



EITC: Helping Achieve Dreams The Story of Kim



In an effort to promote financial stability and asset building in our community, the Kenosha Volunteer Income Tax Assistance (VITA) Coalition was formed in 2009 to provide free income tax preparation assistance. At that time, only one in four tax payers eligible for the Earned Income Tax Credit (EITC) in Kenosha, Wisconsin were receiving it. Striving to improve this outcome, United Way of Kenosha County has worked hard to promote this commonly-overlooked credit that may add more than a month's worth of salary to a family's income. Now, four out of five tax payers are receiving the EITC.

One such individual receiving this important credit is Kim. She has been coming to the Kenosha County VITA site since 2010 to receive free assistance with her income tax return. A single mother of three, Kim supported her family as an Accounting Assistant; however, after losing her job at a local printer, Kim decided to pursue her dream of being a nurse and went back to school.

During her journey, Kim has held multiple jobs in order to make a living for her family. She has been a childcare provider, entrepreneur, cleaning lady, event coordinator and sales clerk. Living on a third of the income she previously earned at the print shop, she even picked up hours at a nearby swim shop to try and make "ends" come a little closer together.

As a fulltime student working multiple jobs, Kim accrued significant debt throughout each year. The EITC allowed her family to have a fresh start each year by helping to pay down this debt. When asked how the EITC impacted her family, Kim answered, "If it were not for the EITC tax credit, I truly believe I would have lost my home throughout these recent years of struggle."

Now that she has graduated and has the "best job she's ever had," Kim has been able to pay down the remainder of her debt and set aside a little money to take her kids on a much deserved vacation, which they have not been able to do for more than ten years. She also has a good start on an emergency fund. None of this, Kim feels, would have been possible if it weren't for the EITC and other tax credits that the Kenosha County VITA program were able to help file for her.

At United Way we help hard working people right here in Kenosha County, Wisconsin to access the Earned Income Tax Credit and the Child Tax Credit (CTC) through our free tax preparation program, VITA. The EITC and CTC are the nation's strongest tools to promote work and help families keep more of what they earn to pay for things they need to keep their family strong. This past tax season clients who filed with our VITA site received \$302,883 in CTC dollars and \$507,086 in EITC – money coming right back into the pockets of people like Kim, who are using these dollars to improve their lives and the lives of their families.

Kim is one of 27.5 million families and individuals who access the EITC every year. The EITC and CTC help working families build a more secure future and United Way of Kenosha County is proud to be a part of building those futures.