



# life|ines

information for your life

## TOP 10 TIPS

### About Free Tax Preparation

Each year millions of people have their tax returns prepared for free by volunteers. These volunteers are part of the Internal Revenue Service's (IRS) Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs. Here are the top 10 tips the IRS wants you to know about VITA and TCE:

1. The IRS sponsors both the VITA and TCE programs. They work with local community groups to both train and certify volunteers.
2. The VITA program generally offers free tax return preparation and e-filing to people who earn \$52,000 or less per year.
3. The TCE program offers help mainly to people age 60 or older. Volunteers specialize in tax issues unique to seniors. AARP is part of the TCE program and helps taxpayers with low to moderate incomes.
4. VITA and TCE provide free electronic filing. An e-filed tax return is the safest and most accurate way to file. Using e-file combined with direct deposit is the fastest way to get your refund.
5. Some sites provide bilingual help for people who speak limited English.

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## JOINING A GYM

If you're looking to get in shape, a membership at a gym, fitness center, health spa, or sports club could be a good option. But joining a gym often means signing a contract, and not all contracts are the same. To avoid a problem down the road, find out more about the business and what you're committing to before you sign up. People have told the Federal Trade Commission (FTC) about high-pressure sales tactics, misrepresentations about facilities and services, broken cancellation policies, and lost membership fees when gyms go out of business.

### CHECK OUT THE FACILITIES.

Plan a visit at a time you would normally be using the gym to see how crowded it is, whether the facilities are clean and well-maintained, and whether the equipment is in good shape. Ask about the:

- **Number of members.** Many gyms do not have membership limits. It might not be crowded when you visit but be packed during peak hours or after a membership drive.
- **Hours of operation.** Do they suit your schedule? Some fitness centers restrict men's use to certain days and women's to others. Some may limit lower-cost memberships to certain hours.
- **Instructors and trainers.** Some places hire trainers and instructors who have special qualifications. If you're looking for professionals to help you, ask about their qualifications and how long they've been on the staff.
- **Classes.** Will you need to pay extra for certain activities, or are they included in your membership fees?

### KNOW WHAT YOU'RE AGREEING TO.

Some gyms will ask you to join—and pay—the first time you visit and will offer incentives like special rates to get you to sign on the spot. It's best to wait a few days before deciding. Take the contract home and read it carefully. Before you sign, find out:

- **Is everything the salesperson promised written in the contract?** If a problem comes up after you join, the contract is what counts. If something isn't written in the contract, it's going to be difficult to prove your case.
- **Is there a "cooling-off" or trial period?** Some gyms give customers several days to reconsider after they've signed a contract. Others might let you join for a trial period. Even if it costs a little more each month, if you're not enjoying the membership or using it as much as you planned, you will have saved yourself years of payments.
- **What happens if the gym goes out of business?** You can check with your state Attorney General to see what your rights are according to your state's laws.

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## IS YOUR CHILD READY FOR CAMP?

You've made your decision. This is the year. Your child is going to camp. Resistance is futile. Or perhaps it's the other way around: Your child is saying that now is the time, and you're the one with doubts. In any case, there is no scientific formula to determine a child's camp readiness. Every child is different, and parents can't forget to take into consideration their own needs and circumstances as well. Try tossing around some of the following questions to see if the timing is right for everyone.

### HOW OLD IS YOUR CHILD?

- **Children younger than 7** often have a hard time adjusting to being away from home, so consider a day camp where children come home every night.
- **Children 7–12** are usually good candidates for resident camps, or "sleepaway" camps. Whatever their age, it helps if children have overnight experiences at a friend's or relative's house before camp.
- **Teens (and tweens)** who are "too old for camp" can find cool activities in travel, adventure, sports, and Counselor in Training (CIT) programs, among others.

### DOES YOUR CHILD WANT TO GO TO CAMP?

If your child is already talking about camp, you're way ahead of the game. Your job as a parent is to figure out just what it is your child expects the camp experience to be, and make sure that you're both on the same page as you start researching possibilities.

### DOES YOUR CHILD HAVE SPECIFIC INTERESTS?

While most camps have a variety of activities to appeal to different interests, specialty camps such as computer camps, arts camps, environmental science camps, film-making camps, and rock music camps are always a draw for a child who's hooked on that "one thing." Many camps accommodate special needs and help children who want to improve skills in a certain area, whether academic or social. Even with a specialty focus, these camps provide a well-rounded experience which enriches a child's development, emotionally and physically.

### WHAT WAS LAST SUMMER LIKE?

Did your children spend eight or more weeks last summer complaining about how bored they were? This is definitely a sign to look for camps as an alternative. Involve your child from the get-go, and discover what's out there—it's far from boring.

### DO YOUR CHILDREN'S FRIENDS HAVE SUMMER PLANS?

The last thing you want is for your child to be left at home with nothing to do and no one to do it with. So make summer camp plans when other children will be away, or think about sending friends to camp together. It's great for anxious, first-time campers.

### WILL YOUR CHILD CARE PROGRAM TAKE A VACATION?

Before it's too late, check with your child's regular child care provider about scheduled summer breaks. If there are any, a camp could fill the gap.

### COULD YOUR CHILD USE A CHANGE OR A CHALLENGE?

Maybe your child needs different kinds of activities than your child care arrangement provides. You might want to introduce a child who is timid or uneasy to new experiences. Also, children are often ready to expand their circle of friends without realizing it. Camp can work wonders in these situations.

### COULD YOU USE A BREAK?

If your role last summer was as the "town taxi" or "entertainment director," maybe you're ready to play "devoted parent at a distance," and give your child a taste of independence. If so, share your tales of positive camp experiences, and start to explore today's possibilities together—surf the Internet and take virtual tours of camps, attend camp open houses, and get all of the information you need to find a camp that really fits all of your family's needs. Then, have a great summer!

Workplace Options. (Reviewed 2014). *Is your child ready for camp?* Raleigh, NC: Author.



## SELF-CARE FOR THE CAREGIVER

Caring for an aging spouse or relative can be an incredibly rewarding experience. For many, however, it is also a source of great stress. This stress can lead to feelings of anger and guilt. These feelings can get in the way of successful caregiving and may even impact your health.

If you are a caregiver, it is important to learn that you cannot take care of others unless you take care of yourself as well.

### YOUR FEELINGS ARE IMPORTANT.

Many caregivers feel guilty about expressing feelings of anger or resentment. It is very common to have these feelings, and it is important that you acknowledge them so that you can seek out the help you need.

- Recognize your limitations.
- Ask for help when it is needed.
- Attend a support group.
- Keep friends and family in your life.
- Communicate your feelings.

### LEARN HOW TO ACCEPT HELP.

There may be many reasons for rejecting help that may be offered from friends and family. You might feel that it is your duty alone to take care of your family member or that you don't want to be a burden on others. Accepting help from others can allow you more time for yourself. This will make you a better caregiver.

- Accept acknowledgement when it is given to you.
- When someone offers help, be specific about what he or she can do. Help with the grocery shopping or meal preparation can leave you with more time for yourself.
- Allow yourself to be proud of all the things you do for others, and don't dwell on the things you aren't able to do.



### THERE IS SUPPORT FOR YOU OUT THERE.

Meals-on-Wheels programs, in-home care agencies, and adult day programs are only a few of the many support services available when you are taking care of an aging family member. Finding appropriate services can be as much an act of caregiving as providing them yourself.

- Contact an elder care professional for assistance in finding help.
- Find the local Area Agency on Aging office that services your community. They have a wealth of information on local resources.
- Network with other caregivers to find out what services help.
- Remember: Allowing help from outside sources is a way to take care of you.

### RECHARGE YOUR BATTERIES.

Do you have hobbies or leisure time activities that you don't seem to have time for anymore? Will talking to a counselor or attending a support group meeting help your mood? It is important that you do things you enjoy. Taking care of yourself means replenishing your spirit as well.

- Take a walk around the neighborhood; it can feel like a mini-vacation.
- Read a book or watch a movie you enjoy.
- Arrange to meet a friend, even if it is only for a few minutes.
- Use time away from your caregiving duties to do special things for yourself, not to run errands.

Workplace Options. (Reviewed 2014). *Self-care for the caregiver*. Raleigh, NC: Author.



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## JOINING A GYM

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- **Can you cancel your membership or get a refund?** What happens if you need to cancel your membership because of a move, of an injury, or you just aren't using it? Will they refund your money? Knowing the gym's cancellation policies is especially important if you choose a long-term membership.
- **Is the price right?** Break down the cost to weekly and even daily figures to get a better idea of what you will pay to use the facility. Include possible finance charges if you pay by credit. Can you afford it? If you signed up for a special introductory rate, make sure you know the terms of your contract once the discounted rate ends.

### FIND OUT WHAT OTHER PEOPLE THINK.

- **Search for reviews online.** Do a search online to see what other people are saying about the location you're interested in. You might search the name of the gym with words like "reviews" or "complaints." Are people having the same kinds of issues with their contracts or the facilities?
- **Check for complaints and find out your rights.** Contact your state Attorney General or local consumer protection office to find out whether state laws regulate health club memberships and whether the office has gotten any complaints about the business.

Federal Trade Commission. (2012). *Joining a gym*. Retrieved October 12, 2014 from <http://www.consumer.ftc.gov/articles/0232-joining-gym>

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### About Free Tax Preparation

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6. Using VITA and TCE may help ensure you get all the tax credits and deductions you're able to claim. For example, credits for which you may qualify include the Earned Income Tax Credit, the Child Tax Credit, and the Credit for the Elderly.
7. VITA provides free tax assistance to military members and their families. Volunteers help with tax issues related to the military. These include special rules and tax benefits for those serving in combat zones.
8. At some VITA sites, you can also prepare your own federal and state tax returns using free Web-based software. This is an option if you don't need much help or don't have a home computer. Volunteers are on-site to guide you if you need help. The self-preparation options generally offer free tax return preparation software and e-filing to people who earn \$58,000 or less per year.
9. For more than 40 years, the IRS has partnered with nonprofit and community organizations to offer these vital services. Thousands of VITA and TCE sites around the nation open in late January and early February.
10. Visit <http://www.irs.gov> to find the nearest VITA site. Search the word VITA and then click on "Free Tax Return Preparation for You by Volunteers". Site information is also available by calling the IRS at 800-906-9887. To locate the nearest AARP Tax-Aide site, visit <http://www.aarp.org>, or call 888-227-7669.

U.S. Internal Revenue Service. (Updated 2014, January 29). *Top 10 tips about free tax preparation*. Retrieved March 25, 2014, from <http://www.irs.gov>

