



Ansar Connection

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WEBSITE DEPARTMENTS EVENTS PARENTING SERVICES ARCHIVES

We are the Helpers of Allah.

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Eight Tax Savers for Parents

Dawood Munir, Houston

The tax season is upon us! Your children may help you qualify for valuable tax benefits. Here are eight tax benefits parents should look out for when filing federal tax return this year:

1. *Dependents*—In most cases, you can claim your child as a dependent—even a newborn child. For more details, see [Publication 501](#).
2. *Child Tax Credit*—You may be eligible for up to \$1,000 credit for each of your qualifying children under the age of 17. If you get less than the full credit, you may be eligible for the Additional Child Tax Credit. For more details, see the instructions for [Schedule 8812](#) and [Publication 972](#).
3. *Child and Dependent Care Credit*—You may be able to claim this credit if you paid someone to take care for qualifying person(s)—including your dependent children under age 13—so you could work or look for work. For more information, see [Publication 503](#).
4. *Earned Income Tax Credit*—If you earned less than \$54,427 last year, you could receive this credit. Families with qualifying children may be eligible for up to \$6,143. Use the [EITC Assistant tool](#) to find out if you qualify or see [Publication 596](#).
5. *Adoption Credit*—You may be able to claim a tax credit for certain expenses you paid to adopt a child. For details, see the instructions for [Form 8839](#).
6. *Higher Education Credit*—If you paid for higher education for yourself or an immediate family member, you may qualify for either of two education tax credits—the American Opportunity Credit or the Lifetime Learning Credit. If the American Opportunity Credit is more than

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the tax you owe, you could be eligible for a refund of up to \$1,000. See [Publication 970](#) for more information.

7. *Student Loan Interest*—You may be able to deduct interest you paid on a qualified student loan, even if you do not itemize deductions. For details, see [Publication 970](#).
8. *Self-employed Health Insurance Deduction*—If you were self-employed and paid for health insurance, you may be able to deduct premiums you paid to cover your children under age 27, under the Affordable Care Act. See [instructions](#) for details.

Forms and publications on these topics are available at www.irs.gov/Forms-&-Pubs or by calling 800-TAX-FORM (800-829-3676).

Helpful IRS YouTube Videos: www.irsvideos.gov

Source: www.irs.gov

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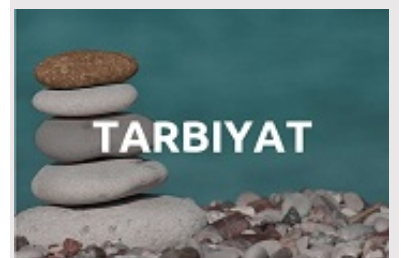
Beware of Tax Phone Scams

Dawood Munir, Houston

According to IRS, aggressive and threatening phone calls by criminals impersonating IRS agents remain near the top of the annual "Dirty Dozen" list of tax scams for the 2015 filing season. The IRS has seen a surge of these phone scams in recent months as scam artists threaten police arrest, deportation, license revocation, and other things. The IRS reminds taxpayers to guard against all sorts of con games that arise during any filing season.

"If someone calls unexpectedly claiming to be from the IRS with aggressive threats if you don't pay immediately, it's a scam artist calling," said IRS Commissioner John Koskinen. "The first IRS contact with taxpayers is usually through the mail. Taxpayers have rights, and this is not how we do business."

This year, phone scams top the Dirty Dozen list—a list compiled annually by the IRS listing common scams taxpayers may encounter



any time during the year—because it has been a persistent and pervasive problem for many taxpayers for many months. Scammers are able to alter caller ID numbers to make it look like the IRS is calling. They use fake names and bogus IRS badge numbers. They often leave “urgent” callback requests. They prey on the most vulnerable people, such as the elderly, newly arrived immigrants, and those whose first language is not English. Scammers have been known to impersonate agents from IRS Criminal Investigation as well.

“These criminals try to scare and shock you into providing personal financial information on the spot while you are off guard,” Koskinen said. “Don’t be taken in and don’t engage these people over the phone.”

The Treasury Inspector General for Tax Administration (TIGTA) has received reports of roughly 290,000 contacts since October 2013 and has become aware of nearly 3,000 victims who have collectively paid over \$14 million as a result of the scam, in which individuals make unsolicited calls to taxpayers fraudulently claiming to be IRS officials and demanding that they send them cash via prepaid debit cards.

Protect Yourself

These callers may demand money or may say you have a refund due and try to trick you into sharing private information. These con artists can sound convincing when they call. They may know a lot about you.

The IRS reminds people that they can know pretty easily when a supposed IRS caller is a fake. Here are five things the scammers often do but the IRS will not do. Any one of these five things is a tell-tale sign of a scam.

The IRS will never:

- Call to demand immediate payment, nor will the agency call about taxes owed without first having mailed you a bill.
- Demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe.
- Require you to use a specific payment method for your taxes, such as a prepaid debit card.



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- Ask for credit or debit card numbers over the phone.
- Threaten to bring in local police or other law-enforcement groups to have you arrested for not paying.

If you get a phone call from someone claiming to be from the IRS and asking for money, here's what you should do:

- If you know you owe taxes or think you might owe, call the IRS at 1-800-829-1040. The IRS workers can help you with a payment issue.
- If you know you don't owe taxes or have no reason to believe that you do, report the incident to the U.S. Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484 or at www.tigta.gov.
- If you've been targeted by this scam, also contact the Federal Trade Commission and use their [FTC Complaint Assistant](#). Add "IRS Telephone Scam" to the comments of your complaint.

Remember, too, the IRS does not use email, text messages, or any social media to discuss your personal tax issue involving bills or refunds. For more information on reporting tax scams, go to www.irs.gov and type "scam" in the search box.

IRS Information on Tax Scams

YouTube Videos: [English](#) | [Spanish](#) | [ASL](#)

Podcasts: [English](#) | [Spanish](#)

Source: www.irs.gov

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