

TAX TIPS & TRICKS

- Round up all 2019 receipts, canceled checks and other documents that support income and/or deductions that you plan to claim on your return.
 Set aside an envelope or folder to collect the documents that arrive in the mail so you'll have them all in one spot when the time comes to complete your return.
- Your W-2 and/or 1099 has to be postmarked no later than January 31, so be on the lookout for delivery of these in early February.
- Use the Interactive Tax Assistant available on the IRS website at www.irs.gov/help/ita to find answers to your tax questions about credits and deductions, general filing questions and more.
- Find everything you need to file your tax return at www.irs.gov. Here you will have access to forms, publications, tips and answers to FAQs as well as updates on tax law changes.

- Let Free File do the hard work for you.
 It's available exclusively at irs.gov.
 Everyone can find an option to prepare their tax return and e-file it for free.
- If you do not wish to e-file, you can prepare your return in a variety of ways. You may also be eligible for free in-person help at a volunteer site in your community, or check with AARP.
- Consider direct deposit if you wish to receive your refund faster than a paper check in the mail. It's also more secure, with the funds going directly to your bank account. You can have the money deposited into more than one account or you can direct your refund to an IRA account. You can also choose to purchase savings bonds with your tax refund. Contact your professional tax advisor for details.
- Double-check the accuracy of all the Social Security numbers and other data on your return whether using tax preparation software or online services.

ready-to-move checklist

- 1. Make sure you write the room AND the contents on the exterior of the box.
- 2. Put screws and other small parts that go to something broken down into sandwich bags that are sealable for the trip.
- Apply tape to mirrors and other breakables to help them absorb shocks.
- 4. Make an easily identifiable bag or box of must-have items for moving day. A clear plastic box works great. This can contain all those things you must have on a regular basis and can't afford to lose.
- 5. Use clothing to wrap up and pad your breakables. It cuts down on the empty space between items.
- Packing your kitchen utensils can be a breeze if you bundle them together as-is with plastic cling wrap.
- 7. Put plates vertically in boxes to help keep them safe. Another great idea is using Styrofoam in between horizontal plates to prevent breakage.
- 8. Ball up your socks and use them as padding in the gaps of boxes. This can really help to prevent items from bouncing around inside of the boxes during the move.
- 9. Tie all cords that go to one electronic device together so that they can be easily found later. Place them in a zipper lock plastic bag or use toilet paper tubes to separate them.

FAMILY-FRIENDLY VALENTINE'S DAY ACTIVITIES

Six ways to spend the day of love with the little loves of your life.

1. PLAN A SCAVENGER HUNT WITH THE KIDS FOR MOM OR DAD

Let the kids make and hide clues for Mom or Dad. The end of the hunt can produce a meaningful gift, such as gift certificates for favors (carwash, clean out the garage, cook dinner, etc.), homemade treats and framed family pictures. You can get really creative and fun with this one. See what your kids come up with for prizes!

2. THINK ABOUT THOSE WHO MAY BE LONELY ON VALENTINE'S DAY AND BRAINSTORM WAYS TO SHOW YOU CARE

Do you have an elderly neighbor? Do you live near a retirement community or veterans' home? Let your kids make Valentine's cards, bake heart-shaped cookies, or assemble fun treat bags.

3. COME UP WITH PERSONALIZED WAYS TO SHOW LOVE TO EACH OF YOUR KIDS ON VALENTINE'S DAY

One child might appreciate more quality time with you, while another may feel loved with words of affirmation or presents. No matter what you come up with, this gets your family talking and spending time together. If you have more than one kid, one-on-one dates are really a neat thing to do.

4. MAKE VALENTINE'S DAY A

"RED-LETTER DAY" FOR YOUR FAMILY
Decorate the house (or just a room) with
hearts, streamers and balloons. Wear a
red outfit and serve heart-shaped
pancakes for breakfast. Make heart-

red outfit and serve heart-shaped pancakes for breakfast. Make heart-shaped sandwiches for packed lunches. Kids really get into making a big deal out of special days.



5. LET THE KIDS MAKE AN "I LOVE YOU BECAUSE" BOOK FOR SOMEONE SPECIAL

They can write special messages and include drawings or some favorite photos and artwork. Keep it or gift it; either way, it's a fun activity that you can make an annual tradition!

6. SHARE WITH YOUR KIDS HOW YOU CELEBRATED VALENTINE'S DAY WHEN YOU WERE THEIR AGE

Talk about Valentine's traditions you shared with your family through the years, describing how they've changed and how they've stayed the same.