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**For Immediate Release**

**THE NONPROFIT CASH CAMPAIGN OF MARYLAND ANNOUNCED NEW SAFETY MEASURES DURING "KEEP YOUR MONEY!" 20TH ANNUAL FREE TAX PREPARATION KICK-OFF VIRTUAL PRESS EVENT FRIDAY, JANUARY 29, 2021 FROM 10-11AM**  
***The CASH Campaign continues to Create Assets, Savings and Hope for low-to-moderate income families & individuals in Baltimore & across Maryland with free tax prep and access to the Earned Income Tax Credit and other tax credits/refunds - even more important during this pandemic***

**Baltimore, Md.** Now in its 20th year providing free tax preparation services to low-to-moderate income Marylanders, the nonprofit CASH (Creating Assets, Savings and Hope) Campaign of Maryland is again offering free tax preparation services to anyone who earned \$57,000 or less in 2020 – that’s adults of all ages or families. CASH’s efforts have helped Marylanders receive millions in state and federal refunds. At this critical time of economic recovery, increasing the financial resources of fellow working citizens is a key component of recuperating from the pandemic. This year's free tax prep is being safely offered by the CASH Campaign with either All Virtual or In-Person Drop-Off services available ONLY with an advance appointment (details below).

Joining the CASH Campaign virtually to kick off the new tax season on January 29 and offer remarks and encouragement to constituents were Congressman John Sarbanes, Commissioner of Internal Revenue Chuck Rettig, Maryland Comptroller Peter Franchot, Baltimore County Executive John “Johnny O” Olszewski, Jr., Baltimore City Mayor Brandon Scott (pre-recorded), Baltimore City Council President Nick Mosby, and City Comptroller Bill Henry. Also sharing her experience with having her personal and business taxes prepared and e-filed for free by the CASH Campaign for the past two years was Maria Adele Scott of Baltimore City (pre-recorded). Congressman Kweisi Mfume was represented by his District Director, Anthony Jones, who read a statement from the Congressman. January 29, 2021 is National Earned Income Tax Credit Awareness Day – the CASH Campaign helps those eligible access all the federal and Maryland EITC and other tax credits and refunds they deserve.

People interested in free tax prep services by the CASH Campaign of Maryland MUST make an appointment first by calling 410-234-8008, M-F 9:00 am – 3:00 pm, then choose between All Virtual or In-Person Drop-Off tax prep services. More information about how this year’s free tax prep services can be found at [www.bmorefreetaxes.org](http://www.bmorefreetaxes.org). Short videos explain how All Virtual or In-Person Drop Off services work. And there’s a list of all the documents people must bring to get their taxes prepared and electronically filed for FREE.

## **IRS ANNOUNCES TAX SEASON OPENING ON FEBRUARY 12:**

The IRS announced that the nation's tax season will start on **Friday, February 12, 2021**, when the tax agency will begin accepting and processing 2020 tax year returns. CASH will have limited tax appointments available prior to February 12th but taxpayers should be advised that their **returns will not be filed until February 12th**.

## **FREE TAX PREP SITES IN BALTIMORE & ACROSS MARYLAND:**

This tax season, highly trained IRS-certified volunteers and staff with the CASH Campaign of Maryland will prepare and electronically file (e-file) both federal & state taxes for FREE for eligible taxpayers, either all virtually or with drop-off services.

**People in the Baltimore area are urged to call 410-234-8008 NOW to set up appointments – more info at [www.bmorefreetaxes.org](http://www.bmorefreetaxes.org)**

**Outside of the Baltimore area, Marylanders are urged to go online to find a nearby FREE tax prep location. Visit [www.cashmd.org](http://www.cashmd.org) for sites or call 1-800-492-0618 to make an appointment.** Highly trained IRS-certified volunteers and staff with the CASH Campaign and their partners will prepare and e-file taxes for FREE for eligible families and individuals across the state of Maryland, from Western Maryland to the Eastern Shore to the DC suburbs to Southern Maryland.

## **FREE TAX PREP ECONOMIC IMPACT ON BALTIMORE AND MARYLAND:**

Over the past twenty years, the CASH Campaign of Maryland has prepared and filed more than **220,000** tax returns for FREE putting almost **\$309 million** in refunds and tax credits into the pockets of hard-working families and individuals in Baltimore. These efforts have saved taxpayers an estimated **\$32 million** in unnecessary filing fees by filing with the CASH Campaign for free. This tax season, the CASH Campaign of Maryland and their partners hope to put more than **\$34 million** back into the pockets of hard-working Marylanders.

## **Free Tax Preparation Statistics for the CASH Campaign of Maryland in Baltimore – Tax Year 2019 (Filed in 2020 in Baltimore City & County)**

- # of Households' Tax Returns Prepared & E-Filed: **More than 7,500**
- \$ in Federal and State Refunds: **Almost \$13,000,000**
- \$ in Federal and State EITC: **Over \$6,700,000**
- Average Federal Earned Income Tax Credit Refund: **More than \$1500**
- Approximate Fees Saved: **Above \$1,700,000**
- Invested in Savings Bonds: **Greater than \$12,000**

## **Free Tax Preparation Statistics for the CASH Campaign of Maryland & its partners – Tax Year 2019 (Statewide)**

- # of Households' Tax Returns Prepared & E-Filed (Federal & State): **Over 19,000**
- \$ in Federal and State Refunds: **Almost \$27,000,000**
- \$ in Federal and State EITC: **More than \$112,000,000**
- Free Tax Prep IRS-Certified Volunteers: **500+**

## **WHAT IS THE EARNED INCOME TAX CREDIT?**

January 29, 2021 is “National Earned Income Tax Credit Awareness Day” calling attention to the Earned Income Tax Credit (EITC) - *the most effective anti-poverty program in the US*. The EITC is a kind of specialized tax refund that can put thousands of dollars back in the pockets of *working* Maryland families. Accessing the EITC encourages employment – it’s an *EARNED INCOME* tax credit. Many commercial tax preparers target EITC eligible taxpayers to charge exorbitant rates that take a large percentage of the refund. If people qualify for free tax prep, why pay when they can get their taxes done for *free* and get their money back just as fast?

## **45% OF ALL MARYLANDERS ARE FREE TAX PREP ELIGIBLE:**

An estimated 1 million+ tax filers are eligible for free tax preparation, that’s nearly 45% of all Marylanders who file taxes; yet 21% of those eligible do NOT apply for free tax prep but *could*. Currently, the CASH Campaign is only able to serve less than 3% of those taxpayers based on current resources. In Tax Year 2017, more than 250,000 Marylanders claimed over \$95 million in state EITC, with the highest number of claimants in Prince George’s County, Baltimore City, Baltimore County & Montgomery County.

Source: [Tax Year 2017 from Maryland’s Comptroller](#)

## **WHY DON’T ALL ELIGIBLE MARYLANDERS CLAIM EITC?**

Because not all Marylanders know they are eligible for EITC! The Earned Income Credit Information Act was passed by the Maryland General Assembly in 2011 requiring all employers to notify employees of their potential eligibility, but the law is laxly enforced. CASH needs employers’ support to inform their employees about EITC, as required by this law. EITC returns much needed money to Maryland’s low-to-moderate income taxpayers and back into the economy. These credits provide an exceptional boost to low-income wages without additional investment by the employer. ALL employers should let their employees know about EITC!

## **EITC INCREASES WORK, DECREASES POVERTY:**

EITC makes low-wage employment more viable, allowing workers (especially those with dependents) whose earned income meets eligibility requirements to claim the tax credit refund. An evaluation by the Maryland Department of Legislative Services found that the Maryland EITC has been effective in raising workers out of poverty as well as improving the economy and health and education of their children. *\*\*Source: Department of Legislative Services, Evaluation of Earned Income Tax Credit (2016).*

[http://dls.state.md.us/data/polanasubare/polanasubare\\_taxnfispla/Evaluation-of-the-Maryland-Earned-Income-Tax-Credit.pdf](http://dls.state.md.us/data/polanasubare/polanasubare_taxnfispla/Evaluation-of-the-Maryland-Earned-Income-Tax-Credit.pdf)

## **MAKING WORK PAY FOR SINGLE FILERS:**

With the leadership of the CASH Campaign of Maryland, the 2019 General Assembly passed legislation to expand Maryland’s EITC to include workers under 25. Previously, the credit was not available to single workers under that age. Unfortunately, it still doesn’t benefit younger workers not claiming dependents – Maryland’s credit still does not benefit single filers in the same way it helps lift up families with children. Those left out include young veterans, youth aging out of foster care or transitioning out of homelessness, single men struggling to remain engaged in the workforce, and noncustodial parents. Therefore, during the 2021 General

Assembly, the CASH Campaign is introducing legislation to increase the value of Maryland's EITC for workers not claiming dependents and to expand the income limits. Currently, these workers are ineligible or receive an average refund of only \$71. The new legislation will expand the maximum benefit to \$519!

### **HOW IS COVID19 AFFECTING TAXES?**

Many people – especially low-to-moderate income workers – do not realize that state and federal taxes probably were NOT taken out of their unemployment compensation and therefore owe those taxes when they file. The CASH Campaign's free tax prep services will help taxpayers who received unemployment wade through this.

### **HOW CASH'S FREE TAX PREP APPOINTMENTS WORK THIS YEAR – TWO OPTIONS:**

#### **1) IN-PERSON DROP OFF FREE TAX PREP:**

- First, you must make an appointment to use the in-person drop-off services! Call 410-234-8008 M-F 9:00 am - 3:00 pm.
- At the drop-off appointment, you must bring all the documents CASH needs – you can find all the required documents at [www.bmorefreetaxes.org](http://www.bmorefreetaxes.org)
- Be Safe! You must wear a face mask!
- You will be separated by Plexiglass from your CASH tax preparer during your brief in-person drop-off appointment.
- Be on time. To prevent lines, CASH cannot see you if you are more than five (5) minutes late.
- During your appointment, your CASH tax preparer will make copies of your documents, returning originals to you, and ask you some standard intake questions. This should take about 15 minutes. Tax returns are NOT prepared while you wait.
- A second appointment will be scheduled to meet with you by phone or Zoom to prepare your return virtually.
- Once the return is complete, a quality reviewer will discuss your return with you then send it to you by a safe encrypted email to sign electronically. Your tax preparer will help you sign it electronically.
- CASH will file the return with the IRS and state for you.

#### **2) ALL VIRTUAL FREE TAX PREP VIA PHONE/COMPUTER – INTERNET NEEDED:**

- First, you must make an appointment to use the all-virtual services! Call 410-234-8008 M-F 9:00 am - 3:00 pm.
- Once you make the appointment, you will receive an email with an encrypted link so you can safely upload your tax documents and contact information for the CASH tax preparer.
- CASH will prepare the tax return and review it with you at your scheduled tax appointment. You may join this appointment by Zoom or by phone.

- Once the tax return is complete, CASH will send it to you electronically by an app or encrypted email. Your tax preparer will help you sign it electronically then file it with the IRS and the state.

**DO YOUR DUE DILIGENCE WHEN THE WORD “FREE” IS USED IN ADVERTISING TAX**

**PREPARATION SERVICES:** Some commercial paid tax preparers claim to prepare “free” tax returns, but that only applies to a very small percentage of tax filers and *only* to the federal return, *not* state; these claims are *promotions* offered by the commercial paid tax preparers for a limited time only. Others are lured in by these claims only to find they must pay a fee or are driven to buy unnecessary products. “Free” is *really* “Free” when it comes from the nonprofit CASH Campaign of Maryland.

**BENEFITS OF NONPROFIT FREE TAX PREP VERSUS COMMERCIAL PAID PREPARERS:**

Many people are eligible to receive the Earned Income Tax Credit if they file properly. When people use commercial paid tax preparers instead of nonprofit FREE tax prep services, much of the EITC refund is eaten up by fees paid to the for-profit “rapid refund” tax services rather than going into the pockets of low-income Marylanders because the services charge interest up to 600% and fees up to \$500 out of a more than \$1500 average EITC refund. ALL of the EITC goes back into people’s pockets when they use the CASH Campaign of Maryland’s free tax prep sites. *Source: <https://www.eitc.irs.gov/partner-toolkit/basic-marketing-communication-materials/eitc-fast-facts/eitc-fast-facts>*

**FASTEST RETURNS:** No one eligible for free tax prep should waste their money paying someone to prepare and file their taxes - When people e-file their taxes with the CASH Campaign of Maryland, their Maryland state refund check could be direct deposited into their bank account within 3 days! *NO ONE DOES IT FASTER.* All of the CASH Campaign of Maryland free tax prep sites can help eligible taxpayers open a savings account to take advantage of this quick return.

**HIGH QUALITY SERVICE:** The volunteer and staff tax preparers at the CASH Campaign of Maryland free tax preparation sites are all trained and certified by the Internal Revenue Service (IRS), so taxpayers can rest assured that only highly trained people are helping them. The CASH Campaign partner sites receive oversight from staff attorneys with the CASH Campaign of Maryland. Many volunteers have given their time for multiple years and are passionate about helping people. Each volunteer must take 8 - 40 hours of specialized comprehensive training *yearly* from the CASH Campaign of Maryland then must pass the IRS test in order to be certified for free tax prep services. In 2020, over 500 volunteers served at the CASH Campaign of Maryland free tax prep sites statewide.

**SPANISH-LANGUAGE SERVICES:** Spanish-speakers may access services at CASA (We are CASA - CASA de Maryland) by calling 410-732-7777.

**CREATING ASSETS, SAVINGS AND HOPE:** Due to the efforts of the CASH Campaign of Maryland and similar organizations across the US, everyone in the US now has the option to buy US Savings Bonds with a portion of their refund just by marking the box on the IRS tax

form. The CASH Campaign of Maryland sites can help people buy savings bonds for themselves, their children or grandchildren to plan for a better future. The CASH Campaign of Maryland can also help taxpayers open savings accounts in order to grow wealth and save for the future or a rainy day.

## **QUOTES:**

**Co-Founders Robin McKinney, CEO and Sara Johnson, COO, CASH Campaign of Maryland:** "The CASH Campaign of Maryland is now in its 20th year of providing free tax preparation services to low-to-moderate income working families and individuals in Baltimore and across the State. With so many suffering from not only health but financial hardships during this difficult time, it is even more important than ever that CASH is able to provide free tax preparation services. Hard working taxpayers should never waste their money on paid tax preparers when they can get their taxes done safely and for free by the CASH Campaign and our partners." Continued Ms. McKinney and Ms. Johnson, "This year in particular, CASH is helping those who earned \$57,000 or less in 2020 access the Earned Income Tax Credit, a special refund proven to lift working people out of poverty. The CASH Campaign knows Marylanders work hard for their money and our organization can help them keep it and show them ways to save it!"

**Congressman John Sarbanes, MD-03:** "Tax season can create significant challenges for Marylanders and for Americans around the country – especially for individuals without access to affordable tax planning services," said Congressman Sarbanes, a longtime booster of the CASH Campaign of Maryland. "I'm proud to once again team up with the CASH Campaign of Maryland, state officials and Baltimore community leaders to offer free tax planning services that help city residents save time and money."

**Congressman Kweisi Mfume, MD-07:** "For 20 years, the CASH Campaign of Maryland has served low-and middle-income working families, ensuring that they get all of the tax credits and refunds they're entitled to receive. The free tax assistance that CASH provides is invaluable," said Congressman Mfume. "As the economic fallout of the pandemic continues to leave many Marylanders struggling to make ends meet, the need for services like the CASH campaign and others, is greater now than ever before."

**Commissioner of Internal Revenue Chuck Rettig:** "This year marks the 15<sup>th</sup> annual EITC Awareness Day," said IRS Commissioner Chuck Rettig. "For more than 45 years this tax credit has been helping hard-working Americans and their families. We want to thank our partners around the country, including the CASH Campaign Maryland, who help us reach out to those low- and moderate-income people who may qualify and not even know about it."

**Maryland Comptroller Peter Franchot:** "The COVID-19 pandemic has profoundly impacted many Marylanders, so it's even more important for all eligible taxpayers to take advantage of programs like the Earned Income Tax Credit that can put thousands of dollars back in the pockets of low-to-moderate income working families," said Comptroller Franchot. "Studies show

that this one tax credit helps lift workers out of poverty, while benefiting the economy, so it truly is a win-win.”

**Baltimore County Executive John “Johnny O” Olszewski, Jr.:** “For decades, the CASH Campaign of Maryland has stepped up to help our neighbors keep more of their hard-earned money and put it towards what matters most – supporting their families and investing in their futures,” said Baltimore County Executive Johnny Olszewski. “Amid this crisis, this work is more important than ever before and Baltimore County is proud to continue serving as a partner in support of this critical statewide campaign.”

**Baltimore City Mayor Brandon Scott:** “During this difficult time, it is more important than ever for Baltimore City to partner with the CASH Campaign of Maryland to spread the word about CASH's free tax preparation services,” said Mayor Brandon Scott. “All hard-working families deserve to keep their money by taking the refunds and tax write-offs they are entitled to, so they can invest in the future for themselves and their families.”

**City Council President Nick Mosby:** “From free tax prep to their Money Power Day, the CASH Campaign works hard every single day to help Baltimore families build generational wealth,” City Council President Nick J. Mosby said. “Don’t miss an opportunity to meet virtually with one of their advisors as the first step in meeting your financial goals in this new year.”

**City Comptroller Bill Henry:** “The CASH Campaign takes the confusion, and the fear out of tax preparation for so many of our most vulnerable neighbors. Their work fills in where the federal government too often fails - supporting an equitable and just economy.”

## **ABOUT THE CASH (CREATING ASSETS, SAVINGS AND HOPE) CAMPAIGN OF MARYLAND**

The nonprofit CASH Campaign of Maryland works with its partners across the state to promote programs, products, and policies that increase the financial security of low-to- moderate-income individuals and families across the state. Most services are available at no cost to participants including free tax preparation, financial education classes and financial coaching. For more information, contact Sara Johnson, Co-Founder & COO, CASH Campaign of Maryland, [sara@cashmd.org](mailto:sara@cashmd.org) or 410-234-2801. [www.cashmd.org](http://www.cashmd.org) @CASHMD

### **THE CASH CAMPAIGN’S 2021 FREE TAX PREP IN-PERSON DROP-OFF SITES IN BALTIMORE CITY & COUNTY**

#### **CENTRAL BALTIMORE**

1199 SEIU: *Drop-Off by Appointment and Union Members Only*  
611 North Eutaw Street Baltimore, MD 21201

Community Engagement Center: *Drop-Off by Appointment Only*  
16 North Poppleton Street  
Baltimore, MD 21201

**DOWNTOWN BALTIMORE**

CASH Campaign Office: *Drop-Off by Appointment Only*  
575 S. Charles Street, Suite 500  
Baltimore, MD 21201

**NORTH BALTIMORE**

Loyola University Maryland: *Drop-Off by Appointment Only*  
Loyola Clinical Center  
5911 York Road, #100  
Baltimore, MD 21212

**EAST BALTIMORE**

We Are CASA: *Drop-Off by Appointment Only*  
2224 East Fayette Street  
Baltimore, MD 21231  
*Appointments only 410-732-7777 – Spanish Language services*  
*(Not ADA compliant)*

**BALTIMORE COUNTY**

Baltimore County Public Library: *Randallstown Branch ONLY*  
*Drop-Off by Appointment Only*  
8604 Liberty Road  
Randallstown, MD 21133

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