



## Welcome to Protected Tomorrows TODAY™

### This Week at Protected Tomorrows®

The snow keeps falling here in Lincolnshire! It seems that the minute it finally melts, another batch of snow falls. It kind of reminds us of tax season, doesn't it! It seems we just finished filing our 2006 tax returns, and here it is, time to begin the preparation of our 2007 tax returns. So this issue is dedicated to the filing of tax returns, especially focused on the Earned Income Tax Credit. Many individuals with a disability don't file a tax return, as they don't believe they have made enough income to do so. But by not filing, they may be failing to claim funds that are due them through this important tax credit. We hope this issue will inform families and individuals and encourage them to file for the additional funds due them.

*Mary Anne Ehlert*  
*President, Protected Tomorrows, Inc.*

### More Working American Need to Take Credit

Tens of thousands of people with disabilities are losing money each year because they are either unaware or do not know how to file for an Earned Income Tax Credit—an anti-poverty program for hard working low-income employees aimed at offsetting the burden of taxes, supplementing low wages, and providing an incentive to work. Protected Tomorrows Advocates across the nation are working to inform this population of people so they understand what they deserve. A qualified individual may receive a credit up to \$428, while a family with two or more children may receive up to \$4,716.

We suspect some people might not be filing for the tax credit because they fear they'll lose needed government benefits if they receive too much of a refund. People with disabilities receiving Supplemental Security Income (SSI) or Medicaid cannot have more than \$2,000 in assets or income above a certain level, or they will lose funding that affords them food, shelter and could impact health benefits. "But many people don't realize that the Earned Income Tax Credit does not count as income in determining eligibility for benefits like cash assistance, Medicaid, food stamps, SSI or public housing."

There are specific eligibility requirements to qualify for the EITC, one being an income limitation. These limits for 2007 taxes returns are:

- No children - income below \$12,590
- 1 child - income below \$33,241
- 2 or more children – income below \$37,783

Protected Tomorrows Advocates are specially trained to handle the nuances involved with planning for people with special needs and can refer you to a site that will prepare tax returns for individuals with disabilities free-of-charge.

An estimated 22 million Americans between the ages of 18 and 64 have a disability, according to the 2000 Census. In the National Organization on Disability/Harris "Survey of Americans with Disabilities" released in June 2004, 26 percent of people with disabilities reported an annual household income of \$15,000 or less. In addition, 83 percent of people with disabilities said they



had never claimed an income tax credit or deduction related to their employment or disability.

**EITC Awareness Day was Jan. 31**, a day initiated last year by the IRS to encourage more people with disabilities to file their taxes and apply for the tax credit. In partnership with the National Disability Institute (NDI), an organization promoting income preservation and asset development for persons with disabilities nationwide, more than 36,000 people with disabilities filed their taxes and received more than \$32.6 million in refunds. This filing season, NDI anticipates low-income workers getting more than \$50 million in EITC and other refunds through its public awareness initiative, Real Economic Impact Tour. To learn more about the Tour, visit [www.REITour.org](http://www.REITour.org). To learn more about NDI, visit [www.ndi-inc.org](http://www.ndi-inc.org).

Our goal at Protected Tomorrows is for families with special needs to live safe and fulfilling lives. The more money they have the more independent they could be. People with disabilities are an economic force in our society, so they should maximize their earning potential by filing for the Earned Income Tax Credit.

For more information on EITCs or to find a Protected Tomorrows Advocate, visit [www.ProtectedTomorrows.com](http://www.ProtectedTomorrows.com) or call 847/522-8086.