

Ruth Matlock
Senior Services Coordinator at Eastern Nebraska Community Action Partnership

Ruth Matlock has worked for ENCAP (Eastern Nebraska Community Action Partnership) for 26 years. For 23 of those years she's been working in partnership with her agency and VITA by helping to prepare taxes at free clinics. Ruth has to keep up on training and certifications in order to offer this service in her community. "Taxes change so much every year, I take the class every year and get certified every year. We do it all for free."



"I love to see the look on their faces when I show them their refund. The EITC is a boost to the economy, and a boost to the families, they're able to do something worthwhile with it."

Her motivation for giving so much time and energy comes from the clients she serves. "I love to see the look on their faces when I show them their refund." Ruth says she always asks them what they are going to do with the extra money, encouraging them to use it to get their finances back on track. "I tell clients they can use the money to purchase a major appliance, put down payments on a home, help put kids through school, get a savings account started at the bank, or get caught up on bills. It helps the economy too."

At the ENCAP site, preparers are now submitting almost all of their returns electronically because it prevents error and allows for faster service by direct depositing refunds into clients' bank accounts. "Low income folks need their refund money now. When we do their returns on the computer they

can get their money within a week." Ruth also wants her clients to get all their refund money so it can be used to help out their families. She warns her clients about taking immediate refund loans from paid tax preparers who take a large portion of the refund in fees. "You're taking out a loan to get your own money. I try to explain that to clients."

Ruth believes the EITC (Earned Income Tax Credit) tax credit really helps her low income clients, and she wishes more people knew what tax credits they were able to get. "Education should be done all year round. We need to tell people and educate the public on what they are eligible for."