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**IN FINAL WEEK BEFORE THE APRIL 15TH TAX DEADLINE
DEPARTMENT OF CONSUMER AFFAIRS JOINS C-TOWN IN A
SUPERMARKET BLITZ TO REMIND NEW YORKERS TO FILE FOR THE
EARNED INCOME TAX CREDIT**

*DCA's Office of Financial Empowerment Distributes Thousands of Flyers
in C-Town Supermarkets during Final-Week Push to Urge the 150,000 New
Yorkers Who Haven't Claimed Their Refunds to File Their Taxes*

*New Yorkers Encouraged to Call 311 to Locate Free and Low-Cost Tax
Preparation Sites Throughout the Five Boroughs*

With the April 15th tax deadline fast approaching, the Department of Consumer Affairs (DCA) today teamed up C-Town grocery stores in throughout the City to distribute thousands of tax credit flyers and palm cards reminding New Yorkers to file their taxes and claim the Earned Income Tax Credit (EITC). The City estimates that more than 150,000 City residents never claim their EITC, totaling more than \$160 million.

In partnership with C-Town, volunteers from DCA's Office of Financial Empowerment (OFE) distributed tax materials at five C-Towns in Brooklyn, the Bronx, Manhattan and Queens. OFE also stuffed nearly 70,000 of the City's tax credit campaign materials in grocery bags, which will be distributed at 23 C-Town stores across the City.

"Every year, New Yorkers who don't file their taxes miss out on significant refunds from credits like the Earned Income Tax Credit," said Consumer Affairs Commissioner Jonathan Mintz. "With an EITC refund of up to \$6,500, this money couldn't come at a better time for working families. Even if you don't owe taxes, filing your tax returns this year may prove to be the biggest check your family will receive all year."

"C-Town Supermarket operators are pleased to be able to participate with New York City in advising residents about timely and important issues such as the upcoming tax deadlines. We look forward to working with the City in the future as a communication resource which it can rely on," said Mitch Klein, Vice President of Government Relations for Alpha Marketing Corporation. .

"With only a week left before the tax deadline, we want to make sure all eligible New Yorkers claim the Earned Income Tax Credit which can be as much \$4,824 and even more when you add in the state and City EITC. We estimate that one in four taxpayers may be missing out on the credit. For free tax return preparation help, visit one of the 54 New York City EITC Coalition tax help sites, Use Free File or the EITC Assistant on IRS.gov, or one of the 7 IRS Taxpayer Assistance Center in the five boroughs," IRS Territory Manager James Duffy said. "With the help of our excellent New York City partnership, we hope that all eligible New Yorkers will get the full benefit of the EITC."

Coordinated by DCA's Office of Financial Empowerment (OFE), this year's Tax Credit

Campaign has been expanded to help make New Yorkers aware of the various tax credits for which they may be eligible, including the EITC and the New York City Child Care Tax Credit (CCTC). The campaign includes partnering city agencies, non-profit organizations, the IRS and media sponsors the Daily News and Hot 97.

Volunteer Income Tax Assistance (VITA) sites throughout the City prepare tax returns for families with dependents who make less than \$45,000, or individuals earning less than \$20,000, free of charge.

This year, as a safe and affordable alternative to professional tax preparation services, the City also expanded its Tax Prep Plus program Citywide. Tax Prep Plus offers professionally prepared tax returns by a Tax One professional for only \$20 at 12 community-based organizations across the City. Families earning less than \$55,000 and individuals earning less than \$30,000 qualify. Tax Prep Plus sites will not offer refund anticipation loans and other predatory products to their customers, ensuring that consumers get every portion of their refund. Tax Prep Plus preparers will also help City residents claim tax credits that can boost their refunds, which may include the EITC and the City's CCTC.

New Yorkers can call 311 to learn the eligibility requirements for the EITC, the New York City CCTC, and for the City's free and low-cost tax preparation services.

DCA enforces the Consumer Protection Law and other related business laws throughout New York City. Ensuring a fair and vibrant marketplace for consumers and businesses, DCA licenses more than 70,000 businesses in 55 different industries. Through targeted outreach, partnerships with community and trade organizations, and informational materials, DCA educates consumers and businesses alike about their rights and responsibilities. OFE is the first municipal office of its kind in the nation with a mission to educate, empower and protect New Yorkers with low incomes, to help them make the best use of their financial resources to move forward economically. For more information, call 311 or visit DCA online at www.nyc.gov/consumers.

Follow These Tips To Make the Most of Your Refund:

- **Pay Down Your Debt.** The interest on your debt is costing you money, so paying it down saves you more in the long run. If you have multiple credit cards or loans, pay down the debt with the highest interest rate first.
- **Make a Deposit into a Checking Account.** Your tax preparer can help you “split your refund” between two or three different accounts. Think about putting part of your refund into a checking account at a bank or credit union to use for immediate expenses.
- **Start a Rainy Day Fund.** Put a portion of your tax refund into a savings account to start a rainy day or emergency fund.
- **Start or Boost Your Retirement Savings.** If you haven't started saving for retirement yet, put part of your tax refund into a retirement account, such as an Individual Retirement Account (IRA). Be sure to shop around to get the best deal—annual fees and tax advantages can vary depending upon the account.
- **Make an Extra Mortgage Payment.** If your other expenses are covered, think about making an extra payment on your mortgage. Make sure it is applied to your principal. This will help you save money on interest and reduce

the amount of time it takes to pay off the loan.