



Message from the New President & CEO

I am both honored and humbled to lead this organization. This is an exciting time for us. For more than 80 years, United Way of Greater Mercer County has partnered with neighbors, business and nonprofit leaders to meet the community's needs in education, financial stability, and health. As we embark on a journey to deepen our relevance and have a greater impact, it's important to note that we have made it this far because of your support and belief in our mission. We are truly grateful.

The heart of United Way is helping families become and remain self-sufficient. Marian Wright Edelman said it best, "Education is for improving the lives of others and for leaving your community and world better than you found it." This time of year, United Way of Greater Mercer County staff and volunteers work diligently to inform the community and promote the Earned Income Tax Credit (EITC) and Child Tax Credit (CTC). Research has shown the income from these tax credits leads to benefits at virtually every stage of life. For instance, children in families receiving the tax credits do better in school, are more likely to attend college, and can be expected to earn more as adults. I encourage you to join us in promoting this opportunity. Please continue reading the 2017 winter issue of the Social Impact Report to learn how you can get involved during this tax season.

I also invite you to get to know me and share your thoughts on how you would like your United Way to continue to build on the 80+ years of service to Mercer County. I look forward to strengthening our partnership to bring about sustainable initiatives that will support a thriving community and future generations.

A handwritten signature in black ink that reads "Sandra Toussaint-Burgher".

Sandra Toussaint-Burgher
President & CEO

Tax Season is Here

Tax Day is April 18, 2017!



The regular tax return filing deadline is April 15. However, due to the Washington D.C. Emancipation Day holiday being observed on Monday, April 17, Tax Day is Tuesday, April 18, 2017.

Earned Income Tax Credit

In Mercer County, over 91,892 individuals and families make less than \$65,000 and may not be able to afford to pay a fee of anywhere from \$100 - \$350 for tax prep that is available for free. United Way and the Mercer CASH Coalition helps bring millions of dollars in credits and refunds to these hard working Mercer County citizens through our free face-to-face tax preparation, Volunteer Income Tax Assistance [VITA] program. IRS certified volunteers are available at several locations throughout Mercer County.



You can call 211 for in-person assistance to locate a Volunteer Income Tax Assistance [VITA] filing site and schedule an appointment.

Earned Income Tax Credit (EITC) is a federal and state tax benefit for individuals and families who earn low-to-moderate incomes in New Jersey. It is a tax credit that may reduce the amount of taxes you owe, or provide you with a refund, even if you don't owe any taxes. In fact, the Federal EITC lifts more children out of poverty annually than any other federal program.

This year the maximum Federal EITC for a family of five is \$6,269. In addition, these households may be eligible for additional funds through the Child Tax and Childcare Credits and NJ State EITC. The NJ State Earned Income Credit has increased to 35% of the Federal rate for this tax year. The Child Tax Credit is \$1,000 per dependent child less than 17 years of age for households earning up to \$25,000.

Depending on your income and family size, you could receive a federal credit anywhere from \$496 - \$6,143, and a state credit anywhere from \$99 - \$1,228 through EITC [Earned Income Tax Credit]. To be eligible for EITC, you must file a Federal and State Tax Return.

myfreetaxes.com

MyFreeTaxes.com is a free service offered for individuals and families with a gross income of \$65,000 or less in 2016. By using this easy step by step

program, powered by H&R Block, you can prepare and file your Federal and State taxes for FREE. No fees means you get to keep 100% of your refund.

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*We would love to help you file your taxes for free and help you
get the return you deserve!*

DON'T LEAVE MONEY ON THE TABLE! **CALL 2-1-1 TO FIND OUT WHERE TO COMPLETE YOUR STATE & FEDERAL TAXES FOR FREE!**

The Earned Income Tax Credit (EITC) benefit is for working (full or part time) families or individuals based on your income. To get EITC and other tax credits you MUST FILE a 2016 Tax Return. Social Security cards or ITINS and photo IDs are required. Must make less than \$65,000 to qualify for free taxes.

EITC does not count as income for TANF, Food Stamps, SSI, Medicaid or public housing.



United Way
of Greater Mercer County

**THE MERCER C.A.S.H. CAMPAIGN
HAS A NEW TAX SITE:**

Boys & Girls Club on Spruce Street!

Mercer C.A.S.H.
Creating Assets, Savings & Hope

Do you have your own My Social Security account?

Create your own my Social Security account at www.socialsecurity.gov/myaccount to:



- Discover your retirement options;
- Get information about how members of your family may qualify for benefits;
- Find instructions on how to apply for benefits and what supporting documents you may need, and
- Apply for retirement benefits.

Get your Social Security Statement to:

- Estimate your future retirement, disability, and survivor's benefits;
- Review your earnings once a year to verify the amounts posted are correct; and see the estimated Social Security and Medicare taxes you've paid to date.
- Get a benefit verification letter stating that:
 - You never received Social Security benefits, Supplemental Security Income (SSI) or Medicare; or
 - You received benefits in the past, but do not currently receive them. (The letter will include the date your benefits stopped and how much you received that year); or
 - You applied for benefits but haven't received an answer yet.
- Personal information is secure

Medicare:

- You may need to sign up for Medicare close to your 65th birthday, even if you are still working. Find out how to apply for Medicare at ssa.gov.
- Some health insurance plans change automatically at age 65.
- If you are getting Social Security benefits when you turn 65, your Medicare Hospital Benefits will start automatically.

Identity Theft and How to Protect Yourself

In order to stay financially healthy you need to protect against identify theft. Protect yourself by taking a few simple precautions to protect your data and your identity.

- Never routinely carry your Social Security (SSN) Administration card or any document that includes your Social Security number.

- Always use anti-malware security software on all your digital devices, computer, tablet and mobile phone.
- Avoid phishing scams that will either trick you into disclosing your passwords or SSN by posing as companies or agencies. The IRS and your tax software provider will not ask you to update your accounts by providing you an email with links.
- Always use strong passwords that are long and complex. For example, use a mixture of letters, numbers and special characters and do not use the same password for multiple accounts.



Special Events & Announcements

L.I.V.E. Young Society

(Lead. Impact. Volunteer. Engage.)

Inaugural Young Professionals' Event is an overwhelming success at Triumph Brewing Company in Princeton



Over 30 individuals from different professional backgrounds gathered to network and create literacy kits which will be handed out to the children at our partner elementary schools. Literacy kits are a fun, team building activity that also allows you to give back to the community.

A special thank you to our supporting sponsor WithumSmith+Brown! We

would also like to thank Bai Brands, Honor Yoga, Starbucks, Mary Kay and Houlihan's for providing door prize donations.

"Spending a great night with @UWGreaterMercer making Literacy Kits for kids at Triumph Brewing Company."

- Vince Marcucci, Director of Community Affairs at Trenton Thunder



Special Acknowledgements

Thank you to our
Quarterly Supporters

*AAA Mid-Atlantic
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Blank Rome
Bristol-Myers Squibb
Chicago Bridge & Iron Company*

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*We also wish to thank all
of our individual donors.*

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