

## How to Get Your Taxes Done for Free!

We hate to be the ones to remind you of an unpleasant task, but your tax return is due in a short while. Millions of Americans have not filed their taxes yet and for many it is because calculating what you owe is complicated and professional tax preparation isn't cheap. However, there are ways to get free tax help. Here are five options.

**IRS Free File.** If your adjusted gross income is less than \$72,000 (the IRS estimates that this is the case for about 70% of all taxpayers) the IRS provides free tax preparation software from ten tax-preparation companies. This freebie is the result of a partnership between the IRS and a nonprofit organization called the Free File Alliance. IRS Free File

providers include major players in tax prep software including Turbo Tax, Tax Slayer, and Tax Act. Be aware, however, that while the federal filing is free, you may have to pay for your state return. You can access the IRS's Free File at [IRS.gov/freefile](https://www.irs.gov/freefile).

**Volunteer Income Tax Assistance (VITA).** Community organizations across the country offer free tax preparation for low and moderate income individuals, elderly taxpayers, the disabled and those who are not fluent in English. IRS-certified volunteers do the tax prep work which is made possible through a federal grant program. To qualify for VITA help your income generally has to be no more than \$57,000. To find a VITA site near you go to [irs.treasury.gov/freetaxprep/](https://irs.treasury.gov/freetaxprep/) and enter your zip code.

**AARP Foundation Tax-Aide.** With more than 38 million members, AARP is the largest organization focused on issues for Americans over 50 years old. It is no surprise then that AARP offers free tax help for low to moderate income persons in this age group. Due to the COVID-19 pandemic much of their tax service is conducted virtually and by appointment only. To get started go to: [taxaide.aarpfoundation.org/](https://taxaide.aarpfoundation.org/).

**MilTax.** Military service members and their families can get easy access to free



Military service members and their families can get easy access to free tax software from H&R Block through a Department of Defense program.

tax software from H&R Block through this Department of Defense program. In addition to secure online tax preparation and e-filing, participants can also get their tax questions answered by phone and via live chat with tax consultants and financial counselors with military expertise. Face-to-face tax advice is available on most military bases. To download the software, find helpline phone numbers, and see if a nearby military installation offers in-person tax help go to: [Militaryonesource.mil](https://militaryonesource.mil).

**My Free Taxes.** This program from the United Way offers free tax preparation for both federal and state returns. An easy-to-navigate website—[unitedway.org/myfreetaxes/unitedway](https://unitedway.org/myfreetaxes/unitedway)—takes you through the process step-by-step and it promises that you will get every deduction you qualify for.

## How to Get Your Taxes Done for Free!

### IN THIS *Issue*

- 1 How to Get Your Taxes Done for Free!
- 2 Pandemic Clobbers Social Security Funding
- 2 Special License Plates
- 2 Comfort Food: Fruit, Ham & Spinach Salad
- 3 Meet Ariana Parker
- 3 Game Zone: Brain Teaser

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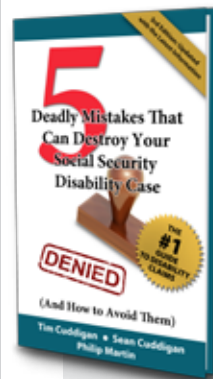
## Pandemic Clobbers Social Security Funding

The COVID-19 pandemic has created a dire situation for the future of Social Security. Social Security has two funds—one to pay old-age retirement benefits and the other to pay disability benefits. Both funds have been running dangerously low for some time. But now due to the pandemic, the projected timelines for when these two Social Security programs will run out of money have been considerably shortened.

Before the pandemic the Retirement Trust Fund was projected to be depleted by around 2034, but now it is expected to run dry in 2029. Unemployment due to the pandemic (with about 10 million Americans out of work) has sharply cut tax revenue, according to the Bipartisan Policy Center. And the Disability Insurance Trust Fund is in even worse shape: Its reserves could be used up as soon as 2024.

If the fund reserves are used up it doesn't mean that Social Security benefits will end, but the agency will only be able to pay out in benefits what it is taking in. Projections put the payout under those circumstances at 79 percent of the promised benefits.

But there is hope. These disappointing projections can be reversed if our elected representatives act decisively. Congress must act, because millions of Americans rely on the Social Security benefits they have rightfully earned.



**"5 Deadly Mistakes That Can Destroy Your Social Security Disability Case" is the #1 guide to improving the odds of winning a disability case.**

For a FREE copy for you or someone you care about call Cuddigan Law at 402.933.5318 or email us at [lawteam@cuddiganlaw.com](mailto:lawteam@cuddiganlaw.com)

## Special License Plates Help Fund Fees for Pet Adoption by Veterans

A new program from the Nebraska Department of Veterans' Affairs (NDVA) seeks to help pay animal adoption fees for veterans. The program, "Vets Get Pets," will feature the sale of special license plates, and the proceeds from the plates will be used towards adoption fee reimbursement for veterans.

The license plates are available now for all Nebraska drivers—both veterans and non-veterans. The cost for a regular plate will be \$5. Custom message plates will be \$40.

Animal companions can help veterans cope with post-traumatic stress disorder said NDVA Director John Hilgert in a press release. "This will be a great service for our veterans and an opportunity for our citizens to support them."

The specialty plates can be purchased through Nebraska's DMV website. Veterans registered with the Nebraska Veterans' Registry can apply for up to \$350 for reimbursement of adoption fees for a pet.



## Comfort Food

From the kitchen of Janet Cuddigan

Let's celebrate spring! After a snowy, frigid winter, I think you will enjoy a taste of spring with this easy to make and easier to enjoy salad.

### Springtime Fruit, Ham, & Spinach Salad

3 tablespoons olive oil  
2 tablespoons orange juice  
2 teaspoons raspberry vinegar  
1 teaspoon coarse grained prepared mustard  
Ground black pepper to taste  
3 cups cooked ham, cubed  
8 cups baby spinach, rinsed and dried  
1 cup diced cantaloupe  
½ cup diced peaches, drained  
1 red onion, thinly sliced

In a small bowl, whisk together the oil, juice, vinegar, mustard and pepper.

In a large bowl, toss together the ham, spinach, cantaloupe, peaches and onion. Pour dressing over all and toss to coat.

Serve immediately.

Adapted from [allrecipes.com](http://allrecipes.com)

## Meet Ariana Parker

A spotlight on one of the professional team members who work for you at Cuddigan Law.



"People say find something you love, and you will never work a day in your life!" That's Ariana Parker, a Case Manager at Cuddigan Law. "I love helping clients," she says. "It is so satisfying to see the relief on our clients' faces when we tell them that they have been awarded disability benefits. It's a great feeling to have our clients know that we are here for them."

"Providing excellent customer service is my main priority. I take on the responsibility of being our clients' first point of contact, meaning I will be the person you call for answers to your questions. I call our clients frequently to stay up-to-date on their medical records. I make sure the claim is where it should be and is moving along in a timely manner."

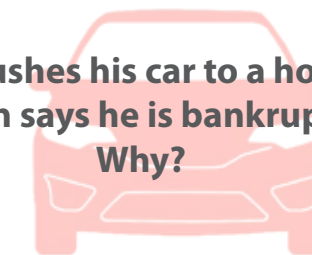
If you spend any time at all with Ariana, you'll quickly appreciate that she is passionate about her family and about helping others. And she walks the talk. In her free time she volunteers for the Greatest International Scavenger Hunt. "This organization is truly amazing," she explains. "In 2020, GISH players and the challenges we gave them made it possible for the organization to raise enough for over one million meals for kids in need, raise almost \$350,000 for criminal justice reform and the fight for racial equality, and fund over \$60,000 in acts of kindness through RandomActs.org."

Is it any surprise then that Ms. Parker's favorite quote is this one from Robert Schuller? "Today's accomplishments were yesterday's impossibilities."

## Brain Teaser



**A man pushes his car to a hotel and then says he is bankrupt. Why?**



For the solution go to [cuddiganlaw.com/library/newsletter](http://cuddiganlaw.com/library/newsletter)

## We're in your corner.

We value the confidence and trust you have placed with us in the past.

If you or a family member or a friend could use our help now or in the future, please pass along our name.

Disability law is all we do.



Sean & Tim Cuddigan

Subscribe to the Cuddigan Law YouTube channel to view our free library of videos about Social Security and VA disability. You will find a full range of information about qualifying medical disorders, how-to tips on navigating the system, and insider advice on winning your claim.



Are you a disabled veteran?

Before you apply for VA disability benefits call Cuddigan Law at 402.933.5318 or email us at [lawteam@cuddiganlaw.com](mailto:lawteam@cuddiganlaw.com) for your FREE copy of our book *The Essential Guide to VA Disability Claims*.