

BITS & PIECES



FROM FRAN

January & February 2023

They're Back!

I'm pleased to announce that the AARP Tax Assistance Program will be returning to the Preston Senior Center this year. We will be having some small changes to what we've done in the past and that is mostly due to COVID 19's persistence in the region.

Appointments will be scheduled at one-hour intervals starting at 10:00 a.m. and continuing through 1:00 p.m. We will require that face masks be worn by everyone entering the senior center. We are also limiting the number of persons in the building at one time. We look to accommodate persons who have had their taxes done by AARP Tax Councilors at the Preston Senior Center as our priority. Some adjustments to our schedule are possible due to changes necessary to accommodate safety precautions.

The AARP Income Tax Assistance program is free of charge and will be conducted at the Preston Senior Center, 42 Long Society Road. The income tax preparation assistance is designed for low and middle-income tax payers of all ages, **with special attention to those individuals who are 60 years of age or older.** We also ask that you bring your Income Tax documents from 2021 which you filed.

If married, we ask that both husband and wife are present during the income tax counseling session. **Taxpayers must bring all documents which they have received that apply to their 2022 income tax including:**

***All SSA-1099, Social Security Benefit statements and RRB-1099, US Railroad Board Forms.**

***All SSA-1099 forms (1099-INT, 1099 OLD, 1099 DIV, 1099-R, 1099-B, 1099-S, 1099-MISC).**

All W-2, Wages and Tax statements if employed during 2021. *All 2-G, Certain Gambling Winnings forms.

***Original cost of assets sold during 2022. Broker statements.**

***Accurate Social Security numbers must be furnished for all/any dependents, which are claimed.**

***If applicable, proof of payment of property tax and motor vehicle tax.**

Our FREE AARP TAX ASSISTANCE appointments will begin on Wednesday, February 8, 2023. The appointment schedule includes the following dates:

February 8th, February 22nd

March 8th, March 22nd

April 5th

If you are interested in scheduling an appointment with a Certified AARP Tax Counselor, please call 860-887-5581 ext. 6 leaving your name and telephone number. You will be contacted regarding scheduling availability.

When coming to your appointment, we strongly recommend that you bring your 2021 income tax documents with you.

The AARP Tax Assistance Program is provided FREE of Charge by extremely well trained and Certified counselors. Our AARP Tax Counselors make every effort to ensure accuracy and they complete each and every income tax appointment in a professional manner. Sometimes tax returns take a longer period of time to complete, when this happens, your patience is appreciated.

We can prepare

- **1040** with Schedules A, B and D
- **Schedule C** up to \$10,000 expenses (Schedule C has same requirements for CEZ—no employees, no inventory, no losses or depreciation, etc.)
- **Schedule EIC** and **EIC Worksheets**
- **1099-MISC (box 7)** nonemployee compensation is reported on Schedule C/CEZ)
- **1099-MISC (box 1 or 2)**—rents, royalties, reported on Schedule E with no expenses, depreciation)
- **1099-MISC (box 3)** other income is reported on 1040 Line 21)
- **1040-ES** (Estimated Payments)
- **2441** (Child & Dependent Care)
- **5405** (Repayment of FTHBC)
- **8283**, Section A, Part 1—noncash contributions to charity exceed \$500 but are less than \$5,000
- **8606** (Nondeductible IRA) Part 1
- **8880** (Qualified Savings Credit)
- **8812** (Additional Child Tax Credit)
- **8863** (Education Credits)
- **8949** (Sale or Disposition of Assets)
- **9465** (Installment Agreement)
- **8379** (Injured Spouse)
- **1040X** (Amended Returns, if trained in the tax year being amended)
- **Schedule K-1** that provides information only for interest, dividends and capital gain distributions and royalties (Schedule B, D, E)
- **Cancellation of Debt—1099-C** for credit card debt cancellation only
- **Health Savings Accounts—1099-SA** and **Form 8889**, if trained and certified*

We cannot prepare

- **Schedule C** (Business Profit and Loss) if a loss or expenses exceed \$10,000
- **Complicated Schedule D** without proper paperwork (Capital Gains and Losses)
- **Schedule E** (Rental Property) with expenses, including depreciation (exception: returns for military members only, prepared by a counselor who has been certified to do military returns provided another military certified counselor is available to quality review the return)
- **Schedule F** (Farm Income)
- **2106** (Employee Business Expenses)
- **3903** (Moving Expenses)
- **8615** (Minor's Investment Income)
- **Portions of Schedules A and B** that are not included in our training
- **Schedule K-1** that involves depreciation or deductible expenses
- **Other rental income or business income**

***HSA:** A separate online training module and certification test is provided for certification in handling this module in our program. Only counselors who have been certified for HSA may prepare returns containing HSA.

AARP Foundation Tax-Aide is offered in conjunction with the IRS.

Elderly and Totally Disabled Tax Relief Program:

The qualifying income guidelines for the Elderly and Totally Disabled Tax Relief Program application to be filed for the 2022 Benefit year are \$40,300.00 for unmarried individuals and \$49,100.00 for married persons. The Application filing period is February 1, 2023 through May 15, 2023.

You will need to provide proof of all sources of income including but not limited to Social Security, pensions, interest statements, employment etc. If you filed Income Tax, a copy of the signed and dated document, including supporting documentation is necessary to provide. It is extremely important that you bring all necessary documentation regarding proof of your income when you arrive for your appointment. Items to be included as part of qualifying income are as follows:

- *Wages, bonuses, commissions, gratuities and fees, self-employment net income (do not include depreciation expenses).
- *Net Social Security (Box 5 from SSA-1099), Federal Supplemental Security Income, payment for jury duty (excluding travel allowance).
- *Dividends and Interest
- *IRA-include only "taxable amount" NOT "total distribution"
- *Black Lung payments
- *Green Thumb payments
- *Interest or proceeds resulting from gifts received
- *Lottery winnings
- *Net income from sale or rental of real or personal property (do not include depreciation, receipts for expenses required when no tax return has been filed)
- *Pensions and annuities-include only "Taxable "amount
- *Veteran's pension and veteran's disability payment
- *Railroad retirement
- *Severance pay; UNEMPLOYMENT compensation
- *Worker's compensation
- *Alimony
- *DSS cash assistance (SAGAP)
- *Legal Settlements-Net Proceeds
- *Dependency and Indemnity Compensation from Dept. of Veterans Affairs
- *Cancellation of Dept
- *If property is owned in trust any distributions received from the trust (Verified with a copy of the trust federal tax return)
- *Capital gains total from previous year only (a capital loss carryover from a previous year should be excluded from qualifying income calculations)

Persons already receiving the Elderly and Totally Disabled Tax Relief Program benefits will receive correspondence from the Preston Assessor's Office indicating that this is the year in which you need to reapply for your benefits. Please contact the Senior Affairs Office at 860-887-5581 extension 6 to schedule an appointment.

TVCCA Café Program:

Our Congregate Meal Program is open to all individuals who are sixty years of age and older. The suggested donation is \$3.00 per person. Persons under the age of sixty years are welcome but are charged a higher price for the meal. For additional information regarding those persons under the age of sixty, please contact the Preston Senior Center at 860-889-0770. We are pleased to provide our January menu selections.

9 January: Italian Pork Sausage & Peppers, Penne Pasta w/Herbs, Green & Waxed Beans, Pineapple Tidbits, Bread, Margarine and Beverage.

16 January: Closed for Dr. Martin Luther King Jr. holiday.

23 January: Sloppy Joe w/Bun, Herb Roasted Potatoes, Corn w/Peppers & Onions, Fresh Orange, Bread, Margarine and Beverage.

30 January: Chicken Cacciatore, Pasta Shells w/Marinara, Green & Waxed Beans, Sweet Treat, Bread, Margarine and Beverage.

Reservations are necessary to participate in this program. You may register in person at the senior center or by calling the center at 860-889-0770 on Monday mornings or Tuesday and Thursday afternoons. We look forward to your participation.

Food Distribution:

We continue to work with United Community & Family Services to provide the monthly food distribution at the Preston Senior Center. The program is open to residents and non-residents alike. Beginning in the month of January, there will be invited agency guests who will hand out information concerning their

particular agency. For example, one month it may be staff from TVCCA Energy Assistance Program, possibly a local health care agency or hospital to provide handouts which you may find useful. This is an important way of getting the word out of services/benefits which individuals may not be familiar with. We hope to continue our monthly distributions throughout the winter months (within reason, blizzards are definitely out). Our January distribution will be held on Friday, January 6th from 10:00 – 11:00 a.m. February distribution will be held on Friday, February 3rd.

Special note of thanks goes out to UC&FS and their staff for their continued support which they bring to Preston residents. I would be remiss if I didn't also recognize the support from our own hard working crew including Cathy Brosnan, Sandra Allyn-Gauthier plus always ready to provide last-minute emergency coverage star Amy Brosnan!! Thanks to one and all.

My Favorite Sayings:

The secret to a happy marriage remains a secret!....Henny Youngman

Happiness is having a large, loving, caring, close-knit family in another city.....George Burns

There's no limit to the good you can do in this world if you don't care who gets the credit.

Happiness is not perfect until it is shared.

If you think nobody cares if you're alive, try missing a couple of car payments.

If you jump to conclusions, you may leap over facts.

A person who fails many times is not a failure until he or she begins to blame someone else.

Like uncut diamonds, many individuals have shining qualities beneath a rough exterior.



FREE on Zoom!

Live Well with Diabetes!

Join this FREE 6- week workshop and learn how to better manage your ongoing health condition!

You will learn:

- What to eat
- Low and high blood sugar
- Guidelines for when you're sick
- Tips for dealing with stress
- How to set small and achievable goals



These are just some of the topics covered. We will meet via Zoom, once a week for six weeks. Each session is 2.5 hours.

Participants will need a computer, tablet or cell phone and a reliable internet connection.

Class size is limited, **so register early!!**

Tuesdays from 10 AM - 12:30 PM
January 10 - February 14, 2023
To register, call 860-387-3561 ext. 127 or
email Lori at lygielski@seniorresourcesec.org

Materials will be sent directly to participants at no cost and include a Living a Healthy Life Book, instruction booklet, and exercise and relaxation CDs.



Sponsored by Senior Resources Agency on Aging, North Central Area Agency on Aging, Area Agency on Aging of South Central Connecticut, CT Department of Aging and Disability Services State Unit on Aging.