

FILING TAXES THIS YEAR?

**AVOID EXPENSIVE
TAX PREPARERS**

**YOU DON'T
HAVE TO PAY
TO FILE YOUR TAXES**



**WHY PAY TO GET
YOUR OWN MONEY?**

RYSE FOR **JUSTICE** | resources for youth
seeking economic justice

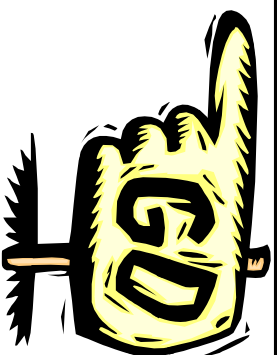


**Neighborhood Economic Development
Advocacy Project**

73 Spring Street, Suite 506
New York, NY 10012
www.nedap.org/ryse



**YOU DON'T HAVE
TO PAY A LOT
TO FILE YOUR TAXES!**



**GO TO ONE OF THE MANY PLACES YOU CAN GET
FREE HELP FILING YOUR TAXES
AND CLAIMING THE EARNED INCOME TAX CREDIT**

For more information, call:

(866) WAGE-PLUS for sites run by the Community Food Resource Center
Or call 311 and ask for the free tax prep site nearest you

In the Bronx

SOUTH BRONX: BETHEX FCU
Call (718) 299-9100 for more information

FORDHAM: 1199 SEIU TRAINING CENTER
2514 Creston Avenue (Fordham Rd &
Grand Concourse)
Subway: 4, B, D to Fordham Road

SOUTH BRONX: 337 East 149th Street (bw
Morris and Courtlandt Avenues)
Subway 2, 5 to 149th Street and Third Ave

In Brooklyn

BED-STUY: CARVER BANK
1281 Fulton Street, Corner of Nostrand Av.
Subway: A to Nostrand Ave. * HOURS: M-TH
4-8; SAT 10-6

DOWNTOWN: INDEPENDENCE COMMUNITY BANK
138 Court Street at Atlantic Avenue
Subway: M,N,R,W to Court Street; 2,3,4,5
to Borough Hall

SUNSET PARK: LUTHERAN MEDICAL FAMILY
SUPPORT CENTER
6025 Sixth Avenue, Corner of 60th Street
Subway: N, R to 59 Street * HOURS: M-TH
4-8; SAT 10-6

In Manhattan

HARLEM: CFRC FOOD & FINANCE CENTER
284 St. Nicholas Avenue (bw 124th & 125th)
Subway: 2, 3, A, B, C, D to 125th Street
* HOURS: M-F 11-8; SAT 10-6; SUN 1-6

HOMESTEADERS FEDERAL CREDIT UNION
2052 Adam Clayton Powell Jr. Blvd (bw W.
122nd & 123rd) * HOURS: WEPS, THURS 6-8
PM; SAT 2-6 PM

MIDTOWN: 1199 SEIU NBF
330 West 42nd St., 9th Flr (bw 8th and 9th A)
Subway: 1, 2, 3, 7, 9, A, B, C, D, N, R to
Times Square * HOURS: M-TH 4-8; SAT 10-6

WASHINGTON HEIGHTS: NORTHERN MANHATTAN
IMPROVEMENT CORPORATION
76 Wadsworth Ave. - 2nd Flr (bw 176th and
177th); Subway: 1, 9 to 181st Street; A to
175th Street

LES: LOWER EAST SIDE PEOPLE'S FCU
37 Ave B at 3rd St; Subway: F to 2nd Ave, 6
to Astor Pl, N,R to 8th St. * HOURS: M 12-9
PM; T, W, F 6-9 PM; SAT 2-6 PM.

In Queens

JACKSON HEIGHTS: 94-16 Roosevelt
Avenue - 2nd Floor (Corner of 94th Street)
Subway: 7 to Junction Boulevard

JAMAICA: FIRST PRESBYTERIAN CHURCH
89-60 164th Street (bw Jamaica and 89th
Avenues); Subway: E,J,Z to Jamaica
Center; F to 169th Street

YOU DON'T HAVE TO PAY TO FILE YOUR TAXES !!!

You might have seen them around your neighborhood. They pop up overnight, out of nowhere. Suddenly one morning there's a Jackson Hewitt or an H & R Block on your corner! What are these places?

They are **tax preparers**, and they will file your taxes for you, often **for a big fee**. What they don't tell you is that you can file your taxes on your own, and if you have a bank account you can get your refund straight from the IRS within one to two weeks—without paying the huge fees!



There are **FREE alternatives to the high cost tax preparers.**

Many places around the city offer free help in filing your taxes, including help in claiming the Earned Income Tax Credit. See the list on the back of this flier for more information.

BEWARE OF INSTANT TAX LOANS!



Instant Refund Loans might at first glance seem like a good deal – but

BEWARE!

The refund is actually a **LOAN**, which will take a bite out of your refund, in the form of fees and interest on the loan. These loans are called "refund anticipation loans," or RALs, because it is a loan on the amount of money you anticipate getting back. **Waiting even a few days to receive your refund from the IRS will save you a lot of money!** The annual percentage rate on these loans can be really high, as much as **700 percent!**

These high cost tax preparers sometimes say that using their services is the only way to get your refund fast. This is not true! If you get an instant refund from a tax preparer, you will get your return in 2-3 days, but you will pay high fees. Using one of the many free tax prep sites around the city, you can get your return in 8-10 days (if you file electronically).

WHY PAY TO GET YOUR OWN MONEY?

Big banks are involved in making tax refund loans. For example, Household International is behind H & R Block's tax operations. In 2001, H & R Block made \$8.4 billion in tax refund loans, to 6.4 million people. Most people who use got these loans have incomes under \$20,000.

People with low incomes can least afford to pay high fees to get back their tax refunds - and yet they are charged super-high fees to get back their money. You don't have to pay to get your taxes. **Don't pay to get your own money!**



RYSE FOR JUSTICE | resources for youth seeking economic justice

RYSE provides training, research, and organizing support to youth activist groups in New York City working for economic justice. RYSE is a new project at the Neighborhood Economic Development Advocacy Project (NEDAP).

Visit www.nedap.org/ryse or call (212) 680-5100 for more information. We're here to help you!

RYSE for Justice - Neighborhood Economic Development Advocacy Project

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