



## The Earned Income Tax Credit Can Be a Life Preserver for Families Who Are Drowning in Debt

LaShaunda Harris has always been a positive person. She believes that even with life's trials and tribulations, in the end, things generally work out. Her upbeat, positive attitude came in handy in raising four children, going to school and working as an aide with the developmentally disabled. But last year LaShaunda's sunny outlook on life was severely challenged. Michael Harbin, her long-time partner and the father of her children, was killed by a stray bullet during a drive-by shooting that Kansas City police say was aimed at two men standing in the yard of the house next door.

Suddenly LaShaunda was alone with four children under the age of 10. She struggled to explain Michael's tragic death to their children. It was hard for them to understand that their father was just in the wrong place at the wrong time and that he wouldn't be coming home. It was a tough time for LaShaunda and her family both emotionally and financially, but she knew she had to carry on.

LaShaunda wasn't making a lot of money in her job as an aide so she decided to go back to school, enrolling in Penn Valley Community College, with hopes of creating a better life for her and her family. But with the cost of school and everyday living expenses, the bills began to pile up. It helped a lot that LaShaunda's younger children were able to attend pre-school classes at Operation Breakthrough, a program funded by United Way, but she still came up short at the end of the month.

To complicate matters even more, LaShaunda's 1996 car quit running and she didn't have the money to get it fixed. Without reliable transportation, LaShaunda lost her job. For several months, she had to rely on the bus to get her children to school and get to her classes at Penn Valley. Without a car and with her busy schedule, LaShaunda had trouble finding a job.

With tax time just around the corner, most people would panic, but LaShaunda was actually looking forward to filing her taxes. Last year, after Michael's death, she went to a free United Way-sponsored tax assistance site for low-income taxpayers at Operation Breakthrough. IRS-certified tax assistance volunteers helped her claim the Earned Income Tax Credit (EITC) and get a sizable refund. This year, as a single mother, part-time college student and as someone who lost her job in the middle of the year, LaShaunda knew she would qualify for an even bigger EITC tax credit and refund. She was right. LaShaunda received more than \$4,000, which she used to fix her car, pay-off her delinquent utility bill and buy beds for her children.

LaShaunda couldn't believe it when she heard the IRS estimates one out of four people who qualify for EITC don't claim the tax credit. So, this year she is volunteering at the United Way/KC CASH tax assistance site at Operation Breakthrough, helping low-income working mothers prepare and file their taxes and claim EITC if they qualify. She says, "Almost everyone we've helped file their taxes this year has received a refund and many are shocked at how big it is."

LaShaunda says, "The money I got back because of EITC was a lifesaver for me and my family, and it can be for others too. I encourage people whose income is less than \$49,000 to call United Way 2-1-1 to find a free tax assistance site that is close and convenient for them. Regardless of whether you are getting help with your taxes or preparing your own, be sure to check out whether you qualify for EITC. It can make a huge difference for folks who are struggling to pay their bills this year. It certainly did for me."



LaShaunda Harris has received thousands of dollars back in tax refunds the last two years because of the Earned Income Tax Credit. Now, she is helping others prepare their taxes and claim the valuable tax credit as a United Way/KC CASH tax preparation volunteer.