

Looking Out For Your Legal Rights®

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Before tax season starts, there are some facts you should know about sources of free tax preparation help and refund anticipation loans. *Page 1*

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*Cuáles Son Sus
Derechos Legales*
La versión en
español la encontrará
al reverso.

Tax Preparation and Refund Anticipation Loans

BEFORE TAX SEASON STARTS, there are some facts you should know about sources of free tax preparation help and refund anticipation loans.

TAX PREPARATION

While there are tax preparation programs, companies, and people who will prepare your taxes, most of them charge a fee for doing so. Many also charge for filing your return. *There should be absolutely no reason to pay someone to prepare your tax return.* There are several ways to have your income tax return prepared for you free, as outlined below. There are also many organizations in each county that will prepare and file your return for you.

Free File

The IRS Free File program makes tax software programs available to eligible taxpayers for free. The Free File software programs will help you complete your federal income tax return and will then file the return with the IRS for you *at no cost*. The software programs given to eligible taxpayers are the same tax programs that are sold in stores. For 2008, taxpayers who earn \$52,000 or less will be able to find a Free File offer for

Continued on page 2

Tax Preparation

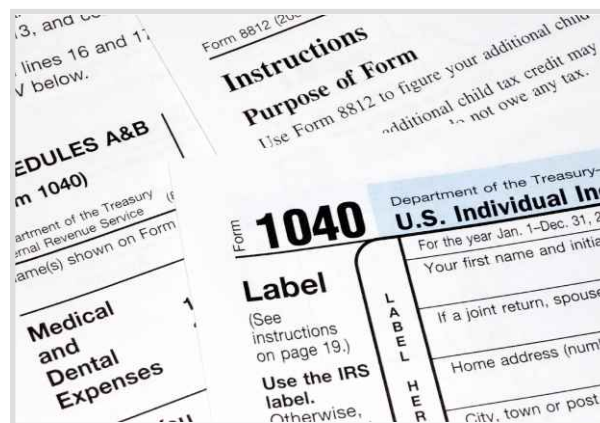
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which they are eligible. (This amount may change. Please check our Web site, www.lsnjlaw.org, for updates to this article.)

To use Free File, you must use a computer and go to the IRS Web site, www.irs.gov. From the IRS.gov Web site, you can link to one of the tax software company Web sites that are part of the Free File program. Once you have reached the **Free File Home—Your Link to Free Online Filing** page, you will find information to help you with filing your federal return online. Click the **Start Now** button to review the list of tax software companies and select one that best suits your needs. Once you select a company link from the list, you will be notified you are leaving the IRS.gov Web site, and you will

be taken directly to that company's Web site to begin preparation of your federal income tax return. Remember, you must access the company through the IRS.gov Web site in order to use Free File.

As you start using the program, you will be asked a series of questions. Your answers to these questions will allow the program to prepare your return and calculate your taxes and refund. When you are finished answering the questions and your return has been prepared, your return will be automatically filed electronically. Most people receive their



Many post offices and libraries have IRS tax publications, forms, and instructions available.

refund within 10 days of using the Free File program.

The Free File program will only help you with your federal income taxes. You may consider one of the options on page 3 for your state income taxes.

Looking Out For Your Legal Rights®

About Looking Out

Looking Out For Your Legal Rights is published 10 times a year by Legal Services of New Jersey. If you are a Legal Services client, you can pick up a copy at your local Legal Services office. You may also read *Looking Out* on our Web site at www.lsnj.org/selfhelp.htm.

Subscriptions

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Back Issues

You can view back issues at www.lsnj.org/selfhelp.htm. Printed copies of back issues, when available, are \$3 each.

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P.O. Box 1357
Edison, NJ 08818-1357
publications@lsnj.org

This newsletter is for general information only. If you have a legal problem, you should see a lawyer.

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Local IRS Offices
All offices open Monday-Friday, 8:30 a.m.-4:30 p.m.

| City | Street Address | Telephone |
|--------------|--|----------------|
| Cherry Hill | 57 Haddonfield Rd., Cherry Hill, NJ 08002 | (856) 321-1328 |
| Edison | 100 Dey Place, Edison, NJ 08817 | (732) 572-9752 |
| Fairfield | 165 Passaic Ave., Fairfield, NJ 07004 | (973) 808-0821 |
| Freehold | 4 Paragon Way, Freehold, NJ 07728 | (732) 660-0063 |
| Jersey City | 30 Montgomery St., Jersey City, NJ 07302 | (201) 332-9110 |
| Mays Landing | 5218 Atlantic Ave., Mays Landing, NJ 08330 | (609) 625-0678 |
| Mountainside | 200 Sheffield St., Mountainside, NJ 07092 | (908) 301-2112 |
| Newark | 20 Washington Place, Newark, NJ 07102 | (973) 645-6690 |
| Paramus | 1 Kalisa Way, Paramus, NJ 07652 | (201) 634-7052 |
| Parsippany | 1719-C Rte. 10, Parsippany, NJ 07054 | (973) 808-0821 |
| Paterson | 200 Federal Plaza, Paterson, NJ 07505 | (973) 357-4114 |
| Trenton | 44 S. Clinton Ave., Trenton, NJ 08609 | (609) 989-0533 |

Volunteer Income Tax Assistance (VITA)

There are hundreds of Volunteer Income Tax Assistance (VITA) sites around the state. The VITA sites are staffed with people who can help prepare your income tax return for free if your 2008 income is \$42,000 or below. There are usually VITA sites sponsored by AARP at local libraries, churches, senior centers, and other neighborhood locations. To locate the site closest to you, call 1-800-TAX-1040 or go to the IRS Web site, www.irs.gov, and type in the words *volunteer income tax assistance* or *vita*. To find an AARP volunteer, call 1-888-227-7669 or go to the AARP Web site at www.aarp.org/taxaide/home.html. The sites also have all the tax forms (1040, 1040EZ, etc.) and instructions you may need to prepare your return. You may also contact the Tax Legal Assistance Program at Legal Services of

New Jersey to locate a VITA site by calling 1-888-576-5529.

IRS

Your local IRS office will also prepare your tax return for you at no charge, if your income is at or below \$40,000. You can find the local IRS office address and telephone number in the box above and at the IRS Web site, www.irs.gov.

Tax Counseling for the Elderly (TCE)

Tax Counseling for the Elderly (TCE) is another program that provides free tax preparation to people age 60 and older. For more information on the TCE program and to find TCE sites, call the IRS toll-free at 1-800-829-1040.

Where can I find tax forms?

Many post offices and libraries have IRS tax publications, forms, and instructions available. Participation of post

Refund Anticipation Loans

REFUND ANTICIPATION LOANS are *loans* that have very high interest rates. The loan is made to you in an amount equal to or less than the amount you will get from the IRS as a tax refund.

When you repay the loan, you will also have to pay interest, which can range from 50% to 700% of the loan amount. Instead of keeping your entire refund, you will have to turn over the refund *and* the interest to the lender.


If the IRS does not agree with the numbers on your tax return and does not refund the amount of money you anticipated, you still owe the lender the full amount you borrowed and the interest on that amount.

Refund anticipation loans are not that much quicker than waiting for the refund from the IRS. If you file electronically, the IRS can send your refund to you within 10 to 14 days. Even if you do not file electronically, you should receive your refund in a few weeks. To check on the status of your refund, you can contact the IRS at 1-800-829-1040 or go to the IRS Web site at www.irs.gov.

Finally, if you want to know when your refund will be sent to you, you can get that information by going on the IRS Web site and hitting the box labeled, *Where's My Refund?* To get the answer, you will need to enter your Social Security number or ITIN, the filing status you used, and the anticipated amount of the refund.

offices and libraries changes from year to year, so call ahead before making the trip. Electronic kiosks containing commonly-used forms (Form 1040 series) and tax information are also available in some locations. You can also type *contact my local office* in the search box on www.irs.gov to find availability by state. All local IRS Taxpayer Assistance Centers have tax publications, forms, and instructions available to pick up.

Publication 910 is a complete listing of free tax services. You can get this brochure by calling the IRS at 1-800-829-1040 or by visiting the IRS Web site, www.irs.gov.

A variety of Braille materials may be ordered at no charge by calling the IRS at 1-800-TAX-FORM (1-800-829-3676). The Braille print files are in .brf format and can be sent directly to an embosser for high-quality Braille output. 

By Marcie Harrison, Senior Attorney, Legal Services of New Jersey Tax Legal Assistance Project

Finding Doctors Who Accept Medicaid

IT CAN BE DIFFICULT to find a doctor to treat your medical conditions when you are on Medicaid. There are many different types of medical coverage plans for those who have Medicaid. Single adults who receive General Assistance (GA) generally have NJ Family Care Plan G. Recipients of Temporary Assistance to Needy Families (TANF), Aged, Blind and Disabled Medicaid, and SSI Medicaid have different types of Medicaid coverage plans that may also include medical coverage through an HMO. People who are diagnosed with medical conditions, such as heart problems, diabetes, or chronic pain, are often told that they should see specialists to treat these problems. Luckily, there are resources available to help you find treatment services.

First, be sure you know what type of coverage you have. If you are not sure, look on your Medicaid card. It will have either the name of an HMO or NJ FamilyCare. Then try one of the suggestions below.

If I am covered through NJ FamilyCare or participating in fee-for-service Medicaid, who can I call to locate a primary care doctor or a specialist who accepts my Medicaid?

If you are covered through GA Family Care, or are participating in fee-for service Medicaid, you can call the Medicaid Medical Assistance toll-free hotline at **1-800-356-1561**. Choose selection #5 by county or zip code to find a doctor who accepts Medicaid.

Medical Assistance Customer Cen-

ters (MACC) are county/regional centers that help people with medical benefits and with finding specialists in their area:

- Atlantic, Cape May, and Cumberland counties: (609) 561-7569
- Camden, Burlington, Gloucester, Mercer, and Salem: (856) 614-2870
- Essex County: (973) 648-3700
- Hudson County: (201) 217-7100
- Middlesex and Union: (732) 777-6977
- Monmouth and Ocean: (732) 761-3600
- Morris, Somerset, Hunterdon, Sussex, and Warren: (973) 631-6440
- Passaic and Bergen: (973) 977-4077

What if I am a recipient of TANF, Aged, Blind and Disabled Medicaid, or SSI Medicaid?

- ***TANF beneficiaries*** must enroll in an HMO to get their medical care but can get Medicaid-covered services on a fee-for-service basis for the first two months. If you have not chosen an HMO after two months, you will be randomly assigned to an HMO but will be able to change to another HMO at any time you wish. If you have doctors you want to stay with, ask them which HMO they accept and choose that as your HMO.
- ***Aged, Blind and Disabled Medicaid recipients and SSI Medicaid recipients*** are now being automatically enrolled in HMOs. However, if you would rather not be in an HMO and would like to use Medicaid fee-for-service, you have the option to disenroll from the HMO. Call Medicaid at 1-800-356-1561 to disenroll.

You can find a list of county medical providers on our Web site, www.lsnjlaw.org.

If I receive NJ FamilyCare Plan A (TANF recipients, Aged, Blind and Disabled Medicaid, or SSI Medicaid), through which HMO may I select medical coverage?

You may select coverage through any one of the five participating HMOs in New Jersey:

- ***Amerigroup New Jersey, Inc.:***
1-800-600-4441
(Covers all counties except Salem)
- ***Healthnet of New Jersey, Inc.:***
1-800-555-2604
(Covers Burlington, Camden, Cumberland, Essex, Gloucester, Hudson, Mercer, Middlesex, Ocean, Passaic, Salem, Somerset, Union Counties)
- ***AmeriChoice of New Jersey, Inc.:***
1-800-941-4647
(Covers all counties)
- ***Horizon NJ Health:***
1-877-765-4325
(Covers all counties)
- ***University Health Plans, Inc.:***
1-800-564-6847
(Covers all counties except Cape May)

Can I change my HMO?

People who receive NJ FamilyCare Plan A (TANF recipients, Aged, Blind and Disabled Medicaid, or SSI Medicaid) are able to switch from one HMO to another by calling a Health Benefits Coordinator at 1-800-701-0710 and asking to change their HMO. For

example, you may find out that your doctor no longer accepts your particular HMO but does accept others. If you wish to remain in treatment with this doctor, you may switch to an HMO plan the doctor does accept.

Are there any other options?

Federally-funded qualified health care centers (FQHCs) provide much-needed care to individuals in the state. The Web site, www.njpc.org/FQHC/directory.aspx, has location addresses and phone numbers for easy reference. There are locations in Atlantic, Bergen, Burlington, Camden, Cape May, Cumberland, Essex, Gloucester, Hudson, Mercer, Middlesex, Monmouth, Morris, Ocean, Passaic, Salem, Sussex, Union, and Warren counties. Although somewhat different from one another in composition and in the nature of services offered, the FQHCs all target the health care needs of the medically underserved within their respective service areas.

Medical Care by County

Almost every county has at least one medical center or clinic that provides medical services for the uninsured or underinsured. The staff at these clinics often help their patients to find other medical specialists. You can find a list of county providers on our Web site, www.lsnjlaw.org. □

By Kathy Walter, MSW, LSW, Social Worker, Legal Services of New Jersey

Understanding Driver's License Suspensions

PART TWO: EIGHT MOST COMMON TYPES OF SUSPENSIONS

IN NEW JERSEY, a driver's license can be suspended for many reasons. This two-part article explains what you need to know to get back behind the wheel. Part one, in the September issue of *Looking Out*, explained how to get more information, the difference between court-ordered suspensions and suspensions imposed by the Motor Vehicle Commission (MVC), and how to complete the license restoration process once all your suspensions have been lifted. The second part of this article describes the eight most common types of suspensions and how each may be lifted. To find out what type of suspension you have, call the MVC toll-free at 1-888-486-3339 or call the court that ordered your license suspended.

1. Driving-Related Violations

If you are found guilty of violating a motor vehicle law, your license may be suspended either by a judge or by the MVC. You will find out that the MVC is going to suspend your license by way of a written notice sent to you. The notice will state that your license is scheduled to be suspended for certain reasons, such as accumulating too many points as a result of motor vehicle violations. The notice will also explain what you can do to avoid the suspension. For example, if you have accumulated too many points, in some cases you may attend a Driver Improvement Program to remove three points from your license and avoid the scheduled suspension. The MVC can provide more information about this

WARNING!

Arrest warrants may be issued for failure to appear in court, unpaid parking tickets, unpaid court-ordered penalties, or unpaid child support. To avoid being arrested, you should first call each court identified by the MVC to ask if a warrant has been issued. If you appear in person, there may be serious consequences, including arrest, incarceration, or an order that you pay bail. If you find out that a warrant has been issued for your arrest, try to get an attorney to represent you. When you appear in court, a judge has a duty to inform you about the public defender or municipal public de-

fender. However, by that time it may be too late. It is best to contact an attorney before appearing in court. Each municipal court in New Jersey has a public defender. When you call the court about a possible warrant, ask for the name and phone number of the municipal public defender. You may have to pay a fee for municipal public defender representation. There is also a state public defender's office, but that office only represents people accused of serious (indictable) crimes. For more information about the state public defender's office, call (609) 292-7087 or go to www.state.nj.us/defender.



A suspension for an unpaid parking ticket is ordered by the municipal court where the ticket was issued.

program. If you wish to challenge the MVC's decision to suspend your license, you may request a hearing in writing.

If your license has been suspended because of driving-related violations, contact the MVC to ask how long the suspension will last and whether you owe any fines. Review the sections below to learn more about court-ordered penalties or MVC-imposed fines (also called insurance surcharges). Once you have waited the required period of time and paid all fines, this type of suspension will be lifted.

2. Failure to Appear in Court

If you fail to appear in court for *any reason*, that court will order your license suspended. Call the MVC to find out which courts have suspended your license. In some cases, a *warrant* may be issued for your arrest. Please see the warning above to learn how to handle a warrant. Contact each court by telephone to determine what the underlying court matter is and how to get a court date. Once you appear in court,

this type of suspension will probably be lifted.

3. Unpaid Parking Tickets

A suspension for an unpaid parking ticket is ordered by the municipal court where the ticket was issued. To lift this type of suspension, you must either appear in court and contest the ticket and have the court dismiss it, or pay the fine for the ticket. If you want to contest the ticket, follow the instructions on the ticket or call the municipal court that issued the ticket. If you ignore a parking ticket, a warrant will likely be issued for your arrest. If a warrant has been issued, you must turn yourself in to the court before you will be given a court date to contest the ticket. Please see the warning on page 7 before turning yourself in to the court.

If you want to pay the ticket in full, you can do so by mail, in person at the court, or online at <http://njcourts.judiciary.state.nj.us/njmcdirect/atswepr2/home.do>. If you cannot pay the ticket in full, you should call the court and ask how to arrange a payment plan. Again, do not go in person unless you are sure no warrant has been issued for your arrest.

4. Failure to Pay a Court-Ordered Penalty

A suspension may be imposed for failing to pay *any* court-ordered fines. A warrant may be issued for your arrest if you have failed to pay the court-ordered fine. Please see the warning about warrants above.

If a warrant has been issued, the bond or bail amount will likely be the total amount owed to the court. If you cannot pay the full amount, you may ask the

If you have fallen six months or more behind on your child support payments, a driver's license suspension and a warrant for your arrest may be ordered by the court.

court for a payment plan. Usually, once there is a payment plan in place and a payment has been made, the suspension will be lifted. However, if you miss a payment, the court will probably suspend your license again and will be less likely to agree to a second payment plan.

5. Failure to Pay Child Support

If you have fallen six months or more behind on your child support payments, a driver's license suspension and a warrant for your arrest may be ordered by the court. Please see the warning on page 7. You should contact the Family Division of the court that ordered the suspension to get more information about the arrearages and the warrant. Generally, once a payment plan has been agreed to and a payment has been made, this type of suspension will be lifted.

6. Failure to Pay Insurance Surcharges

The MVC can impose fines, called *insurance surcharges*, for some driving-related violations. Surcharges are imposed once per year for three years in a row. If you fail to pay surcharges, the MVC will suspend your license. Driving while suspended due to outstanding surcharges can result in an additional fine and suspension. You can find out whether you owe surcharges by entering your driver's license number and date of birth in the search boxes on the MVC's Surcharge Department Web page at

www.njsurcharge.com or by calling the MVC Surcharge Department at (609) 292-7500.

Surcharge-related suspensions can be lifted by (1) paying the surcharge in full; (2) paying a lower amount ("a negotiated payoff amount"); or (3) agreeing to a payment plan. Payments can be made online at www.njsurcharge.com; by visiting an MVC Regional Service Center; by charging by phone at 1-888-651-9999; or by mailing a check to New Jersey Motor Vehicle Commission, NJ-AISC, P.O. Box 4850, Trenton, NJ 08650.

There is no actual negotiation involved in a "negotiated payoff amount." Instead, the Surcharge Department will mail you a lump-sum payment notice for an amount that is slightly less than the total due. If you cannot pay the negotiated payoff amount, you should call the Surcharge Department and request a payment plan. If the payment amounts in the plan offered by the MVC are too high, request lower payment amounts. Once a payment plan is agreed to and a down payment is made, your license will no longer be suspended. However, if you miss a payment, MVC will impose a new suspension and you will again owe the remaining unpaid surcharge amount. If you cannot pay the surcharges at all, it may be best to contact a bankruptcy attorney to try to discharge your surcharges through bankruptcy.

7. Failure to Carry Insurance

If you are found guilty of driving without insurance, the court will order your license suspended and possibly impose a fine. Also, the MVC will impose an additional suspension. The MVC suspension may be lifted only after you (1) show proof of insurance or (2) turn in the registration and license plates of the uninsured vehicle. You must pay all fines and wait for the suspension period to pass before you will be eligible to begin the restoration process.



You must satisfy all the requirements imposed by the court and/or the MVC before you will be eligible for restoration of your license.

8. Criminal Code Violations

A suspension may be imposed as a penalty for conviction of certain criminal offenses, whether or not a motor vehicle was involved. The length of the suspension will vary and can be found by reviewing the statute under which you were convicted. You may also contact the Criminal Division Manager in the county where your sentencing took place to find out under which statute you were convicted.

In many cases, the suspension period is mandatory and will begin when you are released from jail. If the suspension is not mandatory, you may want to discuss your suspension with an attorney to find out if anything can be done to reduce the imposed suspension. After the ordered period of time, this type of suspension will be lifted.

When can I drive again?

You must satisfy all the requirements imposed by the court and/or the MVC in order to lift all suspensions before you will be considered eligible for restoration of your license. Your driver's license

will not be restored automatically. In most cases, to fully restore your license, you will have to pay a \$100 restoration fee, retake any required tests, and get a new driver's license from the MVC. You will be legally permitted to drive only after you have been issued a new driver's license and a notice from the MVC stating that your driving privilege has been fully restored.

What if I need more help?

You may find more detailed information, in a manual published by the New Jersey Institute for Social Justice, *Getting Back on the Road*, which was used as a resource in developing this article. It is available at www.njisj.org. If your income is low, you may be able to receive legal advice from LSNJ-LAW™, Legal Services of New Jersey's statewide, toll-free legal hotline. The hotline telephone number is 1-888-LSNJ-LAW (1-888-576-5529). Hotline hours are Monday through Friday, 8 a.m. to 5:30 p.m. If you are not eligible for assistance, the hotline will refer you to other possible resources. □

By Shannon McGinn, LSNJ Staff Attorney

New Jersey Legal Services Programs

State Coordinating Program

Legal Services of New Jersey

(732) 572-9100

www.LSNJ.org

LSNJ-LAW™ toll-free, statewide legal hotline:

1-888-LSNJ-LAW (1-888-576-5529)

www.LSNJLAW.org

Regional Legal Services Programs

Central Jersey Legal Services

Mercer County (609) 695-6249

Middlesex County—New Brunswick (732) 249-7600

Middlesex County—Perth Amboy (732) 324-1613

Union County (908) 354-4340

Essex-Newark Legal Services (973) 624-4500

Legal Services of Northwest Jersey

Hunterdon County (908) 782-7979

Morris County (973) 285-6911

Somerset County (908) 231-0840

Sussex County (973) 383-7400

Warren County (908) 475-2010

Northeast New Jersey Legal Services

Bergen County (201) 487-2166

Hudson County (201) 792-6363

Passaic County (973) 523-2900

Ocean-Monmouth Legal Services

Monmouth County—Freehold (732) 866-0020

Ocean County—Long Branch (732) 222-3338

Ocean County (732) 341-2727

South Jersey Legal Services

Atlantic County (609) 348-4200

Burlington County (609) 261-1088

Camden County (856) 964-2010

Cape May County (609) 465-3001

Centralized Intake 1-800-496-4570

Consumer Law Unit (856) 429-8291

Cumberland County Workers Rights Project (856) 691-0494

Gloucester County (856) 848-5360

Salem County (856) 678-6492

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12/08

Cuáles Son Sus Derechos Legales

Diciembre 2008

Publicado por Los Servicios Legales de Nueva Jersey

Antes que comience la temporada para declarar impuestos, existen algunas realidades que debe conocer acerca de los tipos de asesoramiento tributario y los préstamos basado en el reembolso.

*Looking Out
For Your Legal Rights*
Flip issue over for the English
edition of *Looking Out for
Your Legal Rights*.

LA PREPARACIÓN DE IMPUESTOS Y LOS PRÉSTAMOS ANTICIPADOS BASADO EN EL REEMBOLSO

Antes que comience la temporada para declarar impuestos, existen algunas realidades que debe conocer acerca de los tipos de asesoramiento tributario y los préstamos basado en el reembolso.

LA PREPARACIÓN DE IMPUESTOS

A pesar de que existen programas, compañías y personas que pueden preparar sus impuestos, la mayoría le cobrará por llenar los formularios y muchos le cobrarán aparte para presentar la declaración de impuestos. *No existe ninguna razón por la cual usted*

continúa en la página 2

El boletín de educación jurídica para los habitantes de Nueva Jersey

Legal Services of New Jersey
P.O. Box 1357
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Impuestos

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debería pagarle a alguien para que prepare su declaración de impuestos. Existen varias maneras gratuitas de preparar las declaraciones de impuestos, como se indica a continuación. También existen varias organizaciones en cada condado que llenarán y presentarán las declaraciones de impuestos.

Free File (Servicio gratuito para la preparación de impuestos)

El programa gratuito del IRS Free File es un servicio computarizado que está disponible a contribuyentes que cumplen con ciertos requisitos. Este programa le ayudará a presentar la declaración de impuestos ante el IRS sin tener que pagar ningún costo alguno. El programa



La oficina de correos y la biblioteca local tienen disponibles copias de las publicaciones sobre impuestos del IRS, formularios e instrucciones.

que se les da a los contribuyentes es igual al que se vende en las tiendas. Para el 2008, los contribuyentes que ganen \$52.000 o menos podrán encontrar un programa adecuado que ofrezca Free File, según los requisitos que se llene. (Esta cantidad tal vez cambie. Visite nuestra página Web, www.lsnjlaw.org, para leer una versión actual de este artículo).

Para utilizar el programa Free File, necesitará una computadora y entrar a la página Web del IRS, www.irs.gov. Desde esta página, tendrá acceso a una

lista de enlaces de las páginas Web de compañías que forman parte de Free File, y que tienen programas para llenar los impuestos. Una vez que entre a la página de *inicio de Free File - Your Link to Free Online Filing* (Su enlace a la declaración

Cuales Son Sus Derechos Legales

Con respecto a *Looking Out*

Looking Out for Your Legal Rights® es publicada 10 veces al año por los Servicios Legales de Nueva Jersey. Si usted es un cliente de los Servicios Legales, puede obtener una copia en la oficina de Servicios Legales de su localidad. También puede leer *Looking Out* en nuestro sitio Web www.lsnj.org/espanol/selfhelp.htm.

Suscripciones

La suscripción cuesta \$10 dólares por año.

Números atrasados

Puede ver números atrasados en www.lsnj.org/espanol/selfhelp.htm. Los números atrasados impresos, en caso de estar disponibles, cuestan \$3 dólares cada uno.

Cambio de Dirección

Si se muda, envíenos su nueva dirección y una copia de la etiqueta pegada al ultimo ejemplar de *Looking Out*.

Comentarios

Si tiene alguna sugerencia o comentario con respecto a *Looking Out*, nos gustaría oírlo. Envíe toda correspondencia a:

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publicaciones@lsnj.org

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Una parte del costo de esta publicación se cubrió con la ayuda proporcionada por el fondo IOLTA del colegio de abogados de Nueva Jersey.

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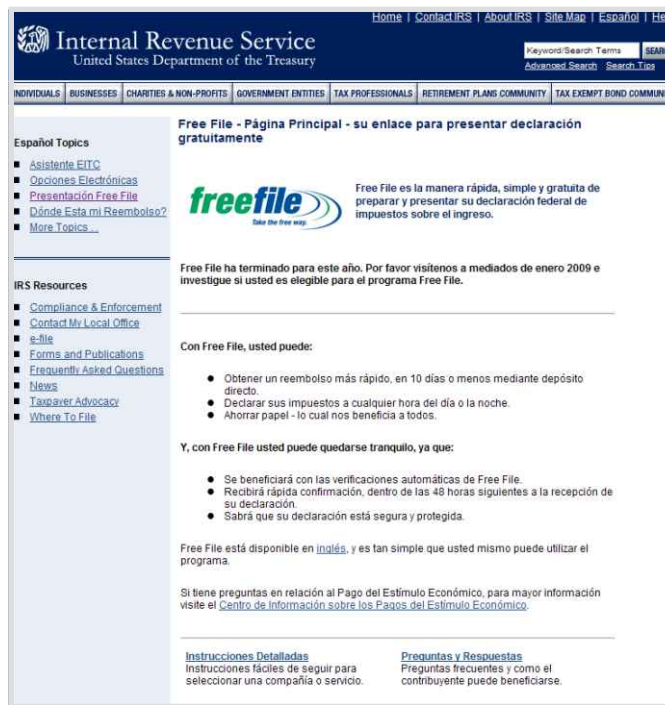
gratuita de impuestos), encontrará información que le ayudará a llenar su declaración de impuestos en la Internet. Oprima “Start Now” para repasar la lista de las compañías que tienen programas para los impuestos y seleccione el que más le convenga. Una vez que seleccione el enlace de la compañía, le

informarán que está saliendo del sitio Web del IRS.gov y lo llevará directamente al sitio de la compañía para que comience a preparar la declaración de impuestos. Acuérdesse que deberá entrar a la página Web de la compañía por medio de la página del IRS.gov para utilizar el *Free File*.

Le harán una serie de preguntas cuando comience el programa. Al responder las preguntas, el programa podrá preparar la declaración y calcular el reembolso tributario. Una vez que termine de contestar las preguntas y registrar la información, le enviarán de manera automática y electrónica los formularios tributarios para la declaración.

La mayoría de la gente recibe el reembolso en 10 días después de usar el programa Free File.

Pero tenga en cuenta que éste sólo le ayudará con la declaración de impuestos federales. Por lo cual debe



Encontrará alguna información tributaria del IRS en español en la página Web www.irs.gov/espanol.

tomar en cuenta una de las posibilidades que se presentan a continuación.

La ayuda voluntaria al contribuyente (Siglas en inglés VITA)

A lo largo del estado existen varias centenas de agencias de Ayuda voluntaria al contribuyente (VITA). La agencia VITA

tiene el personal que le puede brindar ayuda gratuita para preparar la declaración de impuestos sobre el ingreso si el ingreso del 2008 es de \$42.000 dólares o menos. Por lo general encontrará agencias de VITA patrocinados por AARP en bibliotecas locales, iglesias, centros para personas de la tercera edad y otros lugares en el vecindario. Para encontrar la agencia más cercana llame al 1-800-TAX-1040 o visite la *página Web del IRS*, www.irs.gov, y escriba las palabras en inglés *Volunteer Income Tax Assistance (ayuda voluntaria para la declaración de impuestos)* o *vita*. Para ponerse en contacto con un voluntario de AARP, llame al número 1-888-227-7669 o visite la página Web de AARP al www.aarp.org/taxaide/home.html. Las agencias tienen todos los formularios (1040, 1040EZ, etc.) e instrucciones que necesitará para llenar las declaraciones. También puede ponerse en contacto con el

EL PRÉSTAMO ANTICIPADO SOBRE EL REEMBOLSO

El préstamo anticipado sobre el reembolso son tipos de *préstamos* que tienen un índice de interés muy alto. Le prestan la misma cantidad o menos de lo que recibiría del IRS como reembolso de los impuestos.

También tendrá que pagar por el préstamo junto con el interés, que varía desde un 50% a 700% de la cantidad del préstamo. En vez de quedarse con todo su reembolso, deberá dárselo y pagar el interés al prestamista.

Si el IRS no está de acuerdo con la cifra que se indica en la declaración, no le reembolsarán el dinero que esperaba, sin embargo aún tiene que pagar todo el dinero que pidió prestado y también el interés de esa cantidad.

A pesar de que recibirá este tipo de reembolso más rápido, existen otras maneras de obtenerlo casi al mismo tiempo. Si usted presenta una declaración de impuestos electrónico, el IRS le puede enviar el reembolso en sólo 10 a 14 días. Aún si no lo hace electrónicamente, recibirá el reembolso en unas cuantas semanas. Para verificar el estado de su reembolso, puede ponerse en contacto con el IRS llamando al 1-800-829-1040 o en la página Web de IRS al *www.irs.gov*.

Por último, si desea saber cuándo le enviarán el reembolso, podrá encontrar esa información en la página Web del IRS al presionar la casilla que dice en inglés *Where's My Refund?* (¿Dónde está mi reembolso?). Para recibir la respuesta, tendrá que poner el número de seguro social o el ITIN, el estatus que utilizó y la cantidad que espera recibir.

Programa de asistencia jurídica al contribuyente de los Servicios Legales de Nueva Jersey para encontrar una agencia de VITA, llamando al número 1-888-576-5529.

IRS

La oficina local del IRS también le ayudará a preparar la declaración de impuestos sin ningún costo alguno, si

tiene un ingreso de o menos de \$40.000. Si no puede encontrar la dirección o número de teléfono de la oficina local de IRS visite la página Web, *www.irs.gov*.

El Programa de Asesoramiento tributario para Personas Mayores (Siglas en inglés TCE)

Programa de Asesoramiento sobre Impuestos para Personas Mayores

(Siglas en inglés TCE) es otro programa que brinda servicios gratuitos para la preparación de impuestos a personas de más de 60 años de edad. Para recibir más información sobre el programa TCE y para encontrar agencias del TCE, llámé al número gratuito del IRS at 1-800-829-1040.

¿Dónde puedo encontrar los formularios para declarar impuestos?

La oficina de correos y la biblioteca local tienen disponibles copias de las publicaciones sobre impuestos del IRS, formularios e instrucciones. La participación de las oficinas de correos y bibliotecas cambia de un año al otro, por lo tanto llame antes de presentarse. En algunos lugares verá que tienen puestos computarizados que tienen los formularios de uso general (la serie de los formulario 1040) e información tributaria. También puede escribir *con-*

tact my local office en inglés (ponerse en contacto con la oficina local) dentro de la casilla de búsqueda en *www.irs.gov* para buscar por estado, los lugares disponibles. Los centros locales de ayuda al contribuyente del IRS tienen disponible para llevar, publicaciones sobre impuestos, formularios e instrucciones.

La publicación 910 es una lista completa de los servicios gratuitos para los impuestos. Si llama al IRS al 1-800-829-1040 o visita la página Web del IRS, *www.irs.gov* podrá conseguir este folleto.

También se puede pedir una variedad de materiales gratuitos escritos en Braille si llama al IRS al 1-800-TAX-FORM (1-800-829-3676). Los archivos en Braille están en formato .brf y se pueden enviar directamente a un transcriptor para obtener un texto braille de alta calidad.

Traducido del inglés por Carmina Chung, traductora del servicio lingüístico de LSNJ

Formulario para hacer el pedido

- Sí, quiero suscribirme a *Looking Out for Your Legal Rights® / Cuáles Son Sus Derechos Legales*. Adjunto encontrará un cheque/giro postal por \$10.00 dólares para una suscripción por un año (10 ejemplares).

- Nueva suscripción Renovación de la suscripción

- Envíe solamente una suscripción por correo electrónico. Dirección del correo electrónico: _____

Nombre _____

Dirección _____

Ciudad _____

Estado, Código postal _____

Haga el cheque a nombre de
Legal Services of New Jersey

Envíe el formulario y el pago a
Legal Services of New Jersey
P.O. Box 1357
Edison, NJ 08818-1357

12/08