

Make Your 2024 Tax Season Stress Free

Tax season is here again! The deadline for filing your taxes this year is April 15, 2024. For a guide on how to file your taxes, please visit [here](#).

Preparing to File Your 2023 Taxes

Start by getting organized! To avoid missing information or multiple trips to your tax preparer's office, make sure to bring all the documents needed for filing your taxes. Here are some of the items you will need, depending on your specific filing:

- Photo ID
- Social Security card or verification letter for all family members
- W-2 forms for all jobs worked in 2023
- Form 1099-G for unemployment
- Form W-2G and 1099 for other income
- Child care provider name, address, tax identification number and amount paid
- Copy of last year's state and federal tax returns
- Copy of other applicable statements – i.e. interest statements, federal loan documents, retirement statements
- Any and all letters from the Internal Revenue Service (IRS) or state or local tax department/administrations
- Forms 1095 A, B, C – Affordable Health Care Statements or health insurance exemption certifications



For a full list of documents and information, you can refer to the checklist to help make the process smoother [here](#).

Tax Refund Products

Some tax preparers may offer the option of advanced refund loans. Examples of these include a refund advance loan (RAL) or a refund anticipation check (RAC).

An RAL allows you to receive a portion of your expected tax return before the IRS issues your refund, and the loan amount is based on the expected return amount. An RAC allows you to pay your tax preparation fee and any other service fees out of your refund instead of paying these fees upfront. Caution – the terms and fees for these products vary based on the situation.

How Do You Pay Back the Refund Loans?

Before you agree to a refund advance, review the terms of paying back the loan. If the loan is less than your expected return, the tax preparer will repay the

See 2024 Tax Season article, page 3

Healing Wounds Through Shared Experiences

The toll of war extends far beyond the battlefield, leaving many Veterans struggling after they return home. Among these struggles, post-traumatic stress disorder (PTSD) stands out as a common and serious condition, affecting countless individuals who have served our country. When dealing with trauma, stories of resilience and hope are motivating, especially those that showcase the power of unconventional therapies and shared experiences from Veterans.

One inspirational story that stands out is from journalist Bob Woodruff, who sustained a traumatic brain injury while covering the war in Iraq. This injury strengthened his mission of service and advocacy for Veterans. Through the establishment of the Bob Woodruff Foundation, Woodruff aims to provide Veterans, service members, and their families with the support they need to navigate the challenges of post-service life successfully.

Recently, Woodruff released a National Geographic documentary "Operation Arctic Cure" that chronicles the journey of a group of American war Veterans on an expedition to Baffin Island to view Mount Thor.

The premise of the expedition was not just the adventure, but

See Healing Wounds article, page 4



Services for Vets

Steer Clear of VA 'Claims Sharks'

Unaccredited VA disability claim representatives (claims sharks) numbers continue to rise. The VSC wants to make sure Veterans and dependents know their options when it comes to applying for earned VA benefits and disability compensation.

Veterans and their dependents need to be aware of companies that offer help filing a VA claim with promises of boosting the Veteran's current disability compensation. They promise things that a Veteran or dependent can receive for free.

Some telltale signs unaccredited companies use to attract Veterans and dependents include:

- Promising a "guaranteed" raise in disability compensation.
- Telling clients that they can "start for free."
- Providing "coaching" during the VA disability claims process.
- Using language such as, "If you don't get any benefits, you don't pay anything."

Often, claims sharks, also known as unaccredited consulting groups, will charge five times the amount of the Veteran's retroactive compensation, potentially costing him or her thousands of dollars. Depending on his or her contract, a Veteran might not be able to get out of an agreement with an unaccredited organization or person.

The first question anyone should ask is: 'Are you accredited with the Department of Veterans Affairs?'

Anyone filing a VA disability claim should only work with organizations that are accredited with the VA. VA Accredited Service Officers can help with all aspects of the process. You can expect to receive a full claims assistance service — free of charge — when working with a Veterans Service Officer. They act as a Veteran's power of attorney when it comes to handling VA disability claims. This is something claims sharks and "unaccredited consulting groups" are not legally allowed to do. Accredited organizations are held to a high standard of privacy when dealing with a Veteran's health care information.

I encourage anyone who feels uncomfortable working with an organization on their VA disability claims to reach out to a County Veterans Service Officer (CVSO). All of Ohio's 88 counties have VA Accredited CVSOs.

County Veterans Service Officers are here to help and answer questions. We try to clear up any misconceptions a Veteran might have about the process.

In Appreciation,

Larry D. Moore

Executive Director



We provide financial assistance* for basic living needs to eligible Veterans and their dependents.

- Mortgage payments
- Rent
- Utilities
- Food
- Children's school clothing
- Adult work clothing
- Dentures, glasses and hearing aids

Free to Veterans!

- Regularly scheduled transportation for medical appointments at VA medical facilities and Ohio Veterans Home

* Other types of financial assistance may be considered on a case by case basis. All types of assistance are subject to change based on need and funding.

Veterans Affairs Assistance

- Assistance applying for Veterans Affairs (VA) benefits
- Preparation of VA forms and paperwork
- Supportive documentation of claims and pertinent data
- Proper submission of claims to the VA
- Service connected compensation
- Non-service pension
- Widows pension
- Burial benefits
- Headstones

If you are a Veteran in financial need or need help with your VA claim, please visit us at 1060 E. Waterloo Rd., Akron, OH, or call

(330) 643-2830.



loan directly from your refund and return any remaining amount to you. If the loan is more than your return or if you don't receive a return, you will have to repay the loan to the tax preparer. The charge for the refund advance is separate from, and in addition to, the cost of preparing your tax return. To view a handout on tax refund products, [click here](#).

Saving Possibilities for Your Tax Return

Did you know you can split your refund? You or your tax preparer can set up an automatic deposit for some of your refund to go into a savings account. Here are some additional articles and ideas for using your tax return:

- Saving can help you avoid unexpected financial burdens. Learn more about saving your tax refund [here](#).

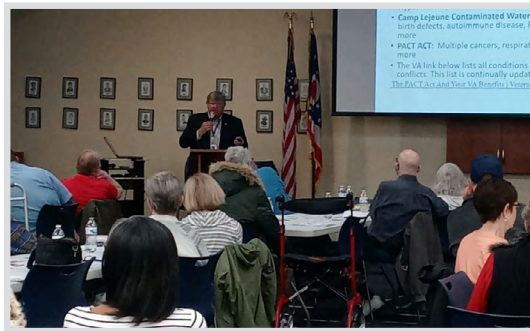
- [Click here](#) to learn how to open an IRA account to help obtain financial security when you retire.
- Saving bonds are simple, safe and affordable. To learn more about this investment, visit [here](#).
- A 529 plan helps families pay for future education expenses. [Click here](#) to view the fact sheet from the IRS about 529 plans.

Free Resources

If you qualify, the Consumer Financial Protection Bureau (CFPB) has FREE tax preparation recommendations for preparers. Visit [IRS.gov](https://www.irs.gov) and select "Free Tax Preparation" or [AARP.org](https://www.aarp.org) and select "Tax-Aide Locator." For online preparation, see [GetYourRefund.org](https://www.getyourrefund.org) or [MyFreeTaxes.com](https://www.myfreetaxes.com). [Click here](#) to view a flyer for more assistance on free tax preparation. ★

Thank You to the Attendees of the Elder Benefits Workshop

On February 28, the Summit County Veterans Service Commission hosted an Elder Benefits Workshop that covered three important topics: 1) How to file for VA compensation and pension benefits, 2) Medicare and Medicaid benefits, and 3) VA home-based primary care benefits.



Chuck Calalesina presents during the recent Elder Benefits workshop. Calalesina serves as Veteran Transition Field Coordinator at Direction Home Akron Canton.

The workshop was attended by a significant number of elder Veterans who received valuable information about how to file for VA benefits, navigating nursing home and assisted living choices, and home-based primary care services from the Department of Veterans Affairs. The VSC provided free services to file for VA benefits and the Direction Home Akron Canton organization also offered guidance on having nursing homes and assisted living facilities.

The event was well received by the

attendees, who appreciated the free services and resources, and gathered to share lunch together.

The Summit County Veterans Service Commission plans to organize more workshops throughout 2024 to provide elderly Veterans with the necessary information and resources to support their health.



For more information or additional resources, call the Summit County VSC at 330-643-2830. ★



Sign Up & Get a Flag!

We're offering a free 3x5 U.S. flag to those who sign up for our EyesRight newsletter from **June 10 to 13**. To be eligible you must be a first-time sign up. Participants can pick up the new flag at our VSC Akron office Friday, June 14, from 8 a.m. to 3 p.m. Limited quantity available.



www.vscsummitoh.us/eyesright-signup/

F.Y.I.



Volunteers Needed for Memorial Day Flag Placement

Volunteers are needed May 18 to join us as we honor fallen Veterans by placing a flag on each gravesite at our county's cemeteries. We ask volunteers to meet us at 8 a.m. at the Akron VSC office. Open to volunteers of all ages. Please contact David Burden at (330) 643-7636 for more info. ★



We're Off to Columbus – and You're Invited!

We are visiting the [National Veterans Memorial and Museum in Columbus](#) May 29. Admission is free for U.S. Veterans, and provides a great opportunity to explore, study and celebrate those who have served our nation. Meet at the Akron VSC office at 8 a.m. for departure. Bus seats are limited – to save your spot or for more details contact David Burden at (330) 643-7636. ★



Sign Up & Get a Flag!

Mark your calendars! We're offering a free 3x5 U.S. flag to those who sign up for our EyesRight newsletter from June 10 to 13. To be eligible you must be a first-time signup. Participants can pick up the new flag at our VSC Akron office on Friday, June 14, from 8 a.m. to 3 p.m. Limited quantity available. Sign up [here](#) during this special email enrollment window. Let's celebrate Flag Day & grow our community! ★

Healing Wounds, from page 1

to explore the benefits a challenging experience may have on people experiencing stress-related disorders. Before embarking on the journey, Woodruff consulted with psychologists who highlighted the positive effects such experiences could have on individuals coping with this specific trauma.

Throughout the trek, Veterans confronted physical and emotional obstacles, yet they found strength in solidarity. They formed deep bonds through their shared struggles and mutual support.

As the expedition drew to a close, Woodruff and his team observed improvements in the Veterans' overall health. Measures of stress, including hormone levels and sleep quality, showed significant improvements after the expedition.

The success of "Operation Arctic Cure" illustrates the importance of community and teamwork and how shared



experiences can help Veterans with combat stress. It also raises a broader question about the role unconventional therapies have in addressing PTSD among Veterans. To read more about "Operation Arctic Cure," visit [Psychology Today](#).

Here at the Summit County VSC, we embrace unconventional therapy

through the power of music. Our Guitars for Vets chapter has brought together over 40 Veterans of all different skill levels who have dedicated themselves to learning how to play guitar. Week after week, these Veterans show up to not only learn a skill, but to bond with other Veterans and eventually graduate from the program, earning a free guitar and gaining a community for life. To learn more about joining our Guitars for Vets chapter, email oh.akron@guitarsforvets.org. ★