

# Human Sciences Extension and Outreach REGION 15/20 NEWSLETTER JANUARY 2020

## Maximize Your Tax Refund

### Here are some ways to make the most of your refund.

Use direct deposit. If possible, file your return electronically and have your refund direct-deposited into your bank or credit union account. The IRS issues most refunds within 21 days, often less—with no fees or charges. Avoid tax refund advances. When a company promises a faster refund, they're not actually getting your money from the IRS faster than you can. Instead, they're lending you the money, and they'll charge you for the loan. With direct deposit, you can get your full refund, usually within 21 days.

Save some of your refund. It's free, easy, and fast to put some of your refund into savings when you file your tax return. Include your savings account information when you file yourself, or bring the information with you when you see a tax preparer.

Pay your tax preparer up front. If you decide to use a paid tax preparer, the person may offer to take their fee out of your refund. This may seem convenient, but it can have a high cost. For example, if the fee for tax preparation is \$200, they might tack on a \$30 charge for the convenience of paying the fee out of your refund in a couple weeks. The \$30 advance on a \$200 purchase is like a loan with an annual percentage rate (APR) of 260 percent.

### [The Volunteer Income Tax Assistance](#)

[\(VITA\)](#) program offers free tax help to people who generally make \$56,000 or less, persons with disabilities and limited English speaking taxpayers who need assistance in preparing their own tax returns.

For more information on tax savings, visit the Consumer Financial Protection Bureau website: ["Getting a grip on income tax season"](#).



## Upcoming Events

**SafeFood Handler (private)**  
January 10 (Iowa City)

**Farm Families and Stress**  
January 10 (Louisa County)  
January 15 (Iowa City)

**Finances of Caregiving**  
[January 29-February 26 \(Iowa City\)](#)  
[March 4-April 1 \(Mt. Pleasant\)](#)

**Money Smart**  
[February 4-25 \(Mt. Pleasant\)](#)  
[February 6-20 \(Burlington\)](#)

**VITA**  
February (Mt. Pleasant)

[More event details:](#)  
[www.extension.iastate.edu/calendar/](http://www.extension.iastate.edu/calendar/)

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# Human Sciences Extension and Outreach

## Empowering People. Growing Lives.



**Dawn Dunnegan**  
**Family Life**  
**Serving Region 15**  
**and 20**

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### **Nutrition and Wellness** **Serving Region 15 and 20**

Temporarily Served by  
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As a Family Life Specialist, **Dawn Dunnegan** works with programs that **strengthen families**. Some of the topics of interest to families include: quality childcare, parenting, relationship education, communication skills, wellness, and adult caregiving.

Families, schools, foodservices, and worksites all benefit from **nutrition education**. As Nutrition and Wellness Specialists provide leadership, delivery, and support for integrated content areas which includes: family nutrition and health, food safety, food preservation, wellness, and obesity.

**Financial education** empowers individuals and families to manage resources effectively, make informed decisions, and increase assets. As a Human Sciences Specialist, Family Finance, **Mary M. Weinand** provides learning opportunities to help individuals acquire knowledge and skills to build financial security.

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