preparation site.** Trained volunteers will prepare your tax return for free and many sites will file your return electronically to speed up your refund. For more information read the above "Free Tax Preparation Available" article.

Make Work Pay! Apply for Wisconsin's Earned Income Tax Credit (EITC)

Wisconsin's Earned Income Tax Credit is extra money for working families.

To claim the Wisconsin EITC, a taxpayer must meet the following qualifications:

- Qualify for the federal Earned Income Tax Credit.
- Have at least one qualifying child
- Be a full-year Wisconsin resident

If you have:

- 1 qualifying child, you are eligible to receive up to \$104 in Wisconsin EITC
- 2 qualifying children, you are eligible to receive up to \$602 in Wisconsin EITC
- 3 or more qualifying children, you are eligible to receive up to \$1849 in Wisconsin EITC

Qualifying child criteria:

The child must meet the relationship, age and residency tests listed in the federal instructions. You need to have worked and have federal adjusted gross income less than:

- \$30,338 (\$31,338 if married filing jointly) if there is one qualifying child
- \$34,458 (\$35,458 if married filing jointly) if there is more than one qualifying child



For more information on the Wisconsin EITC, refer to the Form 1 or 1A & WI-Z tax booklet, or call (608) 266-2772.

Looking For a Way to Lower Your Rent or Property Taxes?

If your total household income was less than \$24,500 for 2004 you may be eligible to claim the Homestead Credit if all of the following qualifications are met:

- A legal resident of Wisconsin for all of 2004, from January 1 through December 31.
- Be 18 years of age or older on December 31, 2004.
- Not claimed as a dependent on someone else's 2004 federal income tax return. (Note: This limitation does not apply if you were 62 years of age or over on December 31, 2004.)
- Your household income must have been less than \$24,500 for 2004.
- You must have been the owner or renter of your Wisconsin homestead during 2004.



Applying for the Homestead Credit is now easier! A majority of Homestead applicants will be able to use the simplified, one page, H-EZ form. Plus, the H-EZ and the regular Homestead form can be e-filed!

To find out more, pick up the Schedules H and H-EZ booklet, or call (608) 266-8641.

Servicio en Español

La temporada de Impuestos (Taxes) puede ser confusa. Puede ser aun mas confusa si nuestro primer idioma no es el Inglés. Pero ahora hay ayuda para eso. Las siguientes organizaciones ofrecen asistencia gratuita en Español. Por favor llamar para los horarios de servicio.

UMOS, Inc.
910 W. Mitchell St.
Milwaukee, WI 53204
414-389-6693

SDC (Social Development Commission)
Southside Neighborhood Service Center
931 W. Madison St.
Milwaukee, WI 53204
414-643-8444

State of Wisconsin Services That Can Help You and Your Family



BadgerCare is Wisconsin's program to provide health care coverage for uninsured families.

For more information, visit www.dhfs.wisconsin.gov/programs/healthcare.htm or call 1-800-362-3002.



SeniorCare is Wisconsin's Prescription Drug program for residents who are 65

years of age or older, have limited incomes and need help paying for their medications. For more information, visit www.dhfs.wisconsin.gov/seniorcare/index.htm or call 1-800-657-2038.

Medicaid provides reimbursement for and assures the availability of appropriate medical treatment to those who can't afford care. For more information, visit www.dhfs.wisconsin.gov/programs/healthcare.htm or call 1-800-362-3002.

Canada Prescription Drug Helpline is a program open to everyone, regardless of age or income. For information on prices and ordering, visit www.drugsavings.wi.gov.

I-SAVE^{Rx} I-Save allows citizens in Wisconsin and Illinois to purchase lower cost, safe prescription drugs from Europe and Canada. For more information, visit www.i-saverx.net or call 1-866-ISAVE33.

Medigap Helpline (State Health Insurance Assistance Program) offers information on health and long-term insurance and other health care plans available to Medicare beneficiaries. For more information, visit http://longtermcare.state.wi.us/home/medigap_helpline.htm or call 1-800-242-1060.

Elderly Benefit Specialists are part of every county and tribal aging office. The Specialists provide free services to Wisconsin residents 60 years of age and older who need assistance in determining their eligibility for services. For more information, visit www.dhfs.state.wi.us/aging or contact your county Elderly Benefit Specialist.

Nursing Home Ombudsmen investigate and attempt to resolve complaints in long-term care settings. For more information, call 1-800-815-0015.

FoodShare WISCONSIN FoodShare Wisconsin helps single people and families with little or no income to buy food. You can apply at your local county/tribal, social or human services agency. For more information, visit www.dhfs.wisconsin.gov/programs/nutrition.htm or call 1-800-362-3002.

ACCESS ACCESS to Eligibility Support Services for Health and Nutrition

is a new online tool that lets Wisconsin families see if they qualify for FoodShare, Medicaid, BadgerCare, SeniorCare and other health and nutrition programs. For more information, visit www.access.wisconsin.gov/access/.

Property Tax Deferral Loan Program helps people 65 or older pay their property taxes. Household income must be \$20,000 or less and any liens on the property must be less than 1/3 of the value of property. For an application, call 1-800-755-7835.

homeenergy+ Home Energy Assistance Program

provides services to qualified Wisconsin residential households in need of energy assistance. For more information, visit www.homeenergyplus.wi.gov/ or call 1-866-HEATWIS.

Managed Forest Law Program is open to people who own 10 acres or more of productive forest land who agree to manage their land in a sustainable manner for the next 25 or 50 years. For more information, visit www.dnr.wi.gov/org/land/forestry/ftax/Index.htm or contact your local Dept. of Natural Resources forester.

Lead Hazard Reduction Program provides assistance to low-to-moderate income homeowners, with children under 6, who live in houses with lead-based paint hazards. For more information, visit www.doa.state.wi.us or call 608-261-8149.



Financial Literacy Resource Center is teaching kids about money matters. On it you will find resources for educators, parents and students that prepare kids for our evolving, complex financial system. For more information, visit www.finlitwi.org.



Wisconsin Job Centers provide job search assistance and work-related information to job seekers and business. To find your nearest Wisconsin Job Center location and learn more about their services, visit www.dwd.state.wi.us/dws/directory or call 1-888-258-9966.



Business Wizard can help you gather essential information when starting or operating a business. For more information, visit the Business Wizard on www.wisconsin.gov/state/app/wizard/LoadIntro.

Department of Transportation offers many helpful services such as consumer protection information when buying or selling a car (608-266-1425), road conditions and work zones (1-800-ROADWIS), license plate registration (1-800-236-7368) and a listing of DMV service centers. For more information, visit www.dot.wisconsin.gov.