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## **Helpers of Allah**

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A couple of weeks ago, we were in Detroit to urge members to make financial sacrifices for the Mosque Fund. Currently, there are more than a dozen projects underway all across the U.S. in various stages of planning or execution. Respected Amir Jama'at, USA has been saying—to all who listen—that we need to raise funds for everyone to be able to enjoy the blessings of a mosque and for us to be able to spread Islam in every nook and corner of this great land of ours, and building more mosques cannot happen without monetary sacrifice of each of us!



The two of us have been blessed in the recent months to visit Jama'ats throughout the country and meet brothers and sisters, old and young, and urged them to come forward and make pledges for the Mosque Fund. This has been an amazing journey! Everywhere—yes everywhere—we have gone, we have seen amazing displays of sacrifice. The following account of what happened in Detroit is one of many examples.

We had delivered sermons and speeches; and one day, at the house of one gentleman—who should already be retired, really—we made another appeal for the great need for Mosque Fund donations. The president of the Detroit Jama'at also made a fierce appeal that what we were asking for would not be achieved with mere thousands of dollars; we needed much larger donations. Soon—in minutes, in fact—from the people sitting around the table, brothers made their pledges.

Alhamdulillah, by the time we were done with our lightning three-day visit to Detroit, we had more than \$600,000 in pledges of which more than \$200,000 was paid in cash. It was only later in the evening that we learned that one of the brothers who had pledged for the Mosque Fund had been thinking to retire for some time but would now put off retirement because this was the only way he would be able to fulfill his pledge towards the Mosque Fund.

We have read stories of amazing sacrifices in books and we have heard how in the earlier times our predecessors had done great things, but personally seeing and witnessing these examples in our own time is truly faith inspiring!

The amazing thing is that these stories do not have to do with just the rich and affluent; the accounts of sacrifices of the poor and less educated members are even more inspirational. In some sense, their level of devotion and dedication is just incredible, beyond belief.

## Helpful Tips for Filing 2013 Tax Return

Dawood Munir, Houston

Tax season is upon us! A few helpful tips about tax credits and filing options are provided for the benefit of members. Your income, filing status, age, and other factors determine if you must file a tax return. Here are five good reasons why you should file a return, even if you are not required to do so:

- 1. Tax Withheld or Paid—If your employer withheld federal income tax from your pay, you made estimated tax payments, or you overpaid last year and had it applied to this year's tax, you could be due a refund, but you have to file a tax return to get it.
- 2. *Earned Income Tax Credit*—If you earned less than \$51,567 last year, you could receive this credit. Families with qualifying children may be eligible for up to \$6,044. Use the <u>EITC Assistant</u> tool to find out if you qualify.
- 3. *Additional Child Tax Credit*—If you have at least one qualifying child, you may qualify for the this credit. File Schedule 8812 with your tax return to claim this credit.
- 4. *American Opportunity Credit*—If you are a student or support a student, you may be eligible for this credit. Students in their first four years of higher education may qualify for as much as \$2,500. Even those who owe no tax may qualify for up to \$1,000 per eligible student. File <a href="Form 8863">Form 8863</a> with your tax return to claim this credit.
- 5. *Health Coverage Tax Credit*—If you received Trade Adjustment Assistance, Reemployment Trade Adjustment Assistance, Alternative Trade Adjustment Assistance, or pension benefit payments from the Pension Benefit Guaranty Corporation, you may qualify for this credit that pays 72.5% of qualified health insurance premiums.

Your children may help you qualify for valuable tax benefits. Here are eight tax benefits parents should look out for when filing federal tax return this year:

- 1. *Dependents*—In most cases, you can claim your child as a dependent—even a newborn child. For more details, see <u>Publication 501</u>.
- 2. *Child Tax Credit*—You may be eligible for up to \$1,000 credit for each of your qualifying children under the age of 17. If you get less than the full credit, you may be eligible for the Additional Child Tax Credit. For more details, see the instructions for Schedule 8812 and Publication 972.
- 3. Child and Dependent Care Credit—You may be able to claim this credit if you paid someone to care for qualifying person(s)—including your dependent children under age 13—so you could work or look for work. For more, see Publication 503.
- 4. Earned Income Tax Credit—You may be able to claim this credit as discussed earlier.
- 5. *Adoption Credit*—You may be able to claim a tax credit for certain expenses you paid to adopt a child. For details, see the instructions for <u>Form 8839</u>.
- 6. *Higher Education Credit*—You may be able to claim American Opportunity Credit and the Lifetime Learning Credit for having paid for higher education for yourself or an immediate family member. For details, see <u>Publication 970</u>.
- 7. *Student Loan Interest*—You may be able to deduct interest you paid on a qualified student loan, even if you do not itemize deductions. For details, see <u>Publication 970</u>.
- 8. Self-employed Health Insurance Deduction—If you were self-employed and paid for health insurance, you may be able to deduct premiums you paid to cover your children under age 27 under the Affordable Care Act. For details, see Notice 2010-38.

Using IRS Free File is an easy, quick, and safe way to file your taxes for free. More than 40 million taxpayers have used this free service. The fastest way to get a refund is to e-file your return using the direct deposit option. IRS Free File is only available through IRS.gov. It allows you to use a Q&A format to prepare your tax return. You can also request a sixmonth extension using Free File. Remember that an extension of time to file is not an extension of time to pay. Pay any owed amount with your extension request to avoid penalties and interest.

Visit <u>IRS.gov</u> and <u>Interactive Tax Assistant</u> for more information. Here are two useful IRS YouTube Videos:

Earned Income Tax Credit – English | Spanish Education Tax Credits – English | Spanish | ASL

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