

WORKSHOP 9

Taxes & Mental Health

Taxes are mandatory contributions from citizens collected by their local, state, and federal governments to fund government spending on public services.¹¹⁴

Filing your state and federal income tax returns can be stressful and confusing, especially for first-time taxpayers, people who have had negative experiences with filing taxes in the past, and people with lived experience of mental health and/or addiction challenges. The thought of taxes or tax season may bring about feelings of shame, confusion, anxiety, or guilt.

The following section is designed to address some of the stress and negative emotions that can be associated with taxes, and provide you with tools and resources to file your tax returns easily and take care of your mental health.

What, if any, has your experience been with filing and paying taxes? How have taxes affected your mental health?

¹¹⁴ Julia Kagan. "Income Tax Returns Guide: Taxes." Investopedia, Oct. 14, 2021. <https://www.investopedia.com/terms/t/taxes.asp>

Taxes Basics

Why do we pay taxes?

We pay taxes because federal and state governments need revenue to support infrastructure and public services. State and federal tax systems are also called *revenue systems*, because they pay for the building blocks of our communities.

Tax revenue pays for national and local government services such as building and repairing roads, highways, and bridges, and funding schools, libraries and parks. In the United States, most of our federal income tax dollars go towards Social Security, health programs like Medicare and Medicaid, the defense budget, interest on the national debt, and other social safety net programs such as SNAP benefits, school meals, and housing and childcare assistance. One study suggested that federal social safety net programs kept 37 million Americans out of poverty in 2018.¹¹⁵

There are three categories of taxes:

1. Taxes that apply to consumption: sales tax for goods and services.
2. Taxes that apply to what people earn: income and payroll taxes.
3. Taxes that apply to what people own: property and estate taxes.¹¹⁶

We will be focusing on income and payroll taxes in this section.

State & Federal Taxes

Federal income taxes are collected by the federal government each year to pay for various government programs, while state taxes are collected by certain state governments to fund state-specific services and bills.

Taxes vary by state: some states have flat tax systems (all income levels are taxed at the same rate), some have progressive tax systems (different income brackets are taxed at different rates, with higher incomes being taxed more), and some do not have a state income tax at all. Federal income taxes are progressive.

¹¹⁵ "Policy Basics: Where Do Our Federal Tax Dollars Go?" *Center on Budget and Policy Priorities*, April 9, 2020. <https://www.cbpp.org/research/federal-budget/where-do-our-federal-tax-dollars-go>

¹¹⁶ "Oregon Tax System: Explained." *Oregon Center for Public Policy*. Webinar, Oct. 28, 2021.

A **progressive** tax system is considered the most fair, because it is proportional to an individual or family's income. A progressive tax system asks more proportionately of the rich than it does of the poor. The opposite of a progressive system is a **regressive** system, in which the average tax burden decreases instead of increases with income, causing low-income taxpayers to pay more relative to their income.¹¹⁷

Taxpayers must file a Federal Income Tax return and a State Income Tax Return for the state(s) they earned income in. You may also have to pay taxes to your local municipality.¹¹⁸

Oregon's Tax System

Oregon's state budget is funded by tax dollars. Nearly all of this money goes towards funding education, human services, and public safety. The biggest source of funding for Oregon's budget is the personal income tax.

The other primary sources of funding are property taxes (the main way local governments pay for services like libraries, parks, and education), unemployment insurance tax (which provides benefits for workers who have lost their job), excise taxes (sales taxes on specific goods such as gas, cigarettes, and alcohol), and the corporate income tax.¹¹⁹

Oregon has a progressive tax system. However, when state and local taxes are added up, the system appears not progressive but *regressive* – asking more of lower-income Oregonians. For example, in previous tax years, the bottom 20% of earners in Oregon paid on average 12% of their income, while the richest 1% paid only 8% of their income.¹²⁰ For this reason and many others, the tax system in Oregon – and across the country – reflects and perpetuates inequities and is in need of reform.

¹¹⁷ Julia Kagen "Regressive Tax." *Investopedia*, April 29, 2021.
<https://www.investopedia.com/terms/r/regressivetax.asp>

¹¹⁸ Jo Willets. "The Difference Between Federal vs State Taxes." *Jackson Hewitt Tax Service*, Feb. 18, 2021.
<https://www.jacksonhewitt.com/tax-help/jh-tax-talk/difference-federal-state-taxes/>

¹¹⁹ "Oregon Tax System: Explained." *Oregon Center for Public Policy*. Webinar, Oct. 28, 2021.
¹²⁰ "Oregon Tax System: Explained." *Oregon Center for Public Policy*. Webinar, Oct. 28, 2021.

Common Tax Forms

Form 1040: The form you use each year for filing your personal Federal Income Tax Return. A 1040 form calculates your total taxable income and determines how much should be paid to or refunded by the government. You can fill out and return this form online or by mail.

W-2 Form: If you received \$600 or more from an employer as their employee, you will receive a W-2 form in the mail. This form shows how much your employer paid you and how much they withheld from your paychecks for income, Social Security, and Medicare taxes. The amount withheld from your wages are called **payroll taxes**.

W-4 Form: When you begin a new job, you usually have to fill out a W-4 form, which helps your employer determine your **withholding status** (for State and Federal income tax and contributions to Social Security and Medicare). A W-4 form also requires you to disclose your filing status, number of dependents, and whether you work multiple jobs.

On your W-4, you also indicate how many allowances you would like to claim (how much money you would like withheld from your paycheck). The more allowances you claim, the less income tax will be withheld from your paycheck.

The number of withholdings or allowances that you select does *not* impact how much you will owe in taxes - only the amount that will be deducted from your paycheck each pay period. Come tax time, you will be responsible for paying the full amount of taxes that you owe based on your circumstances.

The number of allowances you claim is based on your marital status, job status, earned income, and child care expenses.¹²¹

¹²¹ "How to Fill Out Form W-4 to Keep More Money in your Pocket." *TaxAct*, 2019. <https://blog.taxact.com/complete-form-w-4/>

Common Tax Terms¹²²¹²³

The Internal Revenue Service (IRS): the American federal government revenue service that is responsible for collecting taxes and administering the Internal Revenue Code.

Tax liability: The payment owed by an individual or business to a federal, state, or local tax authority. Income taxes, sales tax, and capital gains tax are all forms of tax liabilities. For our purposes, we will focus on income taxes. When a person earns a high-enough income, they are subject to income taxes, which most Americans pay to the IRS every April in the form of a tax liability. An individual can lower their tax liability by claiming deductions and credits.¹²⁴

Filing Status: There are 5 different filing statuses for the federal tax return: 1) single, 2) married filing jointly, 3) head of household, 4) married filing separately, and 5) qualified widow/widower with a dependent child. Your filing status depends on a number of criteria and determines the forms you need to fill out and the filing requirements, credits, deductions, exemptions, and tax rates you are subject to.

Deductions: Deductions reduce your tax obligation by lowering your **gross income** (the sum of all wages, tips, and other earnings before taxes).

When filling out their federal tax return, taxpayers can choose to take the standard deduction or itemize their deductions. **A standard deduction** depends on a person's filing status, age, and income. **Itemized deductions** are a variety of expenses the taxpayer has incurred over the year, such as charitable contributions, daycare costs, medical bills, tuition, local taxes, real estate taxes, and more. Both types of deductions reduce the amount of your income subject to taxes.

Taxable Income: Your gross income (total income) minus deductions.

Earned Income: Taxable income you make from the employer that you work for, or from a business you run. Sometimes disability benefits count as earned.

Credits: A reduction in the amount of taxes you pay. For example, if you owe \$5,000 in taxes but qualify for a \$1,000 tax credit, then your tax liability (the total amount of tax you owe the

¹²² "Tax Terms Glossary." *Intuit TurboTax*, Sept. 27, 2021. <https://turbotax.intuit.com/tax-tips/general/tax-terms-glossary/L2M1PfoYy>

¹²³ Laura Zulliger, "40 common tax terms to know when filing your own taxes." *Credit Karma*, Feb. 8, 2018. <https://www.creditkarma.com/tax/i/common-tax-terms-know-filing-taxes>

¹²⁴ "Tax Liability." *Investopedia*, Sep. 13, 2021. <https://www.investopedia.com/terms/t/taxliability.asp>

government), will lower to \$4,000. Some credits are refundable, which means you get money back even when the credit is more than the tax you owe, while others are nonrefundable and only refund your money up to the amount of taxes you owe.

Earned Income Tax Credit (EITC): Refundable credit that can lower your tax bill. If you have a lower-income, you may qualify for this credit, which can often result in a refund. To claim this credit, you need to file a federal income tax return and meet specific criteria.

To qualify for EITC, you must:

1. Show proof of earned income
2. Have investment income below \$3650 for the tax year you are filing for
3. Have a valid Social Security number
4. File as married filing jointly, head of household, qualifying widow(er), or single
5. Be a U.S. citizen or a foreign national living in the U.S. for at least 6 months of the year you're filing for with a valid Social Security number

Note: Military members, Clergy members, and taxpayers with disabilities and/or relatives with disabilities have special qualifications for EITC.¹²⁵

Dependent: A child, relative, or other individual who a taxpayer can claim on their federal income tax return to receive an exemption. The IRS defines a dependent as either a qualifying child (under age 19 or under 24 if a full-time student) or qualifying relative (sibling, parent) who makes less than \$4,300 a year. A dependent may have a job, but you must provide more than half of their annual support in order to claim them as a dependent.¹²⁶

Child Tax Credit: By claiming a child under 17 as a dependent on your tax return, you are eligible for child tax credit, which can reduce the amount of taxes you owe by \$1000. In 2021, the maximum child tax credit was raised to \$3,600 for qualifying children age 6 and under and \$3,000 for qualifying children 6-17.¹²⁷

Tax-Exempt: Income or transactions that are free from federal, state, or local taxes. Many organizations are tax-exempt, such as charities, universities, and nonprofits. Tax exemptions for individuals were the ability to exclude a certain amount of income from taxation. Before 2018,

¹²⁵ "Who Qualifies for the Earned Income Tax Credit (EITC)?" IRS, Sept. 13, 2021. <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/who-qualifies-for-the-earned-income-tax-credit-eitc>

¹²⁶ "Rules for Claiming a Dependent on Your Tax Return." TurboTax, March 29, 2022. <https://turbotax.intuit.com/tax-tips/family/rules-for-claiming-a-dependent-on-your-tax-return/L8LODbx94>

¹²⁷ "Child Tax Credit." Benefits.gov <https://www.benefits.gov/benefit/938>

taxpayers could exclude \$4,050 off their income from personal exemptions, but personal exemptions are no longer accepted. To reduce your tax liability, deductions and credits must be applied instead.¹²⁸

Self-Employment Tax: If you work for someone else, your employer will generally calculate and deduct your payroll taxes from your wages for you; when you work for yourself, you have to do this for yourself. Self-employment taxes are the portion of your self-employment income you contribute to Social Security and Medicare.

Amended Return: If you realize after filing your tax return that you made a mistake, you can submit an amended tax return to the IRS with the form 1040X. However, you don't need to submit this form if you did the math wrong (the IRS will adjust that) or forgot a form (the IRS will contact you).

The IRS allows you to file an amended return to correct your filing status, your gross income, the number of dependents you claim, or to increase or decrease the number of deductions and credits you claimed on your original tax return.¹²⁹

Payroll: If you work for an employer, they are required to withhold taxes from your paycheck. When you file a state or federal income tax return, you will receive money back if you overpaid these payroll taxes. Alternatively, you will owe the government money if you underpaid your payroll taxes.

What taxes are withheld from my paycheck?

- Federal income tax (varies by income)
- State income tax, 9%
- Social Security tax, 6.2%
- Medicare, 1.45%
- Maybe additional local/state taxes
- Additional items: health insurance premiums, retirement plan contributions, union dues, child support, court orders

¹²⁸ Tina Orem. "Tax Exempt:What it Means & How it Works." *Nerd Wallet*, Oct. 5, 2021.

<https://www.nerdwallet.com/article/taxes/what-are-tax-exemptions-and-how-do-they-work>

¹²⁹ "What Are Tax Amendments?" *Intuit TurboTax*, July 24, 2021. <https://turbotax.intuit.com/tax-tips/amend-return/what-are-tax-amendments/L0bvaRd6J>

How to File an Income Tax Return¹³⁰

Step 1: Decide how you will file. Before you begin the process of filing your federal and state income tax returns, decide how you would like to file. You can 1) print the forms off the IRS website and mail them to the IRS office, 2) file online using the e-file forms on the IRS website or a guided tax preparation website, or 3) hire a tax professional to file for you.

Step 2: Gather forms. If you've decided to file yourself, you will begin by gathering the required documents. First, you will need IRS Form 1040, which you can access on the IRS website. If you decide to use a tax preparation software (like TurboTax, H&R Block, Tax Slayer, or Tax Act), the website will provide this form for you.

Next, you will need to know how much money you made the previous year. This can be done by gathering the required tax documents, as are applicable. These may include:

1. A W-2 form. This will be sent to you by your employer.
2. Tax forms that report other types of income such as Form 1099 or Form 1099-INT.
3. Receipts for charitable donations, medical expenses, child care expenses etc. if you are itemizing your deductions.
4. If you work in the gig economy, you'll need to report that income to the IRS by filling out and attaching a Schedule C form to your Form 1040. If you drive for ride sharing or food delivery services, you can deduct expenses like miles driven on this form.

Think about if you did anything in the last year that may impact your taxes, like changing your job, opening a savings account, selling stocks or mutual funds, or paying student loan interest or college tuition.

Step 3: Complete Form 1040. Follow the instructions on the form by the IRS, or answer the questions asked by the tax preparation software.

You will:

1. Choose your **filing status**.
2. Determine if you are claiming any **dependents**.
 - a. If you have young children or older children who you still support, you can claim them as a qualifying child or qualifying relative. If you live with your parents or if

¹³⁰ "5 Tips for How to File Taxes for the First Time." *Intuit TurboTax*, Sep. 8, 2021. <https://turbotax.intuit.com/tax-tips/general/tips-for-how-to-file-taxes-for-the-first-time/L6nNi6uJn>

your parents pay for your education and most of your living expenses, they may be able to claim you as a dependent.

3. Consider tax **deductions and credits**, which can lower your tax bill or increase your refund. Decide if you are taking the standard deduction or itemizing your deductions.

Common tax deductions and credits for first-time filers include:

- a. Standard or itemized deductions
- b. Earned Income Tax Credit
- c. Education credits
- d. Student loan interest deduction
- e. Home office deduction, if you're self-employed

Step 4: Submit. Submit your federal (and state, if applicable) income tax return(s) online using the IRS website or tax preparation software or by mail by the deadline (mid-April).

Note: The IRS recommends E-filing using guided tax preparation websites for more accurate and efficient tax returns. These websites generally allow you to file your state and federal income tax returns at the same time, and are free if you qualify.

If you file electronically by yourself or using a guided tax assistance website, you will likely receive your tax refund back in just a few weeks.

Resources for Filing

IRS Free File

The IRS has a number of resources and partner websites that can help you file your taxes online. For example, if your income is under \$72,000, you can use a website like TaxSlayer or Tax Act to file your federal and state income taxes for free. These websites will fill out your federal (and sometimes state) tax returns simply by asking you questions. They do all the math for you. All you will need is your W2 and/or 1099, your current filing status, any adjustments to your income, and if you are claiming any dependents or deductions.¹³¹

¹³¹ "Free File: Do Your Federal Taxes for Free." IRS, Oct. 7, 2021. <https://www.irs.gov/filing/free-file-do-your-federal-taxes-for-free>

It is important to note that at times, tax-filing websites may make it difficult to access or complete the free-file option. For example, companies like H&R Block and TurboTax often have free options but make it confusing to find these free services on their website, or advertise additional services throughout the process that you would have to pay for. If you decide to use a guided tax preparation website, we recommend using one of sites that partner with the IRS to provide this resource, which can be found on the IRS website.

You can access the IRS Free File website **here**: <https://apps.irs.gov/app/freeFile/>

For additional support, tutorials, and tips from the IRS on how to file your federal income tax return, visit: https://apps.irs.gov/app/understandingTaxes/student/tax_tutorials.jsp

Volunteer Income Tax Assistance (VITA)

The VITA program offers free tax help for people who need assistance in preparing their own tax returns, including:

- People who make \$57,000 or less per year
- People with disabilities
- Taxpayers who have limited English proficiency

Tax Counseling for the Elderly (TCE)

The TCE program offers free tax help, particularly for individuals 60 years of age or older, and specializes in questions about pensions and retirement-related issues.

VITA and TCE programs are staffed by volunteers who want to give back to their communities. These volunteers are trained and certified by the IRS, and as such, their services are reliable and trustworthy in addition to being free of charge.

To learn more about these programs or find a VITA or TCE Site near you, visit:

<https://www.irs.gov/individuals/free-tax-return-preparation-for-qualifying-taxpayers>

Claiming Deductions & Credits

Should you take the standard deduction or itemize your deductions? The decision will come down to the time you have available and the amount of money you hope to save.

When to Itemize: If you add up your itemized deductions and the sum is more than your standard deductions, then itemizing will save you more money.

When to Take the Standard Deduction: If your standard deduction is more than the sum of your itemized deductions, then the standard will save you more money and will be quicker than filling out the forms and providing proof of your itemized deductions. The standard deduction has increased in recent years, so it may be a better option even if you have itemized in the past.

Note: A tax advisor or tax advising software can calculate your tax return both ways to determine whether itemizing or taking the standard deduction will result in a lower tax bill or greater refund.¹³²

Common Deductions & Credits You May Qualify For:

1. **American Opportunity Tax Credit:** You can claim the first \$2,000 spent on tuition, books, and other school fees + 25% of the next \$2,000, for a total of \$2,500. Cannot be used for transportation or living expenses.
2. **Student Loan Interest Deduction:** If you paid interest on your student loans, you can deduct up to \$2,500 from your taxable income.
3. **Lifetime Learning Credit:** For the first \$10,000 you pay towards tuition and fees, you can claim 20%, resulting in a \$2,000 maximum credit.
4. **Child Tax Credit:** You could get \$2,000- \$3,600 per child or \$500 for a non-child dependent.
5. **Child and Dependent Care Tax Credit:** You can claim up to 35% of \$3,000 in day care and other care-related expenses for children under 13 or other dependents such as a spouse or relative unable to care for themselves. For two or more dependents, you can claim up to 35% of \$6,000 of expenses.

¹³² Tina Orem. "Tax Deductions Guide and 20 Popular Breaks in 2021." *Nerd Wallet*, April 12, 2021. <https://www.nerdwallet.com/article/taxes/tax-deductions-tax-breaks>

6. **Earned Income Tax Credit:** If your income is less than \$57,000, you could receive credit between \$500 and \$6,000.
7. **Charitable Donations Deduction:** You can subtract the value of your charitable donations for the year from your taxable income.
8. **Medical Expenses Deduction:** You can deduct certain medical expenses (unreimbursed) that are more than 7.5% of your gross income for the tax year
9. **Deduction for state and local taxes:** You can deduct a maximum of \$10,000 for combined property taxes and state/local income taxes or sales taxes
10. **Self-employment Expenses Deduction:** If you are self-employed, there are a number of business deductions you can make
11. **Saver's Credit:** Depending on your filing status and income, you could take between 10% and 50% off of up to \$2,000 in contributions to a 401(k), 403(b) or IRA retirement plan.
12. **Educator Expenses Deduction:** If you're a teacher, you can deduct up to \$250 for classroom supplies.

Owing & Paying Taxes

There are a number of reasons why you might end up owing taxes:

1. **Withholding too little:** The amount withheld from your paycheck each pay period is an estimate of what you'll owe in taxes when it is time to file. If you overpay or "over-withhold," you will receive a tax refund. If you do not pay enough or "under-withhold," you'll have to pay the IRS additional tax money.
2. **Filing late:** If you file late and don't get a tax extension in time, you may owe late fees and interest that will make your tax bill higher.
3. **Changes in tax code:** New tax laws can put you in a different tax bracket, which can affect whether you get a refund or whether you owe the IRS.
4. **Higher income:** If your income increases, so too do your taxes. If you get moved up a tax bracket due to an increase in wages, you may have to pay more in taxes than previously.
5. **Changes in deductions:** You may owe taxes because you no longer qualify for certain credits or deductions, such as earned income credit or the child tax credit.¹³³

¹³³ Lauren Ward. "5 Common Reasons Why You Might Owe Taxes This Year." *Go Banking Rates*, March 18, 2021. <https://www.gobankingrates.com/taxes/filing/why-do-i-owe-taxes/>

Payment Options

You can pay the amount of taxes you owe by sending a check in the mail to the IRS, or on the IRS website with your debit or credit card or by transferring the money directly from your bank account (direct deposit). If you don't have the money to meet your tax obligation, you have options.

Option 1: Sign up for a payment plan with the IRS.

By setting up a payment plan on the IRS website, you can pay monthly installments of the taxes you owe as long as the entire balance is paid off within 6 years. If you decide to pursue this option, make sure you allot money for interest and penalties when calculating how much you plan to pay each month.

Option 2: Request a temporary delay in the collection process

If you are facing financial hardship and cannot pay any portion of your tax debt, you can call the IRS and request a delay of the payment date. The IRS will report your account currently not collectible and temporarily delay collection until your financial condition improves. This does not mean the debt goes away, it means the IRS has determined you cannot afford to pay at this time. Note that interest and penalties will be added on to your debt until you pay the full amount.

Option 3: Submit an Offer in Compromise

If you can't pay your full tax liability, an offer in compromise allows you to settle your tax debt for less than the full amount you owe. The IRS generally approves an offer in compromise when the amount you offer represents the most the IRS can expect to collect within a reasonable period of time. The IRS recommends exploring all other payment options before you submit an offer in compromise.

Visit <https://www.irs.gov/payments> to review these options.

A last resort option is to take out a private loan to pay your tax obligation. You'll likely pay more in interest, but a loan could allow you to pay off your tax debt by the deadline and avoid a payment plan and late fees with the IRS. ¹³⁴

¹³⁴ William Perez. "How to Pay Taxes." *The Balance*, Sep. 13, 2021. <https://www.thebalance.com/owe-taxes-how-to-pay-the-irs-3974000>

Important Things to Keep in Mind:

Tax Filing Deadline

The IRS Tax Filing Deadline, also known as Tax Day, is April 15, unless it falls on a holiday or weekend, in which case it will be the next business day. At times, the IRS may extend the filing deadline due to extenuating circumstances, such as the COVID-19 pandemic.

Tax Extensions

If you need more time to file your federal tax return, you can get an extension by sending the IRS Form 4868 by April 15. An extension will usually give you until October 15 to review and fix your tax return or have someone else do it for you. A tax professional or a tax software provider can help you identify additional deductions or credit you may have missed or weren't aware of. If you file taxes late and do not get an extension by the deadline, you will incur a late-filing penalty: 5% of the taxes you owe for every month that your tax return is late.

The IRS will charge you a late filing penalty, a late payment penalty, and interest on the balance owed if you do not file your tax return or your extension on time or if you fail to pay your taxes on time.

Back Taxes

Back taxes are federal, state, or local taxes that have been partially or wholly unpaid the year they were due. Back taxes accumulate interest and penalties, so by not paying their taxes in a timely manner, a person can end up owing the IRS a lot of money.

Reasons for back taxes include: filing an income tax return and not paying the taxes you owe, failing to report total income earned during the tax year, or not filing a tax return at all. Not paying your back taxes can result in penalties and serious legal action. The IRS may seize a person's property or assets to collect the total amount of money they owe. It is best to file taxes as early as you can and pay what you owe as quickly as possible in one lump sum or using a payment plan to avoid back taxes.¹³⁵

¹³⁵ Julia Kagen. "What Are Back Taxes?" *Investopedia*, Nov. 13, 2020. <https://www.investopedia.com/terms/b/back-taxes.asp>

WORKSHOP 9: SUMMARY

In this section, we learned how to file an income tax return and several resources for doing so. First, we recognized that taxes can be a source of stress, anxiety, and shame for many of us and learning new tips and resources can help reduce this stress.

Next, we learned why we file taxes and some of the government services our tax dollars provide. We learned about the three main categories of taxes and the differences between state and federal income taxes.

Next, we explored several common tax forms and tax terms that come up when doing your federal and state taxes. Then, we went through the basic steps to file an income tax return and learned about some helpful resources for filing, such as VITA, TCE, and IRS Free File. We also learned about tax deductions and credits to save you money and when to itemize or standardize your deductions.

Next, we learned about why we might end up owing the IRS in taxes and identified different payment options. Lastly, we learned about tax deadlines, tax extensions, and how costly back taxes can be.

How can the topics I learned in this section be helpful for me?

Topic	N/A	How this will be helpful to me:
Why we file tax returns; the difference between state & federal taxes		
Common tax forms, common tax terms		
How to file a federal income tax return		
Resources for filing taxes		
Claiming deductions & credits		
Owing & paying taxes, payment plans		
Tax extensions, back taxes		

“A wise person should have money in their head, but not in their heart.”

Jonathan Swift



WORKSHOP 10

SAVINGS ACCOUNTS & SAVINGS
GOALS

