



RealSense

A United Way Initiative

WWW.REALSENSEJAX.ORG ■ 904-632-0600

Monthly Messages About RealSense and its Services

Messages to Clients and Potential Clients

JANUARY

- File for Free! Save the Fee!
- Refund Anticipation Loans cost you a lot of money—as much as \$150 to \$200—and you only save 7 to 10 business days by getting your money quicker. But if RealSense prepares your taxes for free, then during that same 7 to 10 business days, you save up to \$30 a day—just by waiting that short time. What could you do with an extra \$30 a day?
- Keep all of your money. Come to a RealSense tax site and have your taxes done for free. Use the money you saved from a paid tax preparer to catch up on bills or save for your child's college.
- Once you find out how much your refund is, plan to save some of it—even \$10—by using the IRS Split Refund Option, where you can have your refund deposited in up to 3 different bank accounts.
- The RealSense Prosperity Campaign has more than 40 free tax sites in Northeast Florida. To find out if you qualify for free tax preparation or the to locate the tax site nearest you, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.
- A new year is a good time to clean up your credit. Register for a Money Smart class through the RealSense Prosperity Campaign. To find the class nearest you, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.

FEBRUARY

- File for Free! Save the Fee!
- February is National Savings Month. Join the RealSense Prosperity Campaign partners and JAX Saves to put away a little of your tax refund for emergencies or your future.
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7 to 10 business days, you save up to \$30 a day—just by waiting that short time. What could you do with an extra \$30 a day?

- Keep all of your money. Come to a RealSense tax site and have your taxes done for free. Use the money you saved from a paid tax preparer to catch up on bills or save for your child's college.
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MARCH

- There's still time to have your taxes prepared for free! Come to a RealSense Tax site and keep ALL of your money. Call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600 to find the tax site nearest you.
- College graduates earn about 65% more than high school graduates. Increase your chances for higher income by enrolling in an Individual Development Account – a matched savings program that pays you \$2 for every \$1 you save and can be used to begin or finish your college education. Call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600 to find out if you qualify.
- You must file a tax return in order to receive your rebate. Let us file it for you for free. To find the tax location nearest you, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.

APRIL

- You must file a tax return in order to receive your rebate. Let us file it for you for free. To find the tax location nearest you, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.
- Did you miss out on some deductions or tax credits last year? Let us file an amended return for you. To find the tax location nearest you, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.
- Disappointed with your refund? Talk to your HR department now to make the changes you need so that next year's refund is what you are expecting.
- Learn how to make a few small changes each week in your spending habits to be able to save big in a year. Find out where you can take a money management class taught by RealSense partners by dialing United Way 2-1-1 or 1-904-632-0600.

MAY

- Did you miss out on some deductions or tax credits last year? Let us file an amended return for you. To find the tax location nearest you, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.
- Learn how to make a few small changes each week in your spending habits to be able to save big in a year. Find out where you can take a money management class taught by RealSense partners by dialing United Way 2-1-1 or 1-904-632-0600.
- Did you know that 4 out of 5 millionaires are college graduates? To increase your chances, enroll in a financial class and/or matched savings account offered by RealSense partners. To find out more, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.

JUNE

- Did you know that more millionaires drive Fords than Cadillacs? Let us help you take a look at your spending habits. Enroll in a financial class taught by RealSense partners. To find the one nearest you, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.
- Did you miss out on some deductions or tax credits last year? Let us file an amended return for you. To find the tax location nearest you, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.
- Learn how to make a few small changes each week in your spending habits to be able to save big in a year. Find out where you can take a money management class taught by RealSense partners by dialing United Way 2-1-1 or 1-904-632-0600.

JULY

- Get your records in order in anticipation of the coming tax season. Make certain you have Social Security cards for yourself and each one of your dependants.
- Did you know that 3 out of 4 millionaires own their own businesses? You can too. Enroll in an Individual Development Account where every \$1 you save will be matched by \$2. Then use that money to buy or start your own business. To find out more, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.

AUGUST

- Do you know about the magic of compound interest? Suppose you decide to stop smoking at age 18 and put the \$1.50 you would spend per day on cigarettes in a savings account that earns an average of 8% interest per year. If you did that every day until you reached age 67, you would have saved almost \$300,000. Find out more by enrolling in a financial class taught by RealSense partners. Call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.

- Get your records in order in anticipation of the coming tax season. Make certain you have Social Security cards for yourself and each one of your dependants.

SEPTEMBER

- Many millionaires are just regular people with good money management skills. Did you know that more millionaires have Sears credit cards than American Express Gold credit cards. Find out how to manage your money at a free financial class taught by RealSense partners. To find the class nearest you, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.
- Get your records in order in anticipation of the coming tax season. Make certain you have Social Security cards for yourself and each one of your dependants.

OCTOBER

- If you're planning to use a refund anticipation loan against your income tax refund this year—STOP!! You could be paying as much as 2000% interest!! Come to a free financial class and learn how to buy holiday presents for your family without letting your bills go unpaid. To find the class nearest you, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.

NOVEMBER

- If you're planning to use a refund anticipation loan against your income tax refund this year—STOP!! You could be paying as much as 2000% interest!! Come to a free financial class and learn how to buy holiday presents for your family without letting your bills go unpaid. To find the class nearest you, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.
- Make plans to have your income taxes prepared for **free** this tax season at one of more than 40 RealSense Prosperity Campaign income tax preparation locations in Northeast Florida. Make yourself a note to call United Way 2-1-1 in early January to find the location nearest you. Dial 2-1-1 or 1-904-632-0600 and ask about RealSense.

DECEMBER

- Let the new year be the one when you finally start your savings account. Plan ahead to use the IRS Split Refund Option that will allow you to have your income tax refund deposited to up to 3 different bank accounts. If you don't have a bank account—or need another one to be able to save money—see your bank or credit union. You can also take a “Get Checking” class that certifies you to open an account at one of a number of financial institutions. Find out when the next class starts from United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.
- Did you know that more than half of all millionaires NEVER received money from an inheritance? They simply got an education and learned good money management skills. You can, too. Enroll in a free financial education class

and/or a matched savings account that pays you \$2 for every \$1 you save toward starting or completing your college education. To find out if you qualify, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.

- If you're planning to use a refund anticipation loan against your income tax refund this year—STOP!! You could be paying as much as 2000% interest!! Come to a free financial class and learn how to buy holiday presents for your family without letting your bills go unpaid. To find the class nearest you, call United Way 2-1-1 by dialing 2-1-1 or 1-904-632-0600.

Messages to Business Partners and Potential Business Partners

Ten Ways You Can Promote Earned Income Tax Credit, Child Tax Credit and Financial Stability For Your Employees and/or Customers

1. Insert a RealSense Prosperity Campaign envelope stuffer that provides details about EITC, free tax preparation locations, and free financial classes into bills or other notices that are mailed to your customers.
2. Insert the same stuffer into mailboxes, paychecks, and other communications with your employees.
3. Print the RealSense message about EITC on anything you can: grocery bags, cash register receipts, bill stubs, menus or placemats.
4. Put up RealSense volunteer and free tax site posters in your office, your store, waiting room, or customer service center. Don't forget your break room and employee bulletin boards and your company's website and employee intranet site.
5. Place a public service ad on behalf of the RealSense program in the local newspaper, ethnic newspapers, and in the Shopper's Guide. Use your TV and/or radio time to make public service announcements for the RealSense free income tax preparation locations and RealSense partner free financial classes.
6. Open up your business location for a RealSense mobile tax team to come in and prepare taxes for your employees and/or customers.
7. Encourage employees and retirees to volunteer in a RealSense tax site.
8. Raise awareness about RealSense and the Earned Income Tax Credit in community meetings you attend.
9. Add a rotating RealSense banner to your website and a link to the RealSense website. Use your company intranet to send monthly messages about the RealSense Prosperity Campaign, the Earned Income Tax Credit and free financial classes available to your employees.
10. Support RealSense by donating equipment, sponsoring events, or awarding grants.

Messages to Community Partners and Faith Based Organizations

Seven Ways You Can Promote Earned Income Tax Credit, Child Tax Credit and Financial Stability to Your Assembly, Your Employees and Your Clients

1. Insert a RealSense Prosperity Campaign message in your church bulletin (see monthly messages), on your bulleting boards, and in other communications with your assembly. As your assembly becomes more financially stable, tithes to your church will increase.
2. Put the RealSense message in newsletters to your employees and clients (see monthly messages). Add it to flyers in your lobby or waiting room. Send RealSense stuffers with your mailed communications.
3. Put up RealSense volunteer and free tax site posters in your office, your waiting room, or lobby. Don't forget your break room and employee bulletin boards and your company's website and employee intranet site.
4. Offer your location for a RealSense mobile tax team to come in and prepare taxes for your assembly, employees and/or clients.
5. Encourage employees, assembly members, and retirees to volunteer in a RealSense tax site.
6. Raise awareness about RealSense and the Earned Income Tax Credit within your congregation, your parent or client meetings, and any other meetings you attend.
7. Add a rotating RealSense banner to your website and a link to the RealSense website. Include monthly messages about the RealSense Prosperity Campaign, the Earned Income Tax Credit and free financial classes available to your employees.