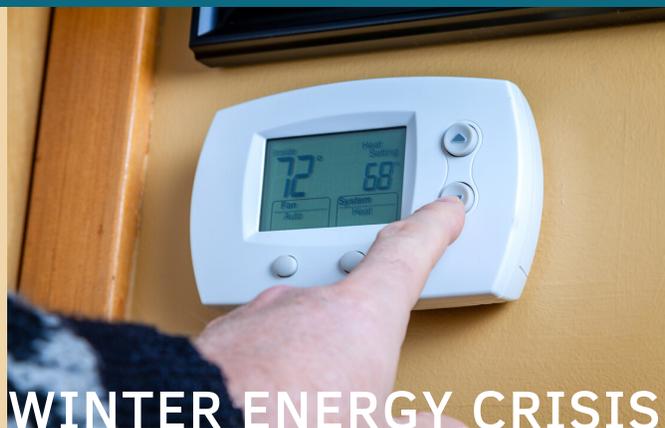


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WINTER ENERGY CRISIS

This winter we could all be facing a fuel crisis. This is causing anxiety for millions of low-moderate income households. Shorter, colder days and a possible fuel shortage means that we will need to figure out how to keep our homes heated; we also will need warm clothes and adequate food to stay comfortable in the frigid temperatures.

Low Income Home Energy Assistance Program (LIHEAP)

LIHEAP was created to assist low-income families bear the cost burden of heating their homes by covering the purchase of a boiler (only in emergencies) and repairing or replacing equipment for your home. LIHEAP may also assist you in preparing your home for winter months with low-cost home improvements, known as weatherization, to make your home more energy efficient. Funding is limited so checkout the income restrictions and apply quickly. Contact your LIHEAP office for more information:

<http://www.acf.hhs.gov/programs/ocs/liheap-state-and-territory-contact-listing>.

Organizations that offer FREE Food

Most cities and towns in the United States have food pantries to provide free food year-round to those in need. If your family needs some essential items to cook at home or for a hot meal, you can find a local site using this helpful link: <https://networks.whyhunger.org>. Type in your zip code to see details and locations near you.

The Feeding America network has 200 food banks and 60,000 food pantries and meal programs in all 50 states. To find food visit <https://www.feedingamerica.org/need-help-find-food>.

FREE Winter Clothes

Since the Farmer's Almanac is predicting a colder winter with more snow than last year, we are in for some frigid days and nights. Sending the children off to school in warm gear is a must. Having warm clothes, scarves, gloves, and hats is critical, but can be expensive. If you need help, the following organizations dedicate themselves to handing out FREE winter clothing:

- Salvation Army
- One Warm Coat
- Mutual Aid Hub
- Operation Warm
- Coats or Kids
- Churches/faith based groups
- Head Start or Title one schools

These are just a few of the wonderful organizations that assist families in need. Often, towns have local clubs, churches, and sororities that may also provide assistance. They may not publicize it, so search for them and ask for help. The Job and Family Services Office in your area may have some referrals available to share with you too. Remember, you can't get help if you don't ask.

Prepare for an Emergency

Weather-related emergencies such as power outages, blizzards and more can be scary, especially if you have not prepared for them. Prepare early by having the following items on hand for your home:

1. Canned food that is nonperishable (don't forget a can opener that is nonelectric)
2. Fire-in-a-can (Sterno cooking fuel) to warm foods, & matches
3. Cases of water, stored in a clean, dry area
4. Flashlight(s) and extra batteries
5. Unscented candles
6. Fully charged power bank for cell phones and electronics
7. First-aid kit and extra medication(s)
8. Blankets/sleeping bags and warm clothing items
9. Prepare to have buckets for each person in case you have frozen plumbing, and you are unable to use the restroom (do not store in the main part of the house), and don't forget the Charmin lol;
10. Hand sanitizer/wet wipes and:
11. Perhaps some activity/coloring books, novels, puzzles, board games, deck of cards.

Have the following emergency items in your vehicle:

- Items to keep warm (hats, glove, jackets, blankets, sleeping bags)
- Non-perishable food and water
- Shovel and windshield scraper (deicer)
- Booster cables or jumper cables, emergency flares
- Fully charged power bank, extra batteries, and a flashlight;
- Pillows are always a comfort;
- Reflective triangle or flare(s)
- Fire extinguisher
- Sealant, tire pump and spare tire
- First aid kit
- Extra necessary medications
- Disinfectant hand wipes
- Should you break down in a snow storm have a colorful reflective HELP sign/flag you can adhere to a window

LIHEAP hotline: 1-866-857-7095



TAX SEASON - GET READY



The holidays are upon us but it's never too early to be preparing to file your taxes in 2023. The Internal Revenue Service encourages us to be aware of important actions to help file 2022 taxes.

2022 changes that may affect your tax refund

Changes in the number of dependents, employment or self-employment income and divorce, among other factors, may affect your filing status and refund for 2023.

Several tax credits, including the Child Tax Credit (CTC), the Earned Income Tax Credit (EITC) and the Dependent Care Credit will revert back to pre-COVID levels. Meaning that many tax payers will likely receive a significantly smaller refund compared to last year. Those who may have received \$3,600 per dependent in 2021 for CTC will get \$2,000 in 2022 tax year. Eligible tax payers with no children who received roughly \$1,500 in 2021 will now receive \$500 in 2022. Also, the Dependent Care Credit returns to a maximum of \$2,100 in 2022 instead of the \$8,000 in 2021. Visit <https://www.irs.gov/credits-and-deductions>.

Another change, there were no stimulus payments for 2022 so taxpayers should not expect to get an additional payment in their 2023 tax refund.

During COVID, taxpayers were able to take up to \$600 charitable donation tax deduction on their tax returns. In 2022, this deduction will return to pre-COVID rules, which does not allow those who take the standard deduction to make an above-the-line deduction for charitable contribution.

Premium Tax Credit

For tax year 2022, some taxpayers may qualify for temporarily expanded eligibility for the **premium tax credit**.

The Inflation Reduction Act of 2022

The Inflation Reduction Act changed a wide range of tax laws and provided funds to improve services to make filing your taxes easier. Since the Inflation Act is a 10-year plan, the changes won't happen immediately. The law still has to be implemented before it can go into affect. It covers new and reinstated tax laws that will affect individuals and businesses.

Filing Your Taxes

Beginning January 2023, almost everyone can file their taxes electronically for free on IRS.gov or with the IRS2GO app. The **IRS Free File program**, available only through IRS.gov, offers eligible taxpayers brand-name tax preparation software packages to use at no cost. Some of the Free File packages also offer free state tax return preparation. The software does all the work of finding deductions, credits and exemptions for you.

MilTax if you are a Service Member or a Qualifying Veteran

Members of the armed forces and some veterans may use MilTax which is a free resource for the military community. It is offered through the Department of Defense. **Eligible taxpayers** can use MilTax to electronically file a federal tax return and up to three years state returns for FREE.

What's New - 1099-K

In January 2022, all third-party payment platforms were to issue Forms 1099-K when payments to merchants for goods and services exceed \$600.

If you accepted \$600 or more in 2022 by payment cards for goods and services, you will receive a 1099-K for the total amount from each payment card. From a third-party payment app, you will receive one 1099-K from that organization for the total amount you received. The 1099-K must be furnished to the payee by January 31st, 2023. Include all 1099's when you file your 2022 return.

Use the Interactive Tax Assistant (ITA)

Starting in January 2023 you can use the ITA to find out if life event changes can make you eligible for credits you didn't qualify for in the past. The ITA provides answers to many tax law questions that can help determine your eligibility to claim certain credit or if you can deduct expenses on your tax return. It can also provide answers to general tax questions.

Check Your Refund Status

After filing, you can check the status of your refund by visiting ITS.gov and click on **Where's My Refund?** The status will be available 24 hours after the IRS accepts your e-filed tax return. This tool updates once every 24 hours so you only need to check once per day.

File electronically, and choose **Direct Deposit** for your refund—it is the fastest and safest way to receive your money. Electronically filed tax returns are received within 24 hours, whereas paper returns take weeks.



AVOID GIFT CARD & OTHER SCAMS

What do gift card scams look like? Someone may call to tell you they are from a government agency and say you owe taxes or a fine. They may also pretend to be a family member or a close friend in trouble. Others may say you have won a prize but you must pay fees or charges to receive your prize.

In any given scenario, here are some things to look out for:

- You are told that it is urgent and you need to pay right away or something terrible is going to happen. This is a pressure tactic so you do not have time to think or research the issue. Do not pay; it's a scam.
- The caller is asking for the gift card number and pin. The scammer will use that information to get the money loaded on the card. Do not give anyone those numbers, it's a scam and you will lose your money and won't be able to get it back.
- A caller may tell you which gift cards to buy. They may also ask you to put money on Google

Play, Target, or iTunes gift card—or send you to a specific store like Walmart, Target, or CVS. Often times they tell you to buy cards at several stores, so cashiers won't get suspicious. STOP, it's a scam.

- Someone calls claiming to be from tech support saying they are from Apple or Microsoft. They say there is something wrong with your computer and you have to pay them to get it fixed. This is a lie.
- The caller says they are from your power/utility company and they threaten to turn off your service if you don't pay them immediately. Utility companies will not do this so it's a scam.
- You receive a check from someone for a large amount so you call to verify. They tell you to deposit the check, then give them the difference on a gift card. Do not do it! The check is fake, and you will be out all that money.
- You meet someone on a dating site, but then they need money and ask you to help them. The romancer makes up a story and you fall for it and give them money on a gift card. It's your loss and their gain. Never give or send money to anyone you have never met.



If you happen to have paid a scammer with a gift card, tell the company that issued the card right away. Keep the card and any receipts you have. Then report it to the Federal Trade Commission (FTC) [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud).

Take extra precautions and listen carefully to how they tell you to pay, ask them to repeat it and record the conversation if you can. Report it right away to the FTC/Attorney General in your state.



LET'S GET MOVING!

Our clocks have rolled back and it's that time of year when the days are getting shorter and colder. During these dark months, we tend to stay inside more, snuggle under a blanket and sip our favorite hot beverage. The winter months and the holidays tend to feel stressful. Being inactive and staying indoors can alter your mood and lead to depression.

Even the most dedicated exercise enthusiast can have a hard time getting motivated in the winter. The colder days and the longer nights can make it hard to get out of bed, let alone get your body moving when the weather outside is frightful. However, a little movement can go a long way to reenergize you and improve your mood.

Frustrated that it's dark in the morning and after work? Try taking a brisk walk during lunch - it provides the added

benefit of fresh air and just getting out of your work environment can do wonders for your mood.

For any outdoor workout, watch the weather forecast and know what you may be facing in the coming day(s). If you plan well for the weather ahead, it won't bother you as much. Have the appropriate clothing on hand by stocking up on some warm winter items and keep them ready to go for the next day. Have a plan in place for an indoor workout when the weather is uncooperative.

To motivate yourself to get on the right path without much effort, put on your exercise clothes as soon as you get home from work. If you do not have a walking/workout buddy at home, grab your earbuds, tune in some great walking/workout music and take that brisk walk and let the music move you. Music gets your mind off things and you can't help but move to the beat. Music enhances our mood and will motivate you to get that body moving.

If you are morning person and can work out or walk before work, try sleeping in your exercise clothes. The advantage of being ready to go right out of bed will get your head in the game and keep you sticking to your plan. It's like a pre-game ritual and can encourage you to start your day off right.

Set goals to achieve and try to improve them each week. It becomes a game and you will feel guilty when you get off track. Start with baby steps to lessen the likelihood of an injury then make a plan to increase your movement. Write down your goals and keep a chart so you can see progress.

The mental health benefits of an exercise routine is proven to make people feel better, less stressed and more relaxed. "Feel good about feeling good,"



Strengthening families. Strengthening communities.

“Empowering and educating people to improve their financial, physical, social, career, and community well being.”



P: 856-251-0311 | F: 856-251-0518



SCALLOPED BROCCOLI CASSEROLE

- 2—12.6OZ BAGS OF BIRDS EYE FROZEN BROCCOLI FLORETS
- 1 EGG
- 1/2 CUP MIRACLE WHIP OR MAYO
- 1 CAN CREAM OF MUSHROOM SOUP
- 3/4 CUP OF VELVEETA CHEESE DICED

- BUTTER A BAKING DISH (2 QT. OR 13X9)
- CRUSH RITZ CRACKERS AND COVER THE BOTTOM OF THE DISH
- ADD BOTH BAGS OF BROCCOLI
- MIX EGG, MAYO, SOUP AND CHEESE TOGETHER AND POUR OVER BROCCOLI
- COVER TOP WITH MORE CRUSHED RITZ CRACKERS

BAKE AT 350° FOR 35-45 MINUTES

YOU CAN COOK AT A DIFFERENT TEMPERATURE JUST MAKE SURE BROCCOLI IS TENDER BEFORE SERVING.



From our home to yours...

