# webinar transcript

## Spilling the Tea on Taxes with Disabilities, February 23, 2023

>> MICHAEL ROUSH: Hey, everyone. Thank you for joining us this morning. We'll get started in just a moment. Good morning, everyone. Thank you for joining us. We're going to get started in just a moment. We just opened the room up. So people are coming in. We have over 450 people who have registered for our webinar today. So we're just going to give another minute for people to come in to the room.

All right. We're going to get started in just a moment. Hope or Kish, if you could see the chat box. We have some individuals who are trying to access the caption box. I can show this. The captions can be found by clicking on the CC button on the bottom ‑‑ the CC button in your Zoom controls at the bottom of the screen. So if you click that, then you should be able to access captioning.

All right. If you have other questions, please put those in the chat box, or you can send a question. Great. All right. If you could go back to the very beginning, please, and we'll get started. Hi, everyone. I thank you so much for joining us today for our webinar on Spilling the Tea on Taxes for People with Disabilities. Thank you for joining us on a Saturday morning.

This is the first time that we've done a webinar on a Saturday morning. And as I was sharing earlier, we had over 450 individuals register for the webinar today. And we have quite a few people who are here attending, and people are still coming into the room. So this is really exciting. Before we get started, just to share with you that at the end, you'll get an evaluation, or if you can put in the chat box. If you like having some webinars on a Saturday morning, Spilling the Tea on different topics, please let us know that information.

And we will see about continuing doing some additional Saturday topics. All right? Well, great. Well, let's get started, then. Next slide. And Kish or Hope, actually, if you could just address the question with the individual who has the hand raised, if you could send a message, please, that would be great. Perfect. Well, for those of you who don't know, my name is Michael Roush, and I am the Director of the Center for Disability‑Inclusive Community Development here at the National Disability Institute. Next slide, please.

Before we get started with today's webinar, I do want to go over some housekeeping tips. So first of all, listening to the webinar. The audio for today's meeting can be accessed using computer audio or by calling in by phone. If you select computer audio, please make sure your speakers are turned on or your headphones are plugged in. If you do not have sound capabilities on your computer or prefer to listen by phone, please dial 1‑929‑205‑6099. And enter meeting code 857 6066 4170. Next slide, please.

Realtime captioning is provided during this webinar. The captions can be found by clicking the CC button in your Zoom controls at the bottom of the screen. Next slide, please. Great. Submitting questions. Please use the Q&A box to submit any questions you have during the webinar, and we will direct them accordingly. If your question is not answered during the webinar, or you are listening by phone and not logged in, you may email my colleague Kish Pisani at kpisani@ndi‑inc.org. Next slide, please.

Technical assistance. If you have any technical difficulties during the webinar, please use the chat box to send a message to the NDI host or email Kish Pisani at kpisani@ndi‑inc.org. Please note this webinar is being recorded, and you will receive an email with the YouTube link and Zoom link within a week. Great. So that is our housekeeping tips. Thank you so much for letting us share that information.

For those of you who are new, I want to share with you a little bit about the National Disability Institute. So the National Disability Institute is a national nonprofit organization dedicated to building a better economic future for people with disabilities. The National Disability Institute is the first national organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities. At the National Disability Institute, we effect change through public education, policy development, training, technical assistance, and innovative initiatives.

To learn more about the National Disability Institute, you can go to nationaldisabilityinstitute.org. Great. Next slide, please. So we would like to say thank you to our supporters for this webinar. This webinar is hosted about support from Share Our Strength. Share Our Strength is an organization that is helping to build and expand the awareness on favorable tax credits and free tax preparation services for individuals with disabilities and others.

We're very excited of this partnership and for the support that they provide us to help increase the awareness on favorable tax credits and free tax preparation services. Next slide. So what we're going to do is we have a couple polling questions that we would like to ask. So we pulled the polling questions up. So what we would like you to do answer these questions. The first question that should pop up on your screen is "I am a" and identify how you identify yourself, as a person with a disability, a family member, a supporter, or other.

The next question is "how familiar are you with the Earned Income Tax Credit?" Very familiar? Somewhat familiar? Or never heard of it? And the last question is is "have you or the person with a disability you support, love, ever used a VITA/free tax preparation service?" And please answer yes, no. We have we/the tax preparer, no, had no idea this service was available, and not applicable. So if you could answer that, and then we're going to look at our responses. All right. It looks like answers are still coming in. All right, Hope, if you could close the poll, please, and then we can read the responses. Great. All right. So, perfect. It looks like we have 23% identify as a person with a disability. 61% are family members. 7% supporter. And 10% other. So that's great. Thank you.

So looking at the Earned Income Tax Credit, we see that 12% are very familiar with it. 60% are somewhat. And 29% have never heard of it. Well, great. You're going to hear about the Earned Income Tax Credit today. And about free tax preparation services, you will definitely learn about free tax preparation services today. 17% said that you were familiar. 24% stated no, that you pay a tax preparer, and 48% said no, I had no idea this service was available. Well, great. For you 48%, you are definitely going to hear about free tax preparation options for you.

All right. Great. Thanks for filling out those questions. All right. So you might be wondering why are we having a conversation about free tax preparation and favorable tax credits. Next slide, please. So within the tax space looking at favorable tax credits and free tax preparation services has been an important piece of our work at the National Disability Institute. Looking at free tax preparation services is that this is an important time for individuals to access additional money through a tax refund.

If one meets tax credit and tax credit guidelines. So we see this as an opportunity where an individual could potentially have more resources into their pocket during this time. We also see tax time as an important time for us to create a gateway to financial wellness strategies to help achieve goals. You know, one of the proper goals of the Americans with Disabilities Act, it clearly states that one of those proper goals is economic self‑sufficiency.

And oftentimes individuals with disabilities are excluded from opportunities that help us to build our economic self‑sufficiency due to various requirements that might be attached to public benefit programs or because services have not been offered to our community. And so that is another reason why this is really an important time is for individuals for us to really be included and to participate in these opportunities.

It's also an empowering time. Many stories of individuals who shared, based on their disability, that whenever they were able to file their first tax return, they felt like they have achieved or that things were going to be okay for them because that means that they're working and to be able to create this new life.

The other thing that this is an important time during tax time is also it's an opportunity for us to also check our personal identifiable information. Identity theft is something that impacts our community, and I'll give you a quick story. I have a volunteer tax preparer, and several years ago we were doing free tax preparation services at a group home in the state of Florida.

And through our work, we identified that by doing the taxes of individuals who lived in this group home, we happened to identify that a large number of individuals' tax returns were being denied. So that meant we submitted their tax return, and their tax return was being denied. It was being denied because somebody else had already filed a tax return with that Social Security Number.

So because of that, we were able to identify that somebody was using the Social Security Numbers of individuals that lived in that particular group home. All right. So tax time was a very important time for those individuals because we were able to identify that somebody was using their Social Security Number fraudulently to file a tax return.

All right. So next slide, please. So as we get started here to talk about Spilling the Tea on Taxes, I thought it was very important for us to talk about some terms and making sure that we define some terms. So the next few slides I'm just going to make ‑‑ define some terms so we've kind of got an understanding as we talk about some of the various tax credits.

So first of all, there is the difference between a tax deduction versus a tax credit. We are going to focus on tax credits today. Favorable tax credits for individuals with disabilities. A tax deduction lowers your taxable income, which is the basis for computing your tax liability. What does tax liability mean? Tax liability is that money you owe, okay? So that money that you owe is what we're looking at.

So here's an example. So if you have a $1,000 tax deduction, so let's say if you have a mortgage, you could potentially deduct your home mortgage interest. And we're just going to say that you're in the 10% tax bracket. So then that $1,000 deduction will save you $100 in your taxes. All right? So a tax deduction lowers your taxable income, all right? So that's an important piece to remember. But we're going to focus on our tax credits, okay?

And tax credits provide a dollar‑for‑dollar reduction in the total amount of taxes you owe. Okay? So credits can be off and on refundable, which we're going to talk a little bit more about, meaning that the IRS can reduce the amount you owe to zero, but it does not pay you any remainder of the form, or as a refund, okay? So it just decreases the amount of money you owe to zero.

But a refundable credit is the credit that reduces your tax liability to zero, then the remaining credit will be paid to you as a tax refund. All right. So you might be thinking, what does all that mean? So let's say that I have $1,000, right? And I was able to claim the art income tax credit. And for me the ‑‑ or the Child Tax Credit. And the Child Tax Credit was $1,500 that I am eligible for.

So it would decrease by $1,000, and then that extra $500 would be a refundable credit, a refund that I would receive. All right? So we'll talk more about that. But it's important to understand tax credits. So you might think, like, oh, my gosh. I came to this webinar on a Saturday, like, talking about tax credits. Wow, this is, like, why am I talking about this?

Here's why this is really important. It's because at times if you use a paid tax preparer or if you're doing your taxes, you may not be familiar of some of these various tax credits. We hear countless stories of individuals who had their taxes done. They qualified for the various tax credits, but their tax preparer did not check to see if they were eligible. All right? And so that's why this is really an important piece. So then you're empowered to go and look at your taxes, look at your past taxes, the taxes ‑‑ if you're a familiar member, the individual of your family member, to see if they have been eligible for any of these in it.

Next slide, please. So let's just talk a little bit about refundable and nonrefundable tax credits again, just to reiterate those. A refundable credit ‑‑ and then we'll give some more examples ‑‑ remember, a refundable credit is a tax credit that can lower a taxpayer's tax liability. We use the term "tax liability" because that's what we talk about in tax law. But tax liability is the amount you owe, all right?

So it lowers the taxpayer's tax liability regardless of the amount of that liability. So if a refundable credit exceeds the amount of taxes owed, the difference is paid as a refund. That means I get a larger refund, okay? Non‑refundable is, again, it just reduces my liability, the amount I owe, only to zero. So once I hit zero, the tax ‑‑ the non‑refundable tax credits can still go through, but it still will not change and give me a bigger refund. All right?

Because they are non‑refundable tax credits. All right. Let's go to the next slide, and let me give you some examples. So here are some things that you want to do. One thing to note, though, even though we're talking about refundable and non‑refundable, they're both very important, whether it's a refundable credit or non‑refundable credit, because we want to decrease our tax liability, right?

So it decreases the amount of money that we owe. But we really also want to look at the refundable tax credits, right? Because if I use a non‑refundable tax credit and I get it down to zero and then I have the refundable credits that I get to add to it, that's money that I get to get back, right? So we want to make sure to utilize both non‑refundable and refundable tax credits. A refundable credit, an example is the Earned Income Tax Credit. We'll talk more about.

The Child Tax Credit. You may have heard about the American Opportunity Tax Credit, which looks at education. So those are some examples of a refundable. And only a portion of the Child Tax Credit is refundable. And we'll get more into that. Non‑refundable, which is still important tax credits, are Child and Dependent Care Credit, which we'll talk about. Child for ‑‑ a credit for other dependents.

If you don't qualify for the Child and Dependent Care Credit or the Child Tax Credit, credit for other dependents might be an additional $500 to help decrease your tax liability. And the credit for other dependents, which we don't go into, but if an individual ‑‑ if you have somebody who lives in your home who is over the age of 17, right, and they meet the various qualifying factors, then you could potentially claim that individual ‑‑ get an additional credit for other dependents for various expenses that you might pay.

Lifelong learning credit is non‑refundable. Again, it's an education credit. The residential energy credit and the Saver's Credit. And we'll talk more about Saver's Credit again. Again, non‑refundable decreases my tax liability to zero. Refundable will decrease my tax liability, and any money left over I get in my pocket. All right. Next slide, please.

So the next slide here, we've got favorable tax credits for taxpayers with disabilities. Please note some of this information we won't be able to go in great detail. We have received some great questions, so we want to make sure to get some of those questions in. You'll have access to this recording. You'll also have access to the PowerPoint, and my colleagues will put in the chat box an email address that you can also send in any future questions you have.

And that is ask@ndi.inc.org. As we go along, we'll get to your question. Or if you have additional questions afterward, you can send your question to ask@ndi.inc.org. Next slide. The Earned Income Tax Credit. One of my favorites. I really enjoy tax time. Can you tell I like taxes? Because I'm doing work on Saturday. So whenever they said, oh, can you do a webinar on Saturday talking about taxes, of course! Of course, I can.

But the Earned Income Tax Credit is one of the most important tax credits for individuals with disabilities to be able to look at and access. There's a variety of myths around the Earned Income Tax Credit why individuals with disabilities ‑‑ and sometimes our families ‑‑ may not claim the Earned Income Tax Credit. The Earned Income Tax Credit is the most effective anti‑poverty program set up by the federal government.

More money goes back into the pockets of individuals as well as into the economy through the Earned Income Tax Credit. The Earned Income Tax Credit is a refundable tax credit. It's refundable, right? It decreases my tax liability to zero, and then whatever's remaining, I will get the ‑‑ I get as a refund. A refund means I get it into my bank account, right?

So it's a tax benefit that benefits working individuals. You do have to have earned income, so that's an important piece here. It's the Earned Income Tax Credit. So if you have earned income, even if you have a little bit of earned income, you still want to see if you're eligible for the Earned Income Tax Credit. All right? One of the myths about the Earned Income Tax Credit is that oftentimes people think that you have to have children to qualify for the Earned Income Tax Credit.

And that is not true. All right? But amounts are higher for taxpayers who do have children, because as they have more children, the amount that I could potentially decrease. Great pop that popped up in the chat box that I'll share really quickly is that it's earned income. So Social Security benefits do not count.

It is income that could be from wages, from an Uber driver, if I have self‑employment, are various types of income. It's important to note that the age limit for a qualifying child is waived if the child is permanently and totally disabled. Because there are age requirements based on the qualifying child. Next slide, please.

So here's some basic requirements. Basic requirements that you have to have earned income below certain thresholds. So it says around $57,000, around $59,000 with children, three or more children, and $21,000 with no children. So around $21,000, if you have no children. And you also have to have a valid Social Security Number. This is the piece that reverted back. You may have thought last year that there were no age requirements, but that law changed and went back ‑‑ defaulted back to the original.

And so an individual, to be able to claim the Earned Income Tax Credit, has to be between the ages of 25 to 64, and the individual does have to be a U.S. citizen or a resident alien the entire tax year. So that's an important piece. So, again, between the ages of 25 and 64, valid Social Security, and they do look at income as well. All right.

Next slide, please.

So here's the piece that's really important. So the maximum amount of the credit. So for no qualifying child, I have no child, and I meet the threshold, I meet the other basic requirements and my income is below, say, $16,000, then I could potentially ‑‑ the maximum amount of the credit would be $560. One qualifying child, $3,733. Two qualifying children, $6,164. And three or more qualifying children, $6,935.

So, again, a really important tax credit for individuals with disabilities to potentially look at and potentially access. Next slide, please. So if you want to learn more to see if you are eligible for the Earned Income Tax Credit or for your child or your family, here is the link, and we'll put this link in the chat box. And, again, you will get access to this to learn more about the EITC and see if you qualify. This is an online calculator through the Internal Revenue Service that you can go through the various steps and answer questions.

And it will let you know if you potentially qualify. And now I want to give you a really quick story about this why the Earned Income Tax Credit is so important. First of all, if I claim the Earned Income Tax Credit and I receive a tax refund and I receive a needs‑based benefit like supplemental security income or Medicaid, the tax refund that I receive will not count or impact the eligibility of my eligibility of public benefits.

I have 12 months to spend that money down. So 12 months to spend that money down before it would impact my public benefits. That's an important piece. Another story is is that if you have not claimed or you potentially are eligible for the Earned Income Tax Credit and you have not claimed it over the past three years, you could do a retroactive ‑‑ you could do a retroactive tax return to potentially receive past years of the Earned Income Tax Credit.

I had done ‑‑ helped an individual with his taxes a few years back, and he did not claim the Earned Income Tax Credit, and he had three children and was receiving Supplemental Security Income. And the individual, because we were able to do a retroactive tax return, received a tax refund up to nearly $15,000. And that money did not impact his Supplemental Security Income because he was able to spend that money down within 12 months.

He ended up buying a truck, actually. And he needed a vehicle. So that's really an important piece to keep in mind about the Earned Income Tax Credit. Next slide, please. So the next tax credit I wanted to share with you is the Child Tax Credit. Excuse me. Give me one moment, please. Sorry about that. Perfect. I had to have a sip of my tea there for a moment. All right.

So you may have heard a lot about the Child Tax Credit and the Advanced Child Tax Credit during the past year. So I wanted to just touch base on it briefly. But the Child Tax Credit helps families with qualifying children get a tax break. You may be able to claim the credit even if you don't normally file a tax return, depending on what type of wages you have. If you don't have a tax liability, then it's really an important piece for you to look at and consider if you have qualifying children.

Next slide. So just some basic requirements here. So first of all, basic requirements, earned income from wages or a business that you have, the taxpayer needs to have a Social Security Number or an ITIN, a taxpayer or individual taxpayer identification number. That's really important. Qualifying child. It has to be based on if they meet certain requirements. What's the relationship, their age, under 17, the residency, their support, and having a Social Security Number.

The thing is to keep in mind is that a child's main home must be in the U.S. for more than half of the year, and the child must live with you, that you provided more than half its care. So really an important, important piece. As I mentioned earlier, that if your child is over the age of 17 or you don't meet the various ‑‑ those requirements, you might be able to look at the right for other dependents, which is about a $500 credit, non‑refundable credit, to be able to look at.

So if you haven't claimed a Child Tax Credit and you potentially were eligible because you do have qualifying children in the past year, it's really important that you go back and you possibly look at doing a retroactive return. The other thing is is that if you did not do a 2021 tax return, it's really important that you consider that, even if you have no tax liability in 2021, because that's when you may have heard about individuals receiving the Child Tax Credit without any earned income.

That was through some legislation that had passed, but that did not get extended. But you could still go back and do a retroactive return. There's a great website that you can go to, GetCTC.org. So we'll put that in the chat box. Please go to GetCTC.org to learn more about that. Next slide, please.

The other piece that we want to tell you is this is an online calculator through the Internal Revenue Service that you'll be able to look at to learn more about the Child Tax Credit and to determine if you're potentially eligible for the Child Tax Credit. All right? So please be sure to check that out, and be sure to check out GetCTC to see if you are eligible for the Child Tax Credit in the year past as well.

All right. Great. Next slide, please. Great. The Child and Dependent Care Credit.

So often times this gets confused with the Child Tax Credit, so we just wanted to put some information in here on this. Another important, important credit. So first of all, the Child and Dependent Care Credit is a credit for a taxpayer who pays for someone to pay someone to care for their child in order to work or look for work. That's an important piece to keep in mind. So this is a credit for working individuals or for individuals who are looking for work.

It's a non‑refundable credit. So non‑refundable credit, again, means that it decreases my tax liability to zero, but whatever is extra I do not get. All right? So the credit is calculated based on the taxpayer's earned income and a percentage of the expenses. And also, generally eligible children must be under the age of 13 to qualify, but here is an important factor. Here is an important factor why we want to make sure the disability community is familiar with this.

It's that there is an age exception. If a person, spouse, or dependent is incapable of self‑care and lives with a taxpayer for more than half the year, there's no age limit. All right? So there's no wage limit, and so that ‑‑ age limit. So that's an important piece to keep in mind, all right? If a person is incapable of self‑care and lives with the individual, the taxpayer for more than half the year, no age limit you can look at. All right? Really an important piece to look at and to keep in mind.

Next slide, please. So the maximum credit percentage is 35% of the qualifying expenses. And you may claim the credit on qualifying employment‑related expenses of up to $3,000 if you had one qualifying person, or $6,000 if you had two or more. But you must file a tax return to claim this credit. All right? Each of these that I'm telling you about, the key piece is you have to file a tax return to be able to access these potential credits. All right?

Next slide. To learn more about the child and dependent care ‑‑ oh. Just some additional basic requirements I mentioned. You must have unpaid expenses, and the individual must have lived in the United States for at least half of the year. Next slide, please.

Here is another online calculator that you can go to to check to see if you are potentially eligible for this credit. A great online calculator that you can go to that will help determine. Next slide, please. So this is another tax credit that a lot of people have been asking about. We wanted to make sure to include. So if a person who works and saves some of their earnings in a retirement account, an Individual Retirement Account like an IRA, or within an ABLE account, an ABLE account is a tax‑advantaged savings account for qualifying individuals with disabilities, they may be eligible for the Saver's Credit.

So to be eligible for the Saver's Credit, you have to be age 18 or older, not a full‑time student, and not claimed as a dependent on any other person's tax return. Important piece, all right? Next slide. So the maximum contribution that may qualify for the credit is $2,000 or $4,000 if married filing jointly, and making the maximum credit $1,000. This is a non‑refundable tax credit, which means it decreases my tax liability.

Why is this important and why are we sharing it? If you're an individual who is contributing to an ABLE account, right, contributing to an ABLE account, the individual directly, right, then the individual can potentially access the Saver's Credit, which would decrease the amount of their tax liability so that they would receive this credit for contributing to their ABLE account.

Again, this is a great credit for individuals to be able to look at because it decreases my tax liability, which then hopefully will allow me to receive a larger tax return, larger tax refund, right? And then saving that money in an ABLE account is a great option for us to save our tax return to be able to do. So definitely an important piece to consider is the Saver's Credit.

So I then can potentially access this for saving in my ABLE account throughout the year to then let it qualify potentially for this credit. It's important that you know that the credit is for the individual, the individual contributing to it. It can't access the Saver's Credit because I don't have an ABLE account, so I will not be able to access the Saver's Credit. All right? Great. Next slide.

So as we're coming up on the end of our period of this topic and then we're going to go to questions is ‑‑ so the pieces that we need to look at is free tax preparation services. So free tax preparation services, if you're not familiar with this, free tax preparation services are available across the country. You can also go to IRS.gov and look at Free File which are free online tools that you can file your tax return. But if you would like an individual to help you complete your tax return, you can access the Volunteer Income Tax Assistance Program or AARP offers tax‑aide site as cross the country.

And the thing is is oftentimes people think for AARP, for me to access their services, that I have to be over 50 or over the age of 55 to access, that is not true, all right? During tax time, AARP and the VITA programs are available for qualified individuals. Generally an individual who makes less than $67,000 a year can access free tax preparation services and have a VITA volunteer, volunteers trained by the Internal Revenue Service, has to take a test to qualify to be able to do individuals' taxes.

VITA sites are also trained on the importance of serving taxpayers with disabilities and the universal customers. So they are familiar with the various tax credits that we talked about today and help an individual maximize the amount of tax refund that they can receive. To identify a VITA site in your area, please check out these links or an AARP tax site in your area.

Please check them out, and they will be able to guide you on the hours of operation for a tax preparation site that is in your area. So another reason why this is really important is because as we look at tax time, we want to maximize the money that is in an individual's pocket, right? Because it leads to more financial wellness strategies that an individual can access.

So oftentimes it might cost $100, $200, $300 or more to pay a tax preparer to complete my taxes. But in this case you could potentially get your taxes done free of charge by an IRS trained certified volunteer who can do your taxes free of charge. All right? Very important free service that's available for qualifying individuals. All right. Next slide, please.

So just something to keep in mind and remember that if an individual receives a needs‑based benefit like Supplemental Security Income or Medicaid, federal tax refunds do not count as earned income. As a result, it does not impact eligibility for SSI and other federally‑funded benefits.

Tax refunds do not count ‑‑ this is so important to remember, so important to remember ‑‑ tax refunds do not count as a resource for a period of 12 months after the month of receipt for SSI and any federally funded benefit. If you have not filed your taxes in the past three years, you can do retroactive tax returns and potentially be eligible ‑‑ potentially be eligible for tax credits during tax season if not claimed before.

Really an important piece because oftentimes individuals state I'm not going to file my tax return because then I'm going to lose my public benefit. You have 12 months to spend that tax refund down, 12 months, all right? Really an important piece. Next slide.

So in a nutshell, it's important to file a tax return if you have earned income. Accessing free tax preparation services and favorable tax credits can potentially increase money in your pocket. Tax refunds can be saved in an ABLE account, very important piece. Filing your taxes assists in protecting your identity, as I mentioned before, and tax time is a great way to begin to build your financial health. All right?

Because more opportunities for money to be left in your pocket. So what we're going to do is we just have a few slides here on some various resources, if we can go to the next slide. So next slide. So that's great. So here's ‑‑ go to our website to learn about more resources for taxpayers with disabilities. You can go to our website at nationaldisabilityinstitute.org. The top, you'll click under financial, and then you'll scroll down, and you'll find taxes and tax preparation services.

So please be sure to check those pieces out. Lots of great resources there. Lots of great resources. Next slide. We also have a lot of Quick Reference Guides that are on the website, so please go to it. So some of the Quick Reference Guides, like, one of them is I can't afford to pay my taxes. So it gives some information. Or how do I use an ABLE account during tax time for tax time savings? We also have other Quick Reference Guides on the website such as I want to own my own home. How do I go about doing that?

Or I have bad credit, or somebody else pays my bills. How do I manage my money? Lots of different Quick Reference Guides. So please go and check those out as well. Also, these Quick Reference Guides share with you additional free tax preparation services. We couldn't go into them all today. I saw in the chat box pop up about my free taxes. A great program from our friends at United Way and many of our partners use it and our disability partners.

So the Quick Reference Guides also highlight my free taxes. So please check that out. The next couple slides just have some additional resources that you'll be able to have and access from NDI but also through the Internal Revenue Service. So you will be able to access those various links as well. Also, if you're needing accessible forms and publications, please note that the IRS provides accessible forms and publications.

So those are additional resources. All right. Well, here's what we're going to do now. I know we covered a lot of information in that first 40 minutes. But we've got a lot of great questions that have come in, and I see there's lots in the chat box. I just want to remind you that they will share with me all of the questions and all of the chat that comes in. We'll be sure to go back and answer these questions and can send them out.

So if we don't get to your question today, just know we're going to. All right? We are going to. You can also send a question to ask, A‑s‑k@NDI.INC.org, all right? Please, please, please feel free to send us emails there, because we enjoy questions. All right. Let's get started on some of these questions. Next slide, please.

One question that came in is do you claim the person with a disability on parents' taxes or not? I read you were not supposed to claim if they get SSI and Medicaid because it can disqualify the person with a disability from getting benefits. We developed our daughter from our taxes.

Let me just go back and make a disclaimer here. Let me make a disclaimer. So some of these questions that have come in I can't give a flat answer of yes or no or what to do. I don't know the full story. There can be other factors that change the story, right? So I share that with you because I'm going to give you, to these different questions, general information, something for you to look at, something for you to consider.

But just note that the disclaimer is, one, I can't answer, on this webinar, personal questions about an individual's situation if you, like, sent in the chat box all the information and things like that. We won't answer that ‑‑ be able to answer anything that's personal identifiable information. But just note that there might be other factors. There might be other factors here to these questions, okay, that I don't have that weren't submitted. Looking at this question, do you claim the person with a disability on parents' taxes or not? I read you were not supposed to claim if they get SSI and Medicaid because it can disqualify the person with a disability from getting benefits.

Well, there might be some more to this story. But the thing is for the individual, the child, you might want to go back to look at the child and other dependent care credits that I talked about or the credit for other dependents. Remember also is that the tax return, the individual has 12 months to spend down that tax return, all right? So that is really an important piece to keep in mind.

But look at the various tax credits, and then that will help you to identify. The other key piece to this person who asked this question, I would strongly encourage you to find the VITA site, the volunteer tax assistance program, in your area, because a volunteer income tax preparer could help you with that. Next slide, please.

So this question is my daughter is 30 is on the autism spectrum but doesn't receive any government help. She lives with me and has a part‑time job. Does she need to file a tax return? If so, do we need an accountant to do this? I just hate to see her spend money unnecessarily. So let's answer this first part. The individual would not need an accountant. I hope that they would go to identify if they have a free tax preparation site in their area to meet with a volunteer income tax assistance volunteer.

The other piece is is that even though the individual may not have a tax liability that their wages were low that they did not have to file a tax return, we encourage people to file a tax return because they might potentially eligible for the Earned Income Tax Credit or other favorable tax credits. But if this individual works part time, 30, possibly they have just received ‑‑ be eligible for the Earned Income Tax Credit could be more to the story that I don't know.

But I would encourage them to look to see if the Earned Income Tax Credit is something that they would qualify for, all right? And, yes, use a volunteer tax site to help them do their tax return. Remember that if an individual, because ‑‑ there's individuals not receiving any help, government assistance, but if they were, they'd have 12 months to spend that money down. So I would encourage the individual to do that. The other reason why I would encourage the individual to do that, you know when we had the stimulus money that came out?

A large number of individuals with disabilities were not getting the stimulus money because they did not file a tax return. And they did not receive any SSI or SSDI, so they were just out there and did not get the stimulus money, and they potentially were eligible to receive the stimulus money. But they had to do a tax return. So I would encourage this individual to also potentially look to see about doing a retroactive return.

Again, please go visit one of our free tax preparation sites or send me an email at ask.ndi.inc.org. Next slide, please. Are disabled SSDI Social Security Disability insurance recipients eligible for Child Tax Credit or ABLE? These are two different things. CTC is a tax credit, okay? A tax credit. ABLE is a tax‑advantaged savings account, all right?

So to be eligible for the Child Tax Credit, remember, you've got to have a child, a qualifying child, okay? An ABLE account is if you meet various ABLE validity requirements to open an ABLE account. To learn more about ABLE accounts, you can go to ablenrc.org. Our colleagues operate ABLE National Resource Center and you can go to ablenrc.org. Please check out the links provided previously to look at the eligibility requirements. Next slide, please.

Can someone who's claimed as a dependent on someone else's tax return file for the Earned Income Tax Credit if they have income, file their own tax return and the person claiming them won't qualify for the EITC? Remember the various qualifying factors for the Earned Income Tax Credit is that the individual cannot be claimed as a dependent on another person's tax return, all right?

So another important piece to look at. You go back, and if you use a calculator or the assessment tool that's on the IRS website, you can put it in to yourself, your situation with the person that you're talking about, the dependent, and then do it as the individual itself. All right? So that's an important piece to remember. The basic requirements of the Earned Income Tax Credit, all right?

And who is potentially eligible. But if you're claiming the individual as a dependent and you are claimed the Earned Income Tax Credit because they meet all the qualifying factors, well, then the individual would have different qualifying factors. All right. Next slide.

I'm sold on the importance of having an ABLE account for my son but haven't yet used it. Would love some examples on the mechanics of using it for my teenage son and the tax benefits of doing so. Thank you. All right. Well, again, ABLE account is a tax‑advantaged savings account. The individual beneficiary could potentially see if they are eligible for the Saver's Credit, the individual is a teenager, so they would not qualify for the child ‑‑ or the Saver's Credit, depending on their age.

But something about the tax benefits is if you live in a state that has ‑‑ that allows on a state income tax return, the deduction of ABLE contributions, then that would swear it would be an advantage potentially to a parent or to someone else. So, for example, we do a lot of work in the state of Illinois. And the state of Illinois family member who contributes to an ABLE account can deduct the money that they contribute up to a certain amount from their tax return, their state, state income tax return. So we don't want to get the state tax return, if you have a tax liability of state income tax with the federal tax return.

All right? So that's an important piece. We provided some links here that you can go to that if your state offers an income tax deduction. Please check that out. And our colleagues at the ABLE National Resource Center recently hosted a great webinar on ABLE tax‑time tips, and we provided the link here that you can go and look at that, too.

All right. Next slide, please. All right. I'm a nonfiler who has a disabled child from my understanding they are not allowing us to file this year for last year unless you made a certain income. Is this information accurate? They aren't allowing us to file for the Child Tax Credit. This is the perfect example that I cannot answer this question. I wish I could, but there's some other details here that I think we're possibly missing.

But here's how I am going to answer this question and why we made sure it was in here. This is a great example why I would encourage you to go meet with a volunteer tax assistance volunteer. Go to a free tax preparation site and share with them who is telling you that you're not allowed to file this year for last year unless they made a certain amount of income.

So there's various factors, but this is where a volunteer who is trained through the IRS would be a great advocate to be able to look at your various situations here to be able to help with this question. All right? Because we would encourage this individual to get to the core of why they stated they are not allowing them to file the return for last year. All right? Great. Next slide.

Does claiming an adult disabled dependent affect Medicaid or other government benefits? So for the individual, it does not impact them. Remember, an individual would have 12 months to spend that money down. The other piece for this particular question is that looking at the family's particular income that might be a piece, but it's important that when we look at our tax refund and we look at the government programs, is that the individual would have 12 months to spend the money down before it impacts their public benefit.

Next slide, please. All right. Great. So we have three minutes left. I see the chat box. I see lots of questions that have come in. I wish I could get to all of them. I'm just going to do a quick piece through to be able to look. So what tax benefits or families of a special needs adult child entitled to? Hope put in this great publication that talks about tax credits for taxpayers with disabilities. And so that is an important tool.

But, like, the tax credits we just talked about like the Earned Income Tax Credit, the Child and Dependent Care Credit, are all pieces to be able to look at, as well as the individual ‑‑ the Saver's Credit as well. All right. So looking at these pieces, we have two minutes left. I'm just going through. Okay. We put in the resources for it. Okay. Let me just go to read another question. Somebody asked about the various tax benefits for an individual who is blind.

In the publication that we submitted or putting in about taxpayer highlights for people with disabilities, we are to do that. Somebody asked what are the privacy policies associated with VITA and AARP? Do they collect our information and share it with partner companies?

Do they send us junk mail or solicitations? That's a great question. Just so you know, when you go to a VITA site, a volunteer, the local where I'm at has a question, a card for people to fill out information to get more information if they want. People who come into the VITA site, we tell them it's optional for you to fill out that information. If you do not want to be added to a listing, you don't have to be. But when you go and fill out a tax return, they do not sell that information with the tax return that individuals fill out.

It would be additional card, flier that you would fill out that they would contact you, and you get to mark if you want to receive additional information. All right. So we have one minute to go. I want to encourage you to fill out the evaluation. Please answer these questions. We really want to have you answer them and give us some great feedback. If you like the Saturday webinar idea, let us know.

We might do more Saturdays on various topics. Spilling the tea on what? Spilling the tea on public benefits. Spilling the tea on navigating the disability service system. Spilling the tea on taxes 2.0. I don't know. Whatever you want to hear. We might consider it. So ‑‑ but we would only do it if we heard from you, if that's of interest. Next slide. Please be sure to check us out on social media at National Disability.

And also on the next slide, here's my contact information as well as my colleague, Kish Pisani, who you can reach out to. We're happy to answer any questions that you might have. I also would like to say thank you to my colleagues Kish Pisani and Hope Price who helped put this webinar together. I want to give a shoutout to Kish Pisani. She's the one who came up with this great title of Spilling the Tea on Taxes. And I think it's going to be a whole new series. And so we really thank you for that. We'll put the evaluation in the chat box so that everybody can have that. Again, we're so grateful that you spent your Saturday with us. And on a topic that I'm so passionate about and I love about taxes. And I didn't know if people would show up, but I'm so grateful that you did today. So with that, any final words from my colleagues before we close out today's webinar?

>> KISH PISANI: No. Just you will get an email within a week with the recording link, the transcript link, and the slides, and the slides will have live links to all of the links. Please, please fill out the evaluation. At the end of the evaluation, you will also have a link that will take you to our website where you can get a sneak peek to a lot of the resources that Michael mentioned in the presentation, because I know a lot of you are anxious to get started.

But that's it. And this was just a little bit of spilling the tea. We didn't read any tea leaves today, but we can't do that, so that's it.

>> MICHAEL ROUSH: Great. Have a great day, everyone. And enjoy tax season. All right? And be sure to reach out us if you have any questions. We hope everybody has a blessed day. Thank you.