

## MY TURN

TED TAYLOR

# Help others this holiday season with working-poor tax credit



No one likes paying the tax man. But fortunately for Arizona residents, there's a way to minimize the damage to our psyche (and our tax burden) by making a significant impact on those who need your dollars more than Uncle Sam does.

The working-poor tax credit is a really smart thing that your state government implemented, because it is a *dollar-for-dollar* tax credit, up to \$200 for singles or \$400 for married couples filing jointly. In short, you can donate to a qualified non-profit, and every single dollar of that donation, up to those limits, will be deducted from your tax liability.

And it's not just a state deduction. It helps with your federal taxes as well.

Our state leaders have admittedly made some bad mistakes in the past. But this is a really, really good thing. And unfortunately, it's something of which too few taxpayers are aware.

In 2012, according to the Arizona Department of Revenue site, there were only 78,736 working-poor tax-credit claims. If you consider that there are a potential 3.9 million-plus taxpayers (excluding under 18 and older than 65), that's less than 2 percent of eligible taxpayers who take advantage of this credit.

As the director of a non-profit that

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benefits the working poor, I can tell you that we and any of my non-profit colleagues would gladly help relieve your tax burden.

Our common mission is serving people who are homeless or living paycheck to paycheck.

The people we serve are not concerned with paying taxes, but rather, concerned about how to pay for food and shelter.

I can assure you that those we serve would willingly trade places with any one of you reading this, who are dreading the thought of weeding through piles of financial information to pull together records for the tax man.

So as you think about this final quarter of the year, how to manage the rush of the holiday season, how to reach health-care deductibles or spend down a flexible-spending account, think about how your year-end tax planning could significantly impact someone's life. And write a check that can make you feel better.

For information about the working-poor tax credit and qualifying charitable organizations, visit [www.azdor.gov](http://www.azdor.gov).

*Ted Taylor is executive director of Family Promise of Greater Phoenix.*