



Welcome to Protected Tomorrows TODAY™

This Week at Protected Tomorrows® - May 19, 2008

Note from the Founder of Protected Tomorrows, Mary Anne Ehlert:

This past month has been another passage for me, as I said good bye to my mother. She was one of the persons who inspired me to want to make a difference with my life, as she taught me how to be a caregiver in so many ways. I know she is watching over me now, as we continue to move forward with our mission of Protected Tomorrows. So Mom, I dedicate this issue to you.

Spring is in full swing in the Chicago area—finally, mild temperatures and sunny skies after one of the snowiest winter's on record here. The thunderstorms this season have been tame in comparison. But there's nothing low-key about the much anticipated economic stimulus payments starting to be made this month. The move is the Bush Administration's response to the sluggish economy. An estimated 130 million payments will go out with an average range of \$600 to \$1,800. Our employees and clients already are telling us they have received the payment in the mail, so we decided to focus this newsletter on making sure you see the benefits of this available extra cash.

Mary Anne Ehlert
President, Protected Tomorrows, Inc.

Economic Stimulus Payments

The hope is people will spend, spend, spend. Go ahead and treat yourself to something special. We give you permission; sometimes that's what people need, especially for those who put others before themselves more times than not. Don't feel guilty about spending, but know that other options for the extra cash are investing or paying down debt. A matter of fact, many Americans have said that's exactly what they plan to do with the money.

Whatever you decide to do with it, we hope you all have it coming to you. Earlier this year, we encouraged everyone to fill out a tax return. Low-income workers or people who had no job but qualified with certain government benefits are eligible, and there's still time to apply for it, if you haven't already. A tax return must be filed by Oct. 15 in order to receive a stimulus payment this year.

If you haven't received your payment yet when can you expect it? Well, you'll first receive your tax refund and then the IRS says the stimulus check should arrive one to two weeks later. If you have no refund coming, the payment is expected six weeks after you filed your taxes. The first cycle of payments should be sent no later than July 11.

The IRS notes direct deposits of the stimulus payments are scheduled April 28-May 16 depending on the last two digits of your Social Security number.

Stimulus payment Scams

Keep in mind the IRS never contacts people by telephone or e-mail regarding the stimulus payments. Already there have been reports of a caller impersonating as an IRS employee, asking for the taxpayer's Social Security number and claiming the IRS needs the information to complete the processing of the taxpayer's payment.



In the e-mail version of the scam, the taxpayer receives an e-mail telling recipients to click on a link to fill out a form for direct deposit of their stimulus payment. The link takes them to a fake IRS Web site, where they are asked for personal information.

If you encounter either of these scams, the IRS would like you to report it to them at www.IRS.gov.

Show me the money

People with disabilities are a force in our society, standing some 54 million strong, so how will they and their families help to stimulate the economy? What better way to answer that question than by going directly to the source. Visit www.ProtectedTomorrows.com, click on “[Contact Us](#)”, and let us know what you’re planning to do with the money. We’ll reveal the results next month.

So often people with disabilities are living day to day on their income, it’s nice to pamper yourself every once in a while, so consider using the payment for a:

- Manicure and/or pedicure
- Night at the movies
- CD, DVD or video game
- New clothes
- New hobby

We also understand not having enough money to make ends meet can be stressful too, so we recommend using some of the money to pay down debt and/or invest it in an interest-bearing checking account or certificate of deposit. Most banks require as little as \$100 for a checking account and \$500 for a money market account.

Our goal at Protected Tomorrows is for families with special needs to live safe and fulfilling lives. For more information on ways to use your economic stimulus payment or eligibility requirements to file for it, contact a Protected Tomorrows Advocate by visiting www.ProtectedTomorrows.com or call 847/522-8086.