



# Food Bank For New York City



## EDUCATION INSTITUTE

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### **Earned Income Tax Credit FAQs: What is it, How and Where to Get it for Free?**

#### **What is the Earned Income Tax Credit (EITC)?**

The EITC means money from the Internal Revenue Service (IRS) at tax time for people who work full-time or part-time and earn low or moderate incomes. The EITC is a refundable federal, state and New York City tax credit that can substantially increase a working person's income. In 2006, the average EITC refund was \$2,370 in New York State.

To receive the EITC, one must have a social security number and work legally in the United States. Depending on one's income and the number of children raised in 2006, the EITC in New York City can be worth up to:

- \$6,124 with two or more qualifying children and an income less than \$36,348 (\$38,348 if married).
- \$3,708 with one qualifying child and an income less than \$32,001 (\$34,001 if married).
- \$556 with no children (only between the ages of 25 and 64) and an income less than \$12,120 (\$14,120 if married).

One's investment income for 2006 must be less than \$2,800.

A qualifying child must be the child, stepchild, grandchild, foster child, adopted child or a relative that is being raised by the person claiming the EITC. The child must be 18 years or younger, or up to 23 years if s/he is a full-time student. The child must have lived with the person claiming the credit for more than half the year and have a valid social security number.

One must file their federal and state taxes to claim the EITC. There are free tax preparation sites located throughout New York for people who need help claiming the EITC. These sites can help one electronically file their taxes and save hundreds of dollars in tax preparation. With a bank account, the IRS can deposit a refund in as fast as 10 days. To find a free site in New York City call 311 or the IRS at 800-829-1040 (see below for a partial list of sites in NYC).

#### **How to Get Free Tax Preparation?**

Free tax preparation is available through Volunteer Income Tax Assistance (VITA) sites that are certified by the IRS to provide free, high-quality tax preparation services. Most sites speak the languages commonly found in their neighborhoods. To qualify for assistance at a VITA site, one's

income must be less than \$40,000 with dependent children or less than \$20,000 without dependent children. Most sites operate through April 15<sup>th</sup>.

When going to a VITA site, one should bring the following:

- A copy of last year's tax return, if available;
- picture identification;
- social security cards or Individual Taxpayer Identification Number (ITIN) cards/letters for the taxpayer, household members, dependents and anyone who provided childcare;
- W-2s, 1099s, or any other wage, salary and income statements including unemployment compensation; and
- bank account and routing information, if available (a voided check will provide this information).

If filing with a spouse, you must both be present.

## **Where to Get Free Tax Preparation?**

Below are some of the major VITA sites in New York City. For other IRS-sponsored VITA sites, call the city information line at 311 or the IRS at 800-829-1040.

### **BRONX**

#### **FORDHAM:**

FoodChange at Morris Senior Center  
80 East 181<sup>st</sup> Street (Between Morris & Walton)  
Subway: D to 182<sup>nd</sup>-183<sup>rd</sup> Street  
Hours: Mon.-Fri. 12:00 p.m.-7:00 p.m.; No Fridays in March; Sat. 9:00 a.m.-5:00 p.m.  
Call 311

#### **HIGHBRIDGE/MORRISANIA:**

ARIVA Bronx Tax Center  
69 E. 167<sup>th</sup> St., 2<sup>nd</sup> Fl. (Corner of Gerard Ave.)  
Subway: 4 to 167<sup>th</sup> St. or B/D to 167<sup>th</sup> St.  
Hours: Mon.- Thu. 4:00 p.m.-7:30 p.m.; Sat. 10:00 a.m.-4:00 p.m.  
718-292-2983

#### **SOUNDVIEW:**

ACORN at Soundview Community in Action  
1217 Stratford Ave., 2<sup>nd</sup> Fl. (Between E. 172<sup>nd</sup> St. & Westchester Ave.)  
Subway: 6 to Morrison-Soundview  
Bus: B4, B27  
Hours: Tue.-Fri. 2:00 p.m.-8:00 p.m.; Sat. & Sun. 12:00 p.m.-5:00 p.m.  
718-246-7900 Ext. 341

#### **SOUTH BRONX (THE HUB):**

FoodChange at St. Jerome's Catholic Church  
230 Alexander Ave. (Use 138<sup>th</sup> Street entrance)  
Subway: 6 to 3<sup>rd</sup> Ave.-138<sup>th</sup> Street

Hours: Mon.-Fri. 12:00 p.m.-7:00 p.m.; No Fridays in March; Sat. 9:00 a.m.-5:00 p.m.  
Call 311

## **BROOKLYN**

### **BEDFORD-STUYVESANT:**

FoodChange at Bed-Stuy Restoration

1368 Fulton St. (Inside courtyard of Bed-Stuy Restoration)

Subway: A, C to Nostrand Ave.

Hours: Mon.-Fri. 12:00 p.m.-7:00 p.m.; No Fridays in March; Sat. 9:00 a.m.-5:00 p.m.

Call 311

Brooklyn Cooperative Federal Credit Union at Black Veterans for Social Justice

665 Willoughby Ave. (Between Throop Ave. and Marcus Garvey Blvd.)

Subway: G to Myrtle-Willoughby or J, M to Myrtle Ave.

Bus: B43 to Hart, B54 or B38 to Throop, B15 to Willoughby

Hours: Tue. & Thu. 3:00 p.m.-9:00 p.m.; Saturdays (only 2/2, 2/27, 3/3 & 3/17) 10:00 a.m.-2:00 p.m.

917-671-1000 (by appointment only)

### **BUSHWICK:**

Brooklyn Cooperative Federal Credit Union

1474 Myrtle Ave. (Between Menahan and Grove Sts)

Subway: L to Myrtle-Wycoff Avs

Hours: Tue. 6:00 p.m.-9:00 p.m.; Wed. & Thu. 12:00 p.m.-9:00 p.m.; Fri. & Sat. 12:00 p.m.-5:00 p.m.

917-671-1000 (by appointment only)

### **DOWNTOWN:**

FoodChange at Sovereign Bank

195 Montague St. 4<sup>th</sup> Fl. (Between Court & Clinton Sts.)

Subway: M, N, R to Court St. 2, 3, 4, 5 to Borough Hall

Hours: Mon.-Fri. 12:00 p.m.-7:00 p.m.; No Fridays in March; Sat. 9:00 a.m.-5:00 p.m.

Call 311

### **EAST NEW YORK:**

ACORN at MHANY Storefront

447 New Lots Ave.

Subway: L to New Lots Ave.

Bus: B15 to New Lots/Pennsylvania Ave.

Hours: Tue.-Fri. 2:00 p.m.-8:00 p.m.; Sat. & Sun. 12:00 p.m.-5:00 p.m.

718-246-7900 Ext. 341

### **FLATBUSH:**

ACORN at NY State Senator Kevin Parker's Campaign HQ

2917 Glenwood Road, 2<sup>nd</sup> Fl. (Between Nostrand Ave. and E. 29<sup>th</sup> St.)

Subway: 2 to Flatbush Ave.-Brooklyn College

Bus: B41 to Flatbush Ave.-East 29<sup>th</sup> St.

Hours: Tue.-Fri. 2:00 p.m.-8:00 p.m.; Sat. & Sun. 12:00 p.m.-5:00 p.m.  
718-246-7900 Ext. 341

**SUNSET PARK:**

FoodChange at Center for Family and Life  
5505 Fourth Ave. (Between 55<sup>th</sup> and 56<sup>th</sup> Sts)  
Subway: R to 53<sup>rd</sup> St., N to 59<sup>th</sup> St.  
Hours: Mon.-Fri. 12:00 p.m.-7:00 p.m.; No Fridays in March; Sat. 9:00 a.m.-5:00 p.m.  
Call 311

**MANHATTAN**

**EAST HARLEM:**

Union Settlement Federal Credit Union at Head Start  
218 E. 104<sup>th</sup> St. (Between 2<sup>nd</sup> & 3<sup>rd</sup> Aves)  
Subway: 6 to 103<sup>rd</sup> St.  
Hours: Tue.- Thu. 3:00 p.m.-8:00 p.m.; Sat. 10:00 a.m.-4:00 p.m.; some Mondays  
917-671-1000

Union Settlement Federal Credit Union at SCAN/ LaGuardia Memorial House  
307 E. 116<sup>th</sup> St. (Between 1<sup>st</sup> and 2<sup>nd</sup> Aves)  
Subway: 6 to 116<sup>th</sup> St.  
Hours: Tue.- Thu. 12:00 p.m.-7:00 p.m.; some Mondays  
917-671-1000

ARIVA / AHA Tax Center  
161 E 106<sup>th</sup> Street (Between Lexington & 3<sup>rd</sup> Aves)  
Subway: 6 to 103<sup>rd</sup> St.  
Hours: Sat. 11:00 a.m.-4:00 p.m.  
718-292-2983

**HARLEM:**

FoodChange Food and Finance Center  
284 St. Nicholas Ave. (Between 124<sup>th</sup> & 125<sup>th</sup> St.)  
Subway: 2, 3, A, B, C, D to 125<sup>th</sup> St.  
Hours: Mon.-Fri. 9:00 a.m.-7:00 p.m.; No Fridays in March; Sat. 9:00 a.m.-5:00 p.m.  
Call 311

Lower East Side People's Federal Credit Union  
2052 Adam Clayton Powell Jr. Blvd. (Between 121<sup>st</sup> and 122<sup>nd</sup> Sts)  
Subway: A, C to 125<sup>th</sup> St.  
Hours: Mon. & Sat. (By appointment only)  
212-222-0328 Ext. 215

**LOWER EAST SIDE:**

Lower East Side People's Federal Credit Union  
People's Center for Economic Independence Tax Site  
37 Avenue B (At 3<sup>rd</sup> St.)  
Subway: V to 2<sup>nd</sup> Ave. and J, Z to Delancy/Essex Sts

Hours: Tue., Wed., & Fri. 5:00 p.m.-8:00 p.m.  
212-529-8197 Ext. 30

Lower East Side People's Federal Credit Union at Grand Street Settlement  
80 Pitt Street

Subway: V to 2<sup>nd</sup> Ave. and J, Z to Delancy/Essex Sts

Hours: Tue. & Thu. 11:00 a.m.-3:00 p.m.

212-529-8197 Ext. 30

### **WASHINGTON HEIGHTS:**

FoodChange at Northern Manhattan Improvement Corp.

76 Wadsworth Ave., 2<sup>nd</sup> Fl. (Between 176<sup>th</sup> & 177<sup>th</sup> Sts.)

Subway: 1, 9 to 181<sup>st</sup> St. or A to 175<sup>th</sup> St.

Hours: Mon.-Fri. 12:00 p.m.-7:00 p.m.; No Fridays in March; Sat. 9:00 a.m.-5:00 p.m.

Call 311

## **QUEENS**

### **JACKSON HEIGHTS:**

FoodChange at Councilmember Monserrate's Office

40-53 99<sup>th</sup> St. (Corner of 41<sup>st</sup> Ave.)

Subway: 7 to Junction Blvd or to 103<sup>rd</sup> St./Corona Plaza

Bus: Q58 to Corona Ave./Junction Blvd.

Hours: Mon.-Fri. 12:00 p.m.-7:00 p.m.; No Fridays in March; Sat. 9:00 a.m.-5:00 p.m.

Call 311

### **JAMAICA:**

FoodChange at First Presbyterian Church

89-60 164<sup>th</sup> St. (Between Jamaica and 89<sup>th</sup> Aves)

Subway: E, J, Z to Jamaica Center or F to 169<sup>th</sup> St.

Hours: Mon.-Fri. 12:00 p.m.-7:00 p.m.; No Fridays in March; Sat. 9:00 a.m.-5:00 p.m.

Call 311

## **STATEN ISLAND**

### **SAINT GEORGE:**

FoodChange at SI Bank & Trust

15 Hyatt St. (Between Central Avenue & Stuyvesant Place)

Subway: Staten Island Railway to St. George station.

Hours: Mon.-Fri. 12:00 p.m.-7:00 p.m.; No Fridays in March; Sat. 9:00 a.m.-5:00 p.m.

Call 311