

RSVP NEWS

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Welcome New Partner, AARP Tax Aide Program

Tax season is right around the corner ! As you prepare to file, you can also prepare to help others file as a volunteer for the AARP Tax Aide Program.

The Tax Aide Program, an AARP Foundation program, helps low- to moderate-income taxpayers have more discretionary income for everyday essentials, such as food and housing, by assisting with tax services and ensuring they receive applicable tax credits and deductions.

AARP Foundation Tax-Aide is available **free** to taxpayers with low and moderate income, with special attention to those 60 and older. Through a cadre of trained volunteers, AARP Foundation Tax-Aide has helped low- to moderate-income individuals for more than 40 years in every state and the District of Columbia.

As a volunteer, you can serve as a Client Facilitator, welcoming clients, reviewing their paperwork and assisting them complete their Intake Sheet before they sit with a volunteer Tax Aide Counselor. This volunteer will prepare and electronically submit the clients file therefore, computer skill are necessary. Counselors must pass the IRS Voluntary Standards of Conduct (VSOC) test and the Advanced level of the IRS test to be certified by the IRS for the purpose of providing tax assistance in this program and agree to by signing it, the IRS Volunteer Standards of Conduct (IRS Form 13615).

All training and materials are provided and there many convenient locations to serve. Also, this is a short term commitment ending with the 2016 deadline of April 15th. Taxes can be filed starting as soon as Jan. 19th but there is still plenty of time to be trained and get started!

To be connected with a AARP Tax Representative to learn more, please Call Carrie at (716)858-7548 or email carriesmith777@gmail.com. Don't forget this is a FREE service that you can use to submit your taxes too!

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AARP Tax-Aide



Free Tax Help!

For taxpayers with low- and moderate-income, with special attention to those age 60 and older.

5 WAYS TO HONOR MLK—Courtesy of ABC News



Give Something

Did you know 1 in 3 black people in this country can't find a marrow match they need to treat life-threatening diseases such as sickle cell and lymphoma? The National Marrow Donor program values your time and skills, even if a bone marrow donation is not for you. You can spread the word online as a social volunteer or sponsor a membership drive to identify potential donors.

Learn Something

The life and times of the Rev. Martin Luther King Jr. fill enough tomes to keep the most voracious readers satisfied until kingdom come, but consider smaller bites in the form of documentaries (check your TV listings) or even archived news conferences like these from the day after King's assassination: These two -- from a somber President Lyndon B. Johnson and an agitated black activist Stokely Carmichael -- provide a sobering contrast.

The History Channel website puts others within easy reach.

Teach Something

What good is accumulating all that knowledge without sharing it with others, particularly young people for whom King has been reduced to the "I Have a Dream" speech and a day home from school. So corner some young relatives or mentees this weekend, challenge their understanding of King's legacy and help them fill in the blanks. Or lead a group trip to the library if you need some scholarly support, or find a King-focused church service to highlight the influence of where he was spiritually moored.

Commit to Something

King's legacy includes his unwavering commitment to civil rights and non-violent social change. What better way to pick up on the theme than by applying such principles to your own community. Among the questions you might ask yourselves: Do all your neighbors have unfettered access to polling places? Are the elderly as nourished as they should be? Are your best schools equally accessible by all? Are the children physically fit and destined for healthy adult lifestyles? These are a few possible places to begin your mission.

Dream Something

King's dream is well documented, thanks to his 17-minute, Lincoln Memorial speech at the March on Washington nearly 50 years ago.

"I have a dream that one day every valley shall be exalted, every hill and mountain shall be made low, the rough places will be made plain," he said Aug. 28, 1963, "and the crooked places will be made straight, and the glory of the Lord shall be revealed, and all flesh shall see it together."

What is your dream?

HOW TO SERVE LOCALLY ON MARTIN LUTHER KING DAY **1/18/2016**

MLK Day 2016 Village of Hamburg Food Drive

On Monday, January 18th, 2016 at 8:30am at the Hamburg Memorial Youth Center (200 Prospect Avenue, Hamburg, NY 14075), TSC and the Village of Hamburg will celebrate MLK Day by hosting a Food Drive in partnership with the Food Bank of WNY. AmeriCorps and YouthBuild members, students, community volunteers, AmeriCorps Alums, veterans, active military members and their families, and corporate volunteers will mobilize to turn Dr. Martin Luther King, Jr.'s life and teachings into community action. Volunteers will work together to collect canned/non-perishable goods from the front porches of households in the Village of Hamburg. Plastic bags will be provided to each village household a week prior to the event.

Please note that you can parking for the event is available at the following locations below:

1. Community Center Building - 107 Prospect Avenue, Hamburg, NY 14075
2. Union Pleasant Elementary School - 150 Pleasant Avenue, Hamburg, NY 14075

Must Register By: January 13th, 2016

MLK Winter Warm Up

Monday, January 18th from 12-2pm at the Matt Urban Hope Center; 385 Paderewski Drive Buffalo, NY 14212

The Matt Urban Hope Center is looking for around 10-15 volunteers or groups of volunteers to give back to the Broadway Fillmore community in remembrance of the great Martin Luther King Jr.

The service project will not involve a march, boycott, or peaceful protest.

Instead volunteers will be focusing on giving back to the Broadway-Fillmore neighborhood in the form of dispersing hats, gloves, and scarves. Volunteers may also be assisting in shoveling sidewalks, walkways, driveways of area residents (if indeed snow is a Buffalo reality come January 18th)

Please register for this opportunity by 1/11/15

“Life's most persistent and urgent question is,

What are you doing for others?”

- Martin Luther King, Jr.



RSVP PARTNER SPOTLIGHT—CONSUMER CREDIT COUNSELING SERVICE



SERVING OUR COMMUNITY FOR OVER **50** YEARS

Financial Counseling

This session involves a review of an individual's current financial situation and provides the options and recommendations for improvement. This session also includes a review of the individual's budget and how a Creditor Repayment Plan (CRP) may assist them in their financial needs. A CRP provides opportunities for individuals to receive more effective repayment plans with their creditors through our Agency.

Financial Counseling for Student Loans

Includes a review of student loan repayment options including assistance with obtaining those options.

Financial Counseling for Small Businesses

Includes a review of small businesses cash flow and options for repayment of business debts.

Credit Report Review

This session involves a Certified Credit Counselor reviewing and educating an individual regarding their credit report. Individuals will learn how to improve and receive assistance with submitting disputes for errors on their report.

Financial Coaching

This session offers the opportunity to create or review a budget designed to meet the individual's needs and wants. This session is perfect for someone becoming newly independent, couples becoming newly married, or someone wishing to restructure their budget to save the most possible for a future goal.

Housing Counseling

*Also known as **Foreclosure Prevention Counseling**. Counselors will also assist with communicating and applying for options with lenders.*

Reverse Mortgage Counseling

*Also known as **Home Equity Conversion Mortgage (HECM) Counseling**. Individuals 62 and older with little or no outstanding mortgage debt may obtain a reverse mortgage. This gives an individual the ability to utilize the available equity without repayment while continuing to maintain and reside in their home.*

FINANCIAL EDUCATION

Make Your Move Class

*This **pre-purchase housing class** is designed to educate first-time homebuyers with the step-by-step information of homeownership, understanding lending requirements and how to maintain the home after purchasing.*

Agency Talk

Learn the history of CCCS of Buffalo, Inc. and programs the Agency offers employees, clients, friends and family.

Dollars & Sense

In this class certified presenters teach different budgeting techniques, creative ways to save, understanding fluctuations in expenses, debt control and the value of money.

Credit Counts

Learn what can be done to re-establish or maintain credit worthiness and how to protect against identity theft.

College Credit for Life

A program created by the National Foundation for Credit Counseling (NFCC) designed to teach high school and college students the advantages and disadvantages of credit cards and learn what not to do with their finances.

Identity Theft

A course designed to educate individuals about how identity theft occurs, to learn simple prevention methods, and outlines the steps needed to address identity theft when it does occur.

(716) 712-2060