



Late-making news

Taxes may be certain, but tax day isn't. **Federal taxes are due April 18 instead of April 15 this year, thanks to Emancipation Day**, a holiday observed in Washington, D.C., that falls on the usual due date. Don't celebrate the extra time just yet—the change doesn't affect state and local deadlines. Check your state tax department's website to make sure you're on schedule.

5%

Increase in average tax refund from 2009 to 2010, amounting to \$3,003 per filer.

Cash back for kids

Take advantage of child-care tax credits, which basically give you cash back on your taxes, and be aware that they aren't limited to day care expenses. **Before-school programs, after-school programs, and day camp (not the sleepaway kind) for kids under the age of 13 all count**, says Gail Rosen, a CPA based in Martinsville, New Jersey. If you work you can get 20 percent back on up to \$3,000 in costs for one child and \$6,000 for two or more. Ask your provider for documentation, because you have to provide his or her name, address, and tax ID on your return. Go to irs.gov/faqs for more information.

Save on tax prep

If you're planning to use software to prepare your taxes, check your favorite coupon sites for discount codes before you buy—**deals are often available**. We like RetailMeNot.com, Savings.com, and FatWallet.com. Or simply google the name of the program you want to use and add "code." That will turn up anything under "coupon code," "discount code," or "rebate code."

Scam alert!

The IRS will never send you an unsolicited e-mail about your taxes—but a fraudster might. **If you receive a message asking for personal or financial information, don't open any attachments.** But *do* forward it to phishing@irs.gov.

Get smart about education credits

If your family paid for education in 2010, you might be eligible for a tax break—even if you personally didn't foot the bill, says Mark Steber, chief tax officer at Jackson Hewitt Tax Services. Say your parents covered a \$1,000 college cost for your child. **If you claim that child as a dependent, you get to claim that expense for tax purposes.** You may also be eligible for a credit or deduction for classes you or your spouse took to enhance job knowledge, even if the course was online. Opportunities abound, but the rules for educational breaks aren't simple; talk to a professional if you spent anything substantial. ■

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