

# Make One Smart Move

Get ahead of the game by making smart moves with your money.

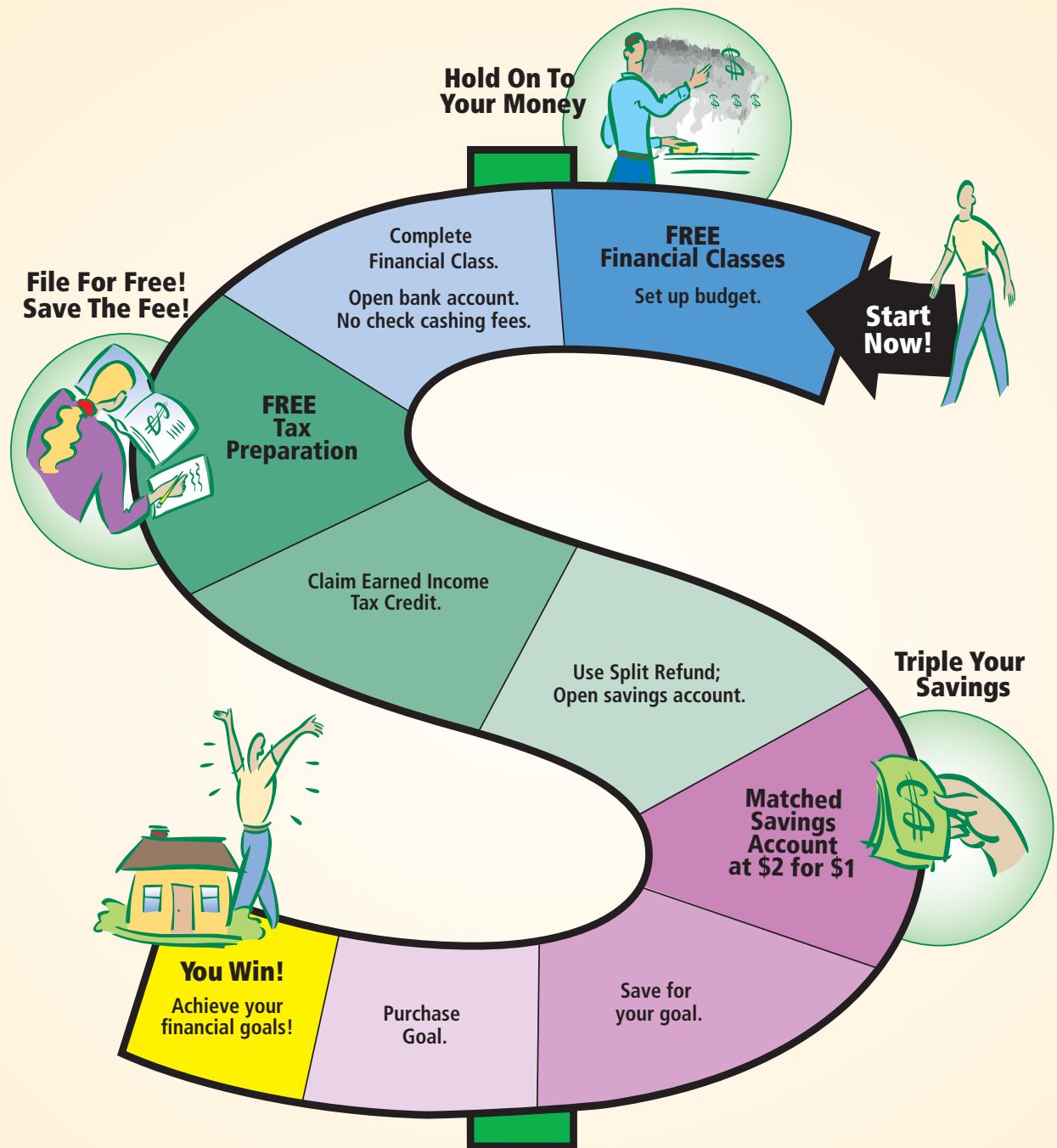
*See more details on back.*

Visit [www.realsensejax.org](http://www.realsensejax.org)  
or call United Way 2-1-1 by dialing  
2-1-1 or 1-904-632-0600.  
*(Out of area, call 1-866-318-0211)*

*Ask about Financial Classes, Matched Savings Accounts (Individual Development Accounts), and FREE Tax Preparation.*



**RealSense**  
A United Way Initiative  
[WWW.REALSENSEJAX.ORG](http://WWW.REALSENSEJAX.ORG) ■ 904-632-0600



**FOR MORE INFORMATION, PLEASE SEE BACK.**

# Make One Smart Move

Save money with FREE services provided by the RealSense Partners. Here's how:

## Hold On To Your Money



**FREE FINANCIAL CLASSES:**  
Stop living paycheck to paycheck

Paying attention to where our money goes can help us hold on to more of it. Learn how to:

- Set up a spending and saving plan
- Fix your credit
- Open or re-open a bank account

### Money Smart

- Set up a budget and save money
- Use credit wisely

To register, call:

- **Saturday classes:** Wanda Davis; Jacksonville Urban League, 904-366-3470
- **Evening/Workplace:** Anita McKinney; Duval County Extension Service, 904-387-8850 OR Melba Herrington at Northeast Florida Community Action Agency, 904-398-7472, ext. 233 OR Amanda Hood at War on Poverty-FL, 904-766-7275, info@waronpoverty.org

### Get Checking

- Open or re-open a checking or savings account – even if you had trouble in the past.
- Cut checking account fees

To register, call the Duval County Extension Service, 904-387-8850

### Family Foundations

- Foreclosure Prevention classes, workshop and counseling
- Home Buyers Education Class\*
- Pay Day Loan Intervention Class\*
- Post Bankruptcy Workshop\*

\* Classes that charge a fee, call for specific prices and to register call 904-396-4846



## File For FREE! Save The Fee!

**FREE INCOME TAX PREP:** Keep ALL of your tax refund  
**AVERAGE TAXPAYER SAVES \$175!**

Have your taxes prepared for FREE at one of these tax sites:

### DUVAL COUNTY

#### Arlington:

- \* Department of Children & Families 5290 Arlington Expressway, 32211
- Regency Square Regional Library 9900 Regency Square Blvd., 32225
- University Park Library 3435 University Blvd. N., 32277

#### Beaches

- \* B.E.A.M (Beaches Emer. Assistance Ministry) 850 6th Avenue S., 32250
- Beaches Regional Library 600 3rd Street, 32266
- Neptune Beach Senior Activity Center 2004 Forest Avenue, 32266
- Pablo Creek Regional Library 13295 Beach Blvd., 32246

#### Downtown

- Jacksonville Main Library 303 N. Laura Street, 32202

#### Mandarin

- Mandarin Regional Library 3330 Kori Rd., 32257
- Mandarin United Methodist Church 11270 San Jose Blvd., 32223

#### Northside

- Bradham Brooks Regional Library 1755 Edgewood Avenue W., 32208

- \* FSCJ North Campus 4501 Capper Road, 32218

- \* Gateway WorkSource 5000-2 Norwood Avenue, 32208

- \* Habijax & Jax Housing Authority 5407 Golfbrook Drive, 32208

- \* NE Florida Comm. Action Agency (RFK Ctr.) 1133 Ionia Street, 32206

- \* St. Matthew's Christian Community 3720 N. Myrtle Avenue, 32208

#### Riverside

- \* Jax Federal Credit Union 562 Park St., 32204

#### Southside

- + Englewood Family Resource Center 5343 Bette Ann Ln., 32207

- \* FSCJ South Campus 11901 Beach Blvd., 32246

- \* Independent Living Resource Center 2709 Art Museum Drive, 32207 

- San Marco Library 1513 LaSalle Street, 32207

- Southeast Regional Library 10599 Deerwood Park Blvd., 32246

- \* Southside WorkSource 6800 Southpoint Parkway Suite 950, 32216

#### Westside

- \* FSCJ Kent Campus, 3939 Roosevelt Blvd., 32205

- Lake Shore Baptist Church 2363 Blanding Blvd., 32210
- \* Potter's House Christian Fellowship 5310 Lenox Avenue, 32205
- Webb Wesconnett Library, 6887 103rd St., 32210
- + Westside Resource Center 6910 Daughtry Blvd., 32210

### OUTLYING COUNTIES

#### BAKER COUNTY

- \* Northeast Florida Community Action Agency 84 Lowder Street, Suite B, Macclenny, 32063

#### BRADFORD COUNTY

- Bradford County Library 456 W. Pratt Street, 32091

#### CLAY COUNTY

- Clay County HQ Library 1985 Town Center Blvd., 32003

- \* Clay County WorkSource 1485 Town Center Blvd., 32003

- Council for Aging – Green Cove Springs 604 Walnut Street 32068

- Council for Aging – Middleburg 2912 Section Street, 32068

- Council for Aging – Orange Park 414 Stowe Avenue, 32073

- Keystone Heights Senior Center 125 Commercial Drive, 32656

- Penny Farms Retirement Comm. (Commons Bldg) 4390 Wilbanks Ave., Penny Farms, 32079

- \* St. Catherine's Church (Habla Espanol) 1649 Kingsley Avenue, 32073

#### FLAGLER COUNTY

- City of Palm Coast Holland Park 18 Florida Park Drive, Palm Coast, 32137

- Disabled American Veterans 208 S. 6th St., Flagler Beach, 32137

- Flagler County Govt. Services Building 1769 E. Moody Blvd., Ste 305, Bunnell, 32110

- Flagler County Public County Library 2500 Palm Coast Pkwy NW, PC, 32137

- Peoples First Community Bank 300 Palm Coast Pkwy Northeast, PC, 32137

- VFW Post 8696 47 Old Kings Road N., Palm Coast, 32136

#### NASSAU COUNTY

- \* Callahan Library 450086 SR 200, Callahan, 32011

- \* FSCJ Betty P. Cook Center 76346 William Burgess Blvd., Yulee, 32097

- \* Nassau County Council on Aging 1367 S. 18th St., Fernandina Beach, 32034

- \* Nassau County MLK Recreation Center 1200 Elm Street, Fernandina Beach, 32034

- + Ransomed Church 31 South 4th St., Fernandina Beach, 32034

\* Exact locations may change from year to year. Always call United Way 2-1-1 to find the location nearest you.

## Triple Your Savings

**MATCHED SAVINGS ACCOUNT:**  
Start a savings plan today so you can buy a better tomorrow



A Matched Savings Account (Individual Development Account) matches every \$1 you save by \$2. Once you start saving regularly, in as little as six months, your

money may be used to:

- Buy your first home
- Start or grow your own business
- Pay for college or technical school for yourself

Are you ready to do one of the three things listed above? Does your family fall into one of these categories?

Household Size	Family Income
1	\$21,660 or less
2	\$29,140 or less
3	\$36,620 or less
4	\$44,100 or less
5	\$51,580 or less
6	\$59,060 or less
7	\$66,540 or less
8	\$74,020 or less

\$3,740 for each additional household member above 8

To enroll, call:

- Family Foundations, 904-396-4846
- Melba Herrington at NE Florida Community Action Agency, 904-398-7472, ext. 233

### PUTNAM COUNTY

- \* Crescent City YMCA, 284 Union Ave., 32112
- \* Heart of Putnam, 820 Reid St., 32177
- \* Putnam WorkSource 400 N. State Street, Suite 33, 32177
- St. Mark's Episcopal Church – Parish Hall 200 Main Street, Palatka, 32177

### ST. JOHN'S COUNTY

- Council on Aging – St. Augustine 180 Marine St., St. Augustine 32084
- St. Augustine Beach City Hall 2200 AIA S., St. Augustine, 32080
- \* St. Augustine WorkSource 525 State Road 16, St. Augustine, 32084
- St. Johns County Library – Hastings 6195 Main St., Hastings, 32145
- St. Johns County Library – Main Street 1690 N. Ponce De Leon Blvd., St. Aug., 32084
- St. Johns County Library – S.E. Branch 6670 US Highway 1 S., St. Augustine, 32086
- The Players Community Senior Center 175 Landrum Lane, PV Beach, 32082

**Reminder:** RealSense Free Tax Preparation Sites close after April 15 and reopen in January. For income tax assistance after April 15, contact IRS at (800) 829-1040 or visit the IRS Taxpayer Assistance Center, 400 W. Bay St. (Federal Building, 1st floor) Jacksonville, FL 32202, from 8:30am - 4:30pm, Monday - Friday.

Disability access is available at all sites; Call 390-3207 to ask about sites that offer ASL interpretation, documents in Braille, Spanish or other language translations.

### What to bring to the tax site

- Picture ID
- Social Security cards for yourself and all dependent children
- Documents relating to income, expenses, & banking

To make an appointment or for hours of operation, visit [www.realsensejax.org](http://www.realsensejax.org) or call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600. (Out of area, call 1-866-318-0211)

### TAX SITE KEY:

- \* **VITA Site** – Total family income of \$49,000 or under

- **AARP Tax Aide Sites** – Lower- and middle- income taxpayers with special attention to those age 60 and over

- + **Benefit Bank Sites** – At Neighborhood One Stop Centers, tax prep and benefits calculation