



MAKING THE MOST OF YOUR MONEY

FINANCIAL TIPS FOR TODAY'S CONSUMER

CONSUMER CREDIT COUNSELING SERVICE OF MONTANA & WYOMING

Tax Help Montana Needs You!



Tax Help Montana is looking for you!!! Tax Help Montana is a Volunteer Income Tax Assistance [VITA] program that offers no-cost tax preparation to individuals and families with incomes of \$40,000 or less. But don't let the word "taxes" stop you from volunteering – volunteers are needed in all areas of the program. In 2007 the program had twenty-seven tax sites staffed by more than eighty volunteers throughout the state. Last year the Tax Help Montana volunteers helped complete over 5,000 federal and 4,800 state tax returns, bringing back over \$5 million in refunds to Montanans. In other words, for every hour of service a Tax Help Montana volunteer returned \$1,600 to their local community. Please call Jodee at 406.454.5731.

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CCCS Main:
2022 Central Ave.
Great Falls, MT

Office Hours:
8:00 a.m. - 5:30 p.m.
Monday-Friday

Call Toll Free:
(877) ASK-CCCS

www.cccsmt.org

CCCS Branch
Locations &
Phone Numbers:

Billings, MT
1620 Alderson Ave.
Suite #28
Billings, MT 59102
(406) 656-4370

Bozeman, MT
220 West Lamme
Suite 1D
Bozeman, MT 59715
(406) 582-9273

Butte, MT
800 East Front St.
Butte, MT 59701
(406) 723-5176

Helena, MT
910 East Lyndale
Helena, MT 59604
(406) 443-1774

Kalispell, MT
690 N. Meridian
Suite 206
Kalispell, MT 59901
(406) 257-4069

Missoula, MT
1515 Fairview Avenue
Suite 220
Missoula, MT 59801
(406) 543-1188

Do you need help? But can't afford an attorney?

Montana Legal Services Association has a low income taxpayer clinic (LITC)

Do you have a tax problem?

- Audits or examinations?
- Notices from the IRS that you are late paying taxes?
- Liens and levies on past taxes that you haven't paid?
- Negotiations/ settlements of tax debts?
- Appeals about earned income credits?
- Other tax problems with the IRS?

The LITC may be able to Help you! To find out more, you can visit:
www.MontanaLawHelp.org , or call MLSA HelpLine at 1(800) 666-6899

Keep Your ID Secure!

Don't give personal information over the phone, shred documents with account information on them, and know your credit report. Keep yourself informed to avoid problems in the future, watch for our series of Identity Secure workshops at your CCCS at the end of October.

Kids Corner Crafts Window Frights

What you need: Window paints or craft acrylics; Halloween pictures or jack-o-lantern patterns; tape.

What to do:

1. First choose your favorite Halloween jack-o-lantern pattern from a pattern book. You can also use a coloring book picture.
2. Tape the picture or pattern outside your window, facing inside.
3. Using window paints or craft acrylics (both wash off easily), paint the inside of your windows. Just follow the outlines of the picture you taped to the outside.
4. Once it is dry remove the picture from outside.

If you want the jack-o-lantern effect, paint the rest of the window black. At night turn on your inside light and walk outside to see your fright. This also works great with glow-in-the-dark paints.

Questions or comments?
Contact Lauri Abeyta at
labeyta@cccsmt.org

Secret deals you have to ask for!

Not every great deal is heavily advertised.

Some bargains are deliberately kept off the menu, available only to those who know to ask. A company may have decided the deal wasn't profitable but doesn't want to alienate long-term customers by eliminating it. Other times, the company's advertising priorities have changed, orphaning the discount. It's not exactly a secret, but it's easy to miss. **Here are a few you might not know about:**

Short at Starbucks

A classic off-the-menu item, which Harford discusses on Slate, is the short cup at Starbucks coffee shops. Most Starbucks coffee is sold in one of three sizes advertised on its menu and Web site: tall, grande and venti. But you can also ask for a short cup, which at 8 ounces is 33% smaller than the 12-ounce tall. You'll save about 30 cents on a cappuccino or a latte this way, but the real payoff is in the taste: The short cup offers a more concentrated espresso flavor.

Secret car warranties

Automakers don't call them secret warranties. Instead, they're known by such benign terms as "after-warranty adjustment" or "goodwill adjustment," covering problems inherent in the design of the car that don't rise to the level of a safety recall. In the past, these have covered items such as transmissions, electronics and paint. Some states -- California, Connecticut, Virginia and Wisconsin -- require that automakers inform buyers when coverage for a certain part is extended. In other states, you have to ask.

Sears KidVantage

Have children who are hard on their clothes? Shoppers who are members of Sears' KidVantage program can get worn-out pants, shirts, footwear and other clothes replaced for free. The clothes have to be worn out, not outgrown; Sears will replace items with ones of the same size. And there are exceptions, such as underwear and hosiery.

Room-service strategies

Speaking of kids: Before you splurge on hotel room service for your ankle biters, ask about portion size. Sometimes the only thing smaller about a kids meal may be the price. Better yet, skip room service altogether by ordering a to-go meal from the hotel restaurant. Many hotels charge a higher price for a menu item than if you ordered it in their bar or restaurant. For example, charging \$6.50 for a burger in the bar, but \$7.50 if you order the same burger in room service. You often can avoid these extra charges by walking down to the restaurant and placing a to-go order, Reavicus said, "but please do not forget to tip your server!!!"

Off-the-menu restaurant deals

Many restaurants allow you to order a smaller "lunch portion" of a meal at dinnertime, a move that will not only save you money but calories. For example, the lunch-size portion of shrimp primavera at a local Olive Garden has 483 calories, compared with 706 calories for the dinner plate.

Coupon magic

Some retailers make a big deal about accepting competitors' coupons, while others do so only quietly. It doesn't hurt to ask. Also know that coupon expiration dates may mean something -- or they may not. Bed Bath & Beyond stores, for example, accept competitors' unexpired coupons and accept their own chain's expired coupons.

Grocery tips

Forget your supermarket loyalty card? Bring your receipt back with you on your next shopping trip and present it along with the card to the customer-service desk or the manager. You'll get the discounts you were denied the first time around.

Factory stores

The deals in the stores are just the start. Most factory-outlet chains offer coupons and unadvertised deals to knock prices down even further. Start at the outlet's Web site and see what coupons are available. Many also offer "clubs" that feature additional discounts. Once you're at a store, check in at the outlet's management office to see what other deals and "today only" specials might be available.