

>> Good afternoon, everyone. Thank you for joining us for our webinar today on tax time updates. Happy new year to everyone and we appreciate that you have joined us for today's webinar. My name is Michael Roush . I am the director of the Real Economic Impact Network here at the National Disability Institute. I would like to give a special thank you to our sponsor, Bank of America, who has been a longtime supporter of the Real Economic Impact Network as well as the National Disability Institute to help build a better financial future for individuals with disabilities and their families. Before we get started, I would like to go over some housekeeping tips. To do that, my colleague, Nakia Matthews , will go over this information with us.

Thank you, Michael and good afternoon everyone. The audio for today's webinar is being broadcast through your computer. Please make sure that your speakers are turned on or you have your headphones plugged in. You can control the audio broadcast via the audio broadcast panel. If you accidentally close this panel, you can reopen it by going to the communicate menu at the top of your screen and choosing join audio broadcast. If you do not have sound capabilities on your computer or you prefer to listen by phone, you can dial the toll-free number you see here and enter the meeting code. Please note that you do not need to enter an attendee ID. I will also paste this number into the chat box for those who may not be able to hear us right now. Real-time captioning is provided during this webinar. The captions can be found in the media viewer panel which appears in the lower right-hand corner of the webinar platform. If you do not see the captions, you may need to open the media viewer panel by selecting the Media Viewer button in the upper right-hand corner of the webinar platform. If you would like to make this media viewer panel larger so that you can see more of the captions, you can minimize some of the other panels. If you do not want the captions, you can also go ahead and collapse that media viewer panel. We will have time for questions at the end of the webinar. Please use the chat box or the Q&A box to send any questions that you may have during the course of the webinar to either Michael Roush or myself, the NDI Admin and we will direct those requests to our speakers during the Q&A portion. If you are listening by phone only and not logged into the web portion, you may email your questions to Michael directly at [mroush@ndi-inc.org](mailto:mroush@ndi-inc.org) . Please note that this webinar is being recorded and that the materials will be placed on the NDI website. Finally, if you experience any technical difficulties during the webinar, please use the chat box to send a message to me, NDI Admin , or you may email me directly at [nmatthews@ndi-inc.org](mailto:nmatthews@ndi-inc.org) . With that, I will turn it back over to Michael.

Great. Thank you. Thank you to each of you for joining us today for this webinar on tax time updates. For those of you who are new to the National Disability Institute, I would like to share with you information on our organization. The National Disability Institute is a national nonprofit organization dedicated to building a better economic future for Americans with disabilities. We are the first national organization committed exclusively to championing economic empowerment, asset development, and financial stability for all persons across the full spectrum of disabilities. The National Disability Institute affects change through public education, training, technical

assistance and policy development to help the one in three Americans with disabilities living in poverty take steps towards a brighter financial future. To learn more about the National Disability Institute, please visit [www.realeconomicimpact.org](http://www.realeconomicimpact.org). If you are not already a part of the National Disability Institute's Real Economic Impact Network, we hope that you will join us. The Real Economic Impact Network is an alliance of organizations and individuals dedicated to advancing the economic empowerment of people with disabilities. It consists of more than 4500 members located throughout the country. It is brought together and includes a diverse group of members that include nonprofits, community tax coalitions, asset the moment organizations, corporations and private sector businesses, federal and local governments as well as individuals and their families with disabilities. All partners join forces to embrace, promote and pursue access to and the inclusion of people with disabilities in the economic mainstream. Please visit our website . Right when you click on it, you will see joined the Real Economic Impact Network. We hope that you will join the network. It is free to join. Today's webinar is on tax tips. One of my favorite times of the year is during tax time. Having that opportunity for us to be able to help individuals file their tax returns hopefully free of charge using one of the free tax sites or services that are available , and also having the opportunity to potentially access various tax credits that help individuals move out of poverty is what we do. Today's webinar, we will talk about the new tax law that requires the Internal Revenue Service to hold refunds a few weeks for some early filers who claimed the Earned Income Tax Credit as well as the additional Child Tax Credit. We will talk about tools and resources to assist with educating tax filers on the delay in refunds and tips on how to connect with your local free tax preparation coalition if you are not already connected with them. We also will talk about the Center on budget and policy priorities. May have a get it back campaign and other resources that are available to increase or enhance your outreach efforts as we come upon tax time. We also will share a best practice of tax coalition out of Albany, New York as well. We will definitely have time for questions and answers after the presentation. We are excited today that we have our good friend, Don Dill , who is a senior tax analyst with the stakeholder partnerships, education and communication at the Internal Revenue Service. He will share with us some updates, things that we need to know for the upcoming filing season. With that, I will turn it over to Don Dill .

Great. Thank you so much, Michael. Thank you for the opportunity to join everyone this afternoon. To all that are participating, Happy New Year!. As Michael said, we are literally days away from the start of another filing season. We thank you for your time today to gather this good information and hopefully you can get out there and help work with those you serve to get their tax returns filed. We want you to get the refunds you have earned to be able to move ahead economically in your lives. Thank you again to NDI for this opportunity and I look forward to our discussions. I want to start in talking to you about some important dates as we get ready for the filing season to begin. From a filing standpoint, January 23 will be the first day that e-filed returns are accepted by the IRS. We traditionally consider the start of the file ceiling --'s -- filing season then. January 27 is an event

that we have now been holding for several years called the national EITC awareness day. That is simply a day that all organizations that are involved in my part of the world, the free tax preparation programs, get together and make people aware of the Earned Income Tax Credit. For those of you who are not aware, it is a credit available to taxpayers. Those single and those with families under \$50,000 of income. It is a credit that is often overlooked. Sometimes, some reports up to one in five people fail to claim the credit you are entitled to. We want to take that opportunity around the country, both nationally and locally to make folks aware of that. If you have not been aware of that opportunity, please look around your community to those involved and see if you can get engaged with them to help share the word about the Earned Income Tax Credit. On Wednesday, February 15, we will talk about the refund delay that will be faced by some taxpayers this year. They will be delayed by law this year. I will talk more about that. Last but not least, for those of you who are used to April 15 being the end of the tax filing season, this year, you get a little bonus time. The last day of the following season this year will be Tuesday, April 18. April 15 falls on the weekend. April 17, Monday, is actually a holiday in Washington DC for emancipation day which thus allows everyone an additional day. For those of you who might be looking forward to the end of filing season, it will be Tuesday, April 18 this year. Let me move forward and talk to you about something that I hope you will take note of during this conversation and find more information if you are serving individuals who may be impacted by this refund delay. As I mentioned on the onset, this is a new requirement that is within the latest tax law that was passed in December, 2015. The PATH Act is what it is known as. It requires the IRS to hold refunds claiming the Earned Income Tax Credit and/or the advanced Child Tax Credit until at least February 15. The reason for this hold by Congress is to provide the IRS with additional time to help prevent revenue lawsuits -- loss due to identity theft and other rethought -- refund fraud cases. Part of that process is that the PATH Act also requires that employers who historically were providing W-2s and Form 1099-Miscellaneous to the IRS by February 28 are now required to submit those to the IRS by January 31. With that additional time, the IRS will be able to do additional checks and hopefully will mitigate any loss of tax money that impacts all of us. At the same time, the most important message for those of us on the road today serving individuals in need of tax assistance, that many as I am sure you are well aware count on receiving their refund very quickly. The IRS has done a great job in getting refunds out in a much more expedited process over the last few years. People were often counting on receiving their IRS refund by the end of January if they filed on the first day of January 23. This year, that will not be. That's certainly can cause a hardship for those who are counting on money to pay rent or to pay back utility bills. What we need and what I am asking you to do is to be a conduit of information to your client to let them know so that they can start planning ahead as they were counting on refunds. As I move to the next slide, I want to give you a couple of important reminders about this refund delay for those taxpayers impacted. It is not all taxpayers. It is only taxpayers that part of the refund is due to the fact that they have the Earned Income Tax Credit or the advanced child -- Advanced Child Tax Credit. The

entire refund will be held in those situations. There is no partial release of refund that is not associated with the Earned Income Tax Credit or the Advanced Child Tax Credit. For example, if you are receiving a \$2000 refund, 500 of it was due to the Earned Income Tax Credit, the entire \$2000 will be withheld. They will not just withhold the \$500. That is a major impact on those that are waiting on that refund. The most important message we would like you to share with your clients and those you serve is that we at the IRS are asking them to file normally as they would in any other filing season. If they are used to coming to one of our free sites, if they normally go to one of those at the end of January, we want them to go to that at the same day and time, not wait until somewhere closer to February 15 so that they will be in the queue of returns waiting to get their refund so their refund would be longer back than February 15. The IRS will be accepting and processing returns starting January 23 with returns that have EITC and ACTC. We ask you to follow your normal process. This will impact all returns filed by taxpayers with the Earned Income Tax Credit and the additional Child Tax Credit. No paid preparer can get around this refund delay. We ask you on behalf of your clients to be watching for marketing material and your community that might suggest otherwise. They may be getting around that by offering refund anticipation product's which many of you know that it can often have a dire impact on those that utilize them. This is a refund delay

again. The IRS has created some camping materials for those of you who want to get involved in letting individuals you serve know about this delay. The website we have set up is [IRS.gov](http://IRS.gov). This site provides information in various forms that hopefully you can cut and paste. The IRS even has some social media tools including free prelat tweets that you can use to let people know. There are presentation and outreach materials as well. For those of you who are first hearing about this today and know this will impact those you serve, when you get a chance, take a look at that website for more information. I also want to note that we have a lot of great partners in addition to NDI that are working to provide additional resources to help you inform and educate taxpayers. You will see them there on the screen. Our friends at the National Consumer League and the Consumer Financial Protection Board just to name a few. If you can help get the information out, we would greatly appreciate your helping get that information out. I want to move to another major part of the PATH Act that I hope most of you are aware of by now. The PATH Act implemented by Congress in December 2015 implemented a number of significant changes to the Individual Taxpayer Identification Number program or ITINs that are used by individuals who do not have Social Security numbers but are tax filing and payment obligations. Millions of individuals are using ITINs and they will be impacted. As this past January 1, many ITINs will have expired and will be needed to be renewed in order for individuals to use them to file a tax return or make payments using them starting January 1. The two main buckets of those ITINs that are expiring are the ones that have not been used by an individual to file a tax return at least once in the past three filing seasons. We are also going to in a systematic process expire some ITINs that were issued before 2012. The first batch that we are going to ask for renewals are those who have a middle digit of 78 or 79. Over the next few years, we will roll out additional numbers within that middle digit that will expire. You will

see more information on that at IRS.gov. What does this mean? It basically means in order for them to use it in the upcoming filing season, they need to go through the ITIN renewal process which is basically the submission of a form W7 which is titled application for IRS Individual Taxpayer Identification Number. For those of you who helped individuals with ITINs, that is the same form they would have filed to get the ITIN in the first place. There is an updated version as you see on the screen dated September 2016. Make sure they use that form, not any of the earlier versions. There is a box that says renewing an existing ITIN that they would need to check. Then, they would need to include with the W7 either the original supporting documentation or certified copies. You will see some more stringent requirements on that. They will need to work with individuals to get those done on a timely basis. The failure to renew a ITIN prior to the filing of a tax return this year will most likely result in a refund delay and due to potential timing could result in the loss of eligibility of some of the benefits that individuals are entitled to. It is critical that if you are working with individuals that use ITINs in their normal tax filing requirement process that you get this word out to them. If they can get working on the ITIN renewal process, even before they start thinking about getting a return prepared, that would be advantageous. I wanted to provide you some more information. There are additional resources that individuals can use to help them with this renewal process. There is the website I mentioned to you but there is also a standalone IRS.gov website for ITINs. There will be information on their about Certified Acceptance Agents. They are individuals who have completed certification with IRS that can assist individuals in verifying their documents and helping them complete the form. There is a complete listing on IRS.gov. Our individual IRS taxpayer centers which are located in many federal buildings in the larger cities around the country will also assist individuals with the W7 completion. As you see on the screen, appointments are required. You can do it either at IRS.gov or I included a number for individuals to do. It is a limited basis. The availability at the taxpayer assistance centers. Please have your clients that need help start that process as soon as possible. Last but not least, I wanted to provide you a couple of additional IRS resources if you are one of those individuals that help your clients with tax issues or concerns. I wanted to let you know as the IRS puts a lot of our time and resources into our website, there are a lot more cavities that historically individuals had either called the IRS about or visited one of our assistance centers to get information from. Now, they are available online. It is a great help to individuals like you that are trying to serve taxpayers. The first one is called get transcript. It was down for a number of months due to some security concerns but it is back and available. It helps individuals access IRS transcript that they might need for various things about their filing history, whether they are trying to apply for loans or fill out other documents. I do want to warn you there are stringent authentication processes that will require that the taxpayer has data about their filing history and some of the addresses they live at over the years. It is well worth the additional process to get that information. I hope many of you are aware of where's my refund. It is a great way to check on the refund status for individuals instead of trying to call or look up information at a taxpayer assistance center.

I want to recommend a new one to you. Finding out how much you owe. That is a new website available for individuals who owe the IRS back taxes from different years. They can use this online capability to find out how much they owe and also to make payment options right there online. It is a great timesaver. I just wanted to close with two other sites. For those of you trying to assist individuals, on IRS.gov there is information about taxpayer assistance centers which all of our taxpayer assistance centers in this filing season are working by appointment only. When you visit IRS.gov you will see information on how to get an appointment. Last but not least, when you visit the website,

you can go to IRS.gov, look for the free tax return preparation for qualifying taxpayers. That site will give you a locator where you can type in your ZIP Code and it will tell you the sites that are locally available. They will mostly be starting around January 23. Some may be the end of January. A great resource for those who have not taken advantage of a. With that, I will turn it back over to Michael.

Great. Thank you for that great information. We are going to have time for Q&A at the end. Several questions have come in via email and through the chat. For other questions, please continue to put them in the chat box and we will answer them. I am excited now to welcome Janne Huang who is an outreach associate at the Center on budget and policy priorities. The National Disability Institute has had a long time relationship with CB PP and working very closely with the employees. We are excited to have Janne Huang with us today and to be able to share some information on additional tools and resources that we can use in our outreach efforts.

How low, Michael -- hello, Michael and thank you so much. I know that the tax season is about to start and it is probably very busy for many of you. I really appreciate all of you spending the time with us today. Today, I will be talking about how you can connect workers to the Earned Income Tax Credit. We will be going through why it is important, steps you can take to reach out to workers, and the resources that they get it back campaign provides to help your work. For those of you who may not know, they get it back campaign is a national effort to promote the Earned Income Tax Credit, Child Tax Credit and free tax preparation services. We work with many community organizations to connect workers with these tax credits and services. We provide outreach tools, trainings and resources to help you in your work. You can visit our website for more information and resources. I just thought that picture was funny so I included it. First of all, why is it important to conduct outreach? As I am sure many of you know, even with a full-time job, once you consider bills, housing costs, food, childcare, it can really add up. It can be hard for low income workers to make ends meet. The tax credit can add up to \$6000 to a workers refund which is an incredible amount of money. This money lifts

7 million families out of poverty each year, keeps children healthy, improves school performance and increases earnings in the next generation. It is absolutely vital that everyone who is eligible for this credit claims it. Unfortunately, it is estimated that about one in five eligible workers does not claim the tax credit they have earned. In addition to promoting the EITC, we also promote free tax

filing which is integral to claiming tax credits. This first image I think really illustrates why free tax filing is important. It says the good news is that you'll be getting a \$500 refund. The bad news is that our tax preparation fee is \$499. Taxes can be very tricky, especially if you have never learned much about how to file them. Many workers need help. Unfortunately, services cost anywhere from a few dollars to \$500. It really cuts into the refund that they would be receiving. It is estimated that EITC recipients spend over \$2 billion on tax reparations -- preparations each year. Who are the workers who are part of that 20% to are missing out? People with disabilities may worry that these tax credits and danger their Medicaid eligibility. Fortunately, it does not but they need to know that. Claiming these credits does not affect your eligibility with benefits like food stamps, SSI, Medicaid, cash assistance or public housing. Even if you save your refund, it does not count against asset limits for 12 months. Now that we have talked about why it is so important, what are the steps you can take to promote these tax credits and free tax filings? These are all ideas. You can tailor your outreach to your organization's capacity in what works for your community. Here are six steps that we have identified that you can use. The first step, and the foundation of outreach is getting the word out. You can include information about tax credits in newsletters, pay envelopes or utility bills. You can also display posters and flyers and break rooms, store windows, public areas, any location that workers are likely to see them. Even if this is the only outreach activity you take on, it has an important impact for your community. The next step would be to enlist partners. This is something you can do if you have a little more time to spend on your outreach. Partners are really the backbone of a successful outreach campaign. They bring important contact skills and resources that you may not have alone. Some examples of outreach partners include community organizations, nonprofits, schools, local government, employers and organizations like Goodwill and United Way among many others. I have listed some partners that work directly with folks with disabilities. If there is no outreach work already underway, you should bring these organizations together to establish an outreach coalition. First, organize a meeting to find out what these partners may be already doing for promoting the Earned Income Tax Credit. Train potential partners about the EITC, the ACTC and why it is important to inform their employees, customers, clients and others about these important tax benefits. There are already many outreach coalitions that exist across the country. If you are interested in learning more about the coalitions in your specific area, you can send me an email and I will connect you with the closest coalition. My email will be on the last slide of my presentation. Step three is to conduct outreach events. Find out where eligible folks are already gathering like PTA meetings and use these places to distribute more information about tax credit items. Step four is so important for folks with disabilities. Make sure that tax credit is accessible. One amazing executive -- example of this is the Goodwill Industries of Hawaii. Of their 1500 VITA clients, over one quarter reported having a disability. Goodwill Hawaii conducts an annual accessibility survey for participants, staff and stakeholders to identify and address any obstacles to accessibility. From there, they provide a lot of services. They created a program to bring clients to the site who could not access public transportation. They also

rearranged their entire tax site so that all of the services were available. They also partner with sign language interpreters to serve clients and recruit folks with disabilities. Even if you don't host a VITA psych yourself, you can work with organizations that do to make sure that they are simple. Step five is to use the media. Stories about clients who received the EITC, particularly about stories about folks with disabilities can be compelling. Reach out to local media to get these stories published. Some of you may want to collect EITC stories but don't know how. I am working with others to create a EITC stories database. We are creating a training and providing a bunch of resources to make story collecting easier for you. If this project is something you are interested in, shoot me an email after the webinar and I will follow-up with you. Finally, the best fix is to sustain effort. Make sure that the work you do is institutionalized at your organization and does not end when you leave work for example, may be right now what you do is shoot an email out to folks that you work with to let them know. If it is institutionalized, may be as an organization you can include this tax credit information in an orientation for new employees. Something that happens year after year, even if you are not there. Of course, we have a lot of these resources available on our website. A great place to start off is with our tax credit outreach kit. This kit includes information about the tax credit, the American opportunity tax credit and others. It also has a lot of information on tax filing. You will find different outreach strategies for different audiences and institutions that you would want to partner with. This kit is great because it is easy to print and you can thumb through it. We don't print out the kit anymore but we do have older copies that we can mail you if you are interested in a hard copy. These outreach strategies are also available on our website. You can visit the webpage directly if that is what you prefer. For each category, we include potential partners you can work with, a list of tips and then additional resources. Next, we have printable materials. Anyone can introduce these materials but I think that these materials are especially important for folks who want to get involved but can't dedicate a lot of time and effort to outreach. If you don't have a lot of time, keep it basic and print out or use these materials. We have posters, flyers, fact sheets, press releases and graphics you can use. All of these resources have information on how folks can find out if they are eligible. Most of these resources are customizable so you can include information about the tax sites in your specific area. If you are interested, we have a poster ordering form on our website. We can mail out these posters in full color in a larger size to wherever you work. These are all great resources. We also have flyers that are translated into 23 languages other than English. These flyers include information on how to access free tax filing as well as eligibility rules. We also recently created a wonderful video about a minute and a half long. It explains what the EITC is and why it is important. The video can be shared on Facebook, your website or even shown in waiting rooms. You can also show it to potential partners to explain why outreach work is so important. Our facebook page is a great little one stop shop for all of these resources. We don't like to inundate our partners with constant emails. Some of the updates that have been, you won't receive an email about. We post all of these updates on our facebook page. We



post logs, images you can share, our videos and updates to any projects that we are currently working on. These are two fun images we shared this past year. We have a lot like this available on the facebook page. We also have a blog that we started about a year ago. Our blog -- we have different kinds. We have blogs that you can share directly on your facebook page to encourage folks to file for free. We have the top six reasons to file your taxes for the on the bottom. We also have blogs with different outreach statuses from our partners. For example, we wrote -- we partnered with prepare and prosper in Minnesota and wrote about an awesome tax filing event that they through about a year ago posted EITC awareness day. We also created social media tool kits that you can use. We have this posted on social media. We included seven images and tweets that you can use to promote free tax filing and tax credit. You can just use those and copy and paste. It is really easy. You don't have to think about it. Finally, we also provide webinars and training. Webinars and trainings are interesting for us because they allow us to go in-depth into topics that we might not normally spend a lot of time on or if we don't have other resources on it, we might put together a little webinar. These webinars we often feature different partners who may already be doing the work that we want to feature. This past year, two webinars that were pretty popular were our VITA of volunteer recruitment and retention training and then our training on how to navigate fast the -- FAFSA . This is just another funny little image. Obviously, taxes can be tricky. Let's not let this happen. Let's make sure everyone gets their taxes filed for free if they are eligible for it. Thank you all for listening to me talk today. If you want to stay connected with me, here are the different

links two different webpages. You can visit any of these. Thank you so much for joining me and I hope you will get involved in our campaign.

Great. Thank you so much for sharing this information and these great resources and tools. I am not sure why the slide came up like that but we will make sure to have it fixed. Thank you so much for sharing this information. We have gotten quite a few questions that have come in. I just want to share with you a quick best practice. Our third presenter was unable to join us today. I wanted to be sure to highlight some of the great work that they are doing. We had mentioned goodwill of Hawaii. They serve an advisory committee. They have been long-term partners in doing wonderful work. This is another group that is also doing some great work. This is the cash coalition of greater capital region in Albany, New York. The coalition serves and eight County region with over 20 VITA sites and approximately 10% of the taxpayers that they serve have disabilities. They offer a variety of tax prep services for individuals with disabilities. One of the things that they also do is that they make sure that all tax sites have been evaluated for accessibility. They make sure that they all are 100% accessible to all taxpayers. The other piece that we have found through our work throughout the year is when coalitions and tax sites offer disability awareness training for their tax preparers. We have found in the beginning of our work that volunteers would say I am too nervous to serve a person with a disability. I am afraid I might offend them. We have some resources on our website for disability awareness training.

Cash coalition makes sure all of their tax preparers received disability training. They have tax preparers and interpreters available for taxpayers who are deaf. Another key piece that they do is they engage persons with disabilities to be tax preparers but also to serve as volunteers and intake specials -- specialists. They also have a disability initiative community that provides outreach to the disability community that helps support the growth and development of tax sites. I know that I did not do as great of a job as Melinda Burns would have done if she was here with us today. The work that they are doing in Albany, New York and the surrounding area to increase tax preparation service for persons with disabilities is doing some great work. To learn more, feel free to reach out to me and we can connect you with some other sites as well. One other thing to mention before we go into our Q&A portion is that please check out the National Disability Institute's website. You can visit

[www.realeconomicimpact.org](http://www.realeconomicimpact.org). There is a tab this is taxes and it will take you to all of this information. Please go to check out those resources.

Let's get into some questions. We have several that have come through. The first question is for Don. What is the annual gross amount a person can make and not have to file? >>

Don, are you still there? I think we may have lost --

Sorry about that. That is a complicated question based on multiple factors of what they're filing status is. Generally, it is around \$10,000 but you would have to look individually at their filing status to make that determination more informational.

One last thing I want to say on that. That is one of those questions that folks like myself and Janne who have been working on EITC get a little leery about. Those are often individuals who may have a low income earnings in a given year. They would be eligible for the Earned Income Tax Credit but it is one of the most important part of claiming. You must file a tax return. You must make an affirmative claim for it. That is why I kind of put that question out of my mind. I would be looking at the reasons to file in terms of the EITC.

The next question is, if a person who is disabled does not work, can they file for the earned income credit?

They most likely -- the most important part is that you have to have earned income. If an individual is not working, they would not make that qualification.

It is a great question about the Earned Income Tax Credit. I like how people are thinking. Take a look at the great information that the center has on Earned Income Tax Credit's to see where your clients fall.

Just a quick point. If you go to the website, you can quickly enter in your income and see if you are eligible. >>

I have a couple of clients with tax questions in regards to their SSDI/SSI benefits. They live in rural areas. Where can I tell them to call? I am going to take this question. I would encourage you to go to

the website, choose work. At the top of that website, you will find a link that says find help. They can then select the Work Incentive planning assistance program and put in their ZIP Code. It will direct them to a community Work Incentive coordinator or benefit specialist in their area. The other thing that you could do is you could send a question to Ask@ndi-inc.org and we will come -- and that will come straight to us. >> Are the printable materials accessible with screen readers? Are the videos that you talked about closed-captioned accessible to person who are deaf or hard of hearing?

I am not sure about the screen readers one. If you can send me the email of the person who asked that question, I can get back to them. The video that I talked about does have captions on the bottom of the screen.

Another question that came in. Was it mentioned that there is a maximum age where individuals do not have to file a tax return?

Know which was not mentioned. Know there is not -- no it was not mentioned. No there is not a maximum age. There is not a -- and age limitation. >> Will the PATH Act delay refunds if I file on March 1?

That is a great question. The anticipation is that we will get through the beginning parts of the filing season and hopefully get the backlog of refunds waiting filed and then we will get into a more normal refund distribution pattern. It is recommended that people anticipate even a little bit longer than normal receipt of refunds throughout the whole filing season this year. Just because of the unknowns of the beginning delay that is required by Congress. >> Does IRS still offer paper checks for refunds?

Yes we do. The offset of's -- of that is that it takes longer to receive those. You are talking more of a 2 to 4 week refund window at a minimum and that is not counting the refund delay of February 15. Obviously we can get refunds out quicker that are directly deposited and the secondary part more importantly, direct deposits are so much more secure in today's day and age. There is still a capability of getting a paper refund check. >> Are people who have the ITINs expiring going to be individually notified?

Those who had the numbers 78 and 79 did receive a notification in the mail that was in late fall of 2016. The ones that have not filed in three years, they would not have received the same type of correspondence. What we are suggesting is that you would ask taxpayers that utilize ITINs is if they have filed in the last three years so that you can get to quickly triaging whether they may be required to file for renewal of that ITIN. >> We will definitely share these questions with be presenters. We have the contact of who sent them and we will be able to get them out. We will try to respond to as many as we can. As we wrap up here, I would like to thank Don as well as Janne for presenting and sharing this information today. We also want to remind you to please sign up and join the movements and take the pledge to Disable Poverty. It is a grassroots campaign which aims to increase awareness about the nearly one in three Americans with

disabilities that live in poverty and remain out side of the economic mainstream. Please visit [Disablepoverty.org](http://Disablepoverty.org) and take the pledge. If you are not a part of the Real Economic Impact Network, please join the movement. You can sign up on our website. If you have any questions, you can send them to [Ask@ndi-inc.org](mailto:Ask@ndi-inc.org) .

I want to remind you that for our February 8 webinar, we will be talking about guiding individuals towards a savings behavior. We will be talking about our partnership with the America saves campaign as well as talking about the able national resource Center and a variety of tools to help move individuals towards a saving behavior. It is definitely that time as individuals are getting their tax refund. We hope that you will join us for that webinar as well. I would like to thank our presenters once again for sharing this information with us today. We will make sure that everybody gets a copy of the PowerPoint. I would like to thank my colleague, Nakia Matthews

for providing the technology side of this as well as thinking the National Disability Institute's training and technical assistance team who help put all of this together. I hope everybody has a wonderful new year and thank you so much for joining us for today's webinar. Have a great day. >>

[Event Concluded]