

Help Available

Newcomers and visitors to Florida often come unprepared for the challenges of living in a tropical and sub-tropical climate with high population density and many demands on natural resources.

The Florida Extension Service and its team of professional educators can help to provide practical, research-based information to help visitors and newcomers quickly learn about and better adapt to their new environment. To make your stay safer and more enjoyable, visit or call the Extension Service in your area.

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Free Income Tax Prep Available

IRS Free File Program

The Free File program provides free federal income tax preparation and electronic filing for eligible taxpayers through a partnership between the Internal Revenue Service (IRS) and the Free File Alliance LLC, a group of private sector tax software companies.

- Free tax preparation if your adjusted gross income is \$56,000 or less in 2008.
- Asks simple questions, puts your answers on the right forms.
- Includes Federal *e-file* - get your refund in as little as 10 days with Direct Deposit.
- Does all the math or you.
- Receive a quick confirmation

within 48 hours that your return was received by the IRS.

- Benefit from Free File's checks for accuracy.

Available in Spanish.

Benefit Bank Locator

This site can help you find local sites that offer in-person tax filing preparation help to eligible taxpayers.

<http://www.thebenefitbank.com/> - Click on the Locator Link on the right side of page.

Free File Fillable Forms: An Option for Those Who Exceed \$56,000 Free File Income Limit

- Available with no income limitations.

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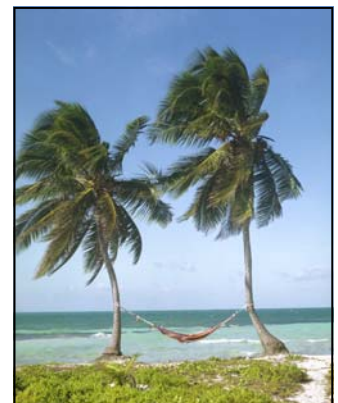
Copies of the Florida Extension cookbook, *Simply Florida: A Taste of Flavors from the Sunshine State*, are still available. For more information, please contact your local Extension office. See page 2 to find the office nearest you!

Welcome to Florida

Brought to you by your
University of Florida IFAS Extension Service
South Central District
Family and Consumer Sciences Team



"Solutions for Your Life"



Free Income Tax Prep Available cont'd...

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- A new tool that allows you to self-select your federal income tax forms and schedules.
- The tool allows you to fill in the information in, to perform basic mathematical calculations and to e-file your federal income tax return.

You may sign the completed forms electronically, print them and e-file your federal income tax return free of charge.

Things You Need To Know:

- Most Federal tax forms are available.

- You can save your partially completed form and come back to it later.
- You must access the tool by going to the IRS.gov Free File page.

Best of All - It is **FREE!**

For more information go to www.irs.gov



It's tax time again!
You may qualify for **FREE**
online tax preparation.

Beware Those Tax Refund Loans

Tax preparation companies are marketing refund anticipation loans. These are loans borrowed against expected tax refunds. They are very costly options and mean you are forfeiting a significant part of your refund.

Apart from cost, the risk is great

Just because a tax preparer calculated or estimated a consumer's tax refund, the refund is not guaranteed.

Example: If a consumer receives a \$3,000 loan, expecting that it will be repaid when their \$3,000 tax refund is received, but due to some unforeseen problem their actual tax refund is only \$1,000, then they will need to repay (quickly) the remaining \$2,000.

What is not counted as income?

Some common examples of items that **are not** included in your income are:

- Adoption Expense Reimbursements for qualifying expenses
- Child support payments
- Gifts, bequests and inheritances
- Workers' compensation benefits
- Meals and Lodging for the convenience of your employer
- Compensatory Damages awarded for physical injury or physical sickness
- Welfare Benefits
- Cash Rebates from a dealer or manufacturer
- Economic Stimulus Payment received in 2008

There's an Extension Office Near You!

Charlotte County—25550 Harbor View Rd, Unit 3, Port Charlotte, FL | (941) 764-4340
<http://www.ifas.ufl.edu/charlotte/>

Collier County—14700 Immokalee Rd., Naples, FL
(239) 353-4244 | <http://collier.ifas.ufl.edu>

Desoto County—2150 NE Roan Ave, Arcadia, FL
(863) 993-4846 | <http://desoto.ifas.ufl.edu/>

Hardee County—507 Civic Center Dr., Wauchula, FL
(863) 773-2164

Hillsborough County—5339 S. CR 579, Seffner, FL
(813) 744-5519 | <http://hillsborough.extension.ufl.edu/>

Lee County—3406 Palm Beach Blvd, Ft. Myers, FL
(239) 533-4327 | <http://lee.ifas.ufl.edu/>

Manatee County—1303 17th St. West, Palmetto, FL
(941) 722-4524 | <http://manatee.ifas.ufl.edu/>

Pasco County—36702 SR 52, Dade City, FL
(352) 521-4288 | <http://pasco.ifas.ufl.edu/>

Pinellas County—12520 Ulmerton Road, Largo, FL
(727) 582-2100 | <http://www.pinellascounty.org/extension>

Polk County—1702 Hwy 17-98 S, Bartow, FL
(863) 519-8677 | <http://polk.ifas.ufl.edu/>

Sarasota County—6700 Clark Road, Sarasota, FL
(941) 861-9900 | <http://sarasota.extension.ufl.edu>

Contact your local county Extension office today!