

# FREE TAX PREPARATION

## with IRS VITA/TCE programs



**Call United Way 2-1-1 (816.474.5112) to sign up**



★ **VIRTUAL AND IN-PERSON APPOINTMENTS  
AVAILABLE FOR TAX YEARS 2018 - 2021**



## Documents needed:



- Photo ID for all taxpayers
- Social Security or ITIN cards for each taxpayer and dependent
- W-2s, 1099s, any other official tax forms
- Bank routing & account #s for checking, savings & payroll cards
- IRS Letter 6419 if you rec'd the Advanced Child Tax Credit
- 1095-A if you rec'd Marketplace (Obamacare) insurance
- Childcare provider name, address and tax ID
- 1098-T issued by school if in college or claiming a student
- If a rideshare/delivery worker, bring online company statement

**If over 65 or totally disabled and filing for renter or homeowner rebate (MO-PTC), we need your Social Security and/or SSI statements & any other income documents.**

**If you rent, you must bring a completed Missouri form 5674 signed by your landlord. If a homeowner, bring your real-estate tax receipts.**

★ **Virtual sites use secure file sharing, video conference, phone and internet access to help you file taxes safely.**



<https://extension.missouri.edu/counties/urban-west-region/tax-prep/>

Tax season is a critical financial empowerment moment for millions of families and individuals across the country. Each year, tax season is a moment where filers are thinking about their finances and Bank On KC is here to help promote financial well-being.



Bank On KC is a collaboration between financial institutions, community-based organizations and local governments to ensure that all residents have the opportunity to be financially healthy. Together, we are working to connect people to safe and affordable banking accounts.

You can open your own affordable, safe, and certified account now, then provide your account information to receive your refund and other benefits. There are several Bank On certified products in the Kansas City area, many available to open online. To find participating financial institutions near you, go to <https://bankonkc.org>.

### STEP 1

SELECT A FINANCIAL  
INSTITUTION THAT  
BEST FITS YOUR  
NEEDS

### STEP 2

OPEN YOUR OWN  
BANK CERTIFIED  
ACCOUNT

### STEP 3

SHARE YOUR ACCOUNT  
INFORMATION WITH THE  
VITA VOLUNTEER TO  
RECEIVE YOUR REFUND  
VIA DIRECT DEPOSIT

## A few minutes today can help give them the MOST opportunities tomorrow.

**Make your money grow.** Any earnings grow tax-deferred, and withdrawals are tax-free if used for qualified education expenses<sup>1</sup>.

**Pay less in taxes!** Deduct up to \$16,000 on your Missouri state income taxes (if married filing jointly)<sup>2</sup>.

**Save for anyone**—child, grandchild, friend—even yourself.

**Open an account online.** It's easy! All it takes is \$1 and 10 minutes.

## Open an account today!

Visit **most529.com** or call  
**800-868-3585**.

Or schedule a free  
workshop to learn more!

<sup>1</sup>Earnings on nonqualified withdrawals may be subject to federal income tax and a 10% federal penalty tax, as well as state and local income taxes. State tax treatment of withdrawals used for expenses for tuition in connection with enrollment or attendance at an elementary or secondary public, private, or religious school is determined by the state(s) where the taxpayer files state income tax. If you are not a Missouri taxpayer, please consult with a tax advisor. The availability of tax or other benefits may be contingent on meeting other requirements.

<sup>2</sup>Contributions to the plan in a tax year are deductible from Missouri state income tax up to certain limits but may be subject to recapture in subsequent years if you make a nonqualified withdrawal.

For more information about MOST—Missouri's 529 Education Plan, call 800-868-3585 or visit [most529.com](https://most529.com) to obtain a Program Description, Privacy Policy, and Participation Agreement. Investment objectives, risks, charges, expenses, and other important information are included in this document; read and consider it carefully before investing.

If you are not a Missouri taxpayer, please consult a tax advisor. Consider before investing whether your or the designated beneficiary's home state offers any state tax or other benefits that are only available for investments in such state's qualified tuition program. Other state benefits may include financial aid, scholarship funds, and protection from creditors.

The Missouri Education Program (the "Program Trust") is a trust created by the State of Missouri. When you invest in MOST—Missouri's 529 Education Plan (the "Plan"), you are purchasing portfolio units issued by the Program Trust. Portfolio units are municipal securities. The Plan has been implemented and is administered by the Missouri Education Program Board (the "Board"). Ascensus College Savings Recordkeeping Services, LLC, serves as the Program Manager and Recordkeeping and Servicing Agent, and together with its affiliates, has overall responsibility for the day-to-day operations of the Plan. The Vanguard Group, Inc., serves as Investment Manager for the Plan. The Plan's portfolios, although they invest in mutual funds, are not mutual funds.

Investment returns are not guaranteed, and you could lose money by investing in the Plan.

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