



CASH CHRONICLES



EMPOWERING YOUR FUTURE FINANCIAL WELL-BEING

MAXIMIZE YOUR REFUND: IRS DIRECT FILE



This tax season, the IRS expanded Direct File, a free, secure, and easy-to-use tool designed to simplify tax filing. With rising tax preparation costs, this tool ensures you keep more of your refund without unnecessary fees. Whether you're a student filing for the first time, a working professional, or helping friends and family, Direct File provides step-by-step guidance, live chat support, and automatic error checks—all at no cost. It's a hassle-free way to file with confidence and maximize your refund.

Who Can Use Direct File?

- ✓ W-2 earners, Social Security recipients, and those with unemployment benefits
- ✓ Standard deduction filers (no itemizing)
- ✓ Those claiming common tax credits like EITC, CTC, or student loan interest deductions

Visit directfile.irs.gov

FREE FINANCIAL COACHING FOR STUDENTS & DISASTER-IMPACTED COMMUNITIES!

Appalachian State's Family Economic Lab, Money Management International, Operation HOPE, and UP2 are offering FREE financial literacy coaching and resources for students, individuals, families, and small businesses impacted by Hurricane Helene. This program is designed to help you build long-term financial resilience and prepare for future challenges. See flyers below for more information.



IMPORTANT DATES!

SCHEDULE FOR APRIL 2025

February 3rd
to April 15th

FREE TAX HELP LAB

 Peacock Hall, Room 2013

What to Bring:

- Your 2024 tax documents (W-2s, 1099s, 1098-T, etc.)
- Your bank routing & account numbers (for direct deposit)
- Your 2023 tax return (if you didn't use TaxSlayer last year)
- Your personal laptop (optional; computers are available)

- Mondays & Wednesdays
5:00 – 7:00 PM
- February 3 – April 15
(Closed during Spring
Break and University
weather closures)

April
16th

FREE FINANCIAL COACHING AND SEMINARS: STUDENTS

 Appalachian State Student
Union, second floor.
Linville Falls Room, 226.

Seminars:

- 9:30 AM: Budget Like A Pro
- 11:00 AM: Student Loan
Repayment
- 1:00 PM: Money Matters

April
17th

FREE FINANCIAL COACHING AND SEMINARS: COMMUNITY MEMBERS @ CCCTI

 Watauga Campus
460 Community College DR.
Boone, NC 28607

Seminars:

- 9:00 AM: Smart Budgeting
- 10:30 AM: Be Prepared
- 1:00 PM: Grow Your Worth
- 2:30 PM: Scam Aware

JOIN US!

FREE GIVEAWAY FOR
ATTENDEES!



FREE FINANCIAL COACHING & SEMINARS

Helping **students, faculty and community members impacted by Hurricane Helene** regain financial stability and build resilience!

Graduating soon?
Thinking about your next steps?
We're here to support you:

Why Financial Coaching?

- Prepare for Emergencies: Build Financial Security
- Manage Loan Repayment: Navigate Student Loan Repayment & Plan your Post-College Budget
- Budget and Save: Create a financial safety net
- Achieve Homeownership: Explore mortgage options
- Smart Investing: Stocks, Bonds, & Wealth-building tips

APRIL 16TH FOR STUDENTS
at the **Appalachian State Student Union**



Linville Falls Room
Student Union Second Floor 226

9:30am Budget like a Pro
Learn to balance needs, wants and savings, explore top budgeting tools and apps for smart money habits

11:00am Student Loan Repayment
Get a financial check-up & budget effectively to plan for life after college

1:00pm Money Matters
A College Student's Guide to Investing and Wealth Building

These services are offered by:

Family Economic Policy Lab

APPALACHIAN STATE UNIVERSITY
BEAVER COLLEGE OF HEALTH SCIENCES



Build financial strength. Recover with confidence. Weatherproof your financial future!

JOIN US!

FREE GIVEAWAY FOR
ATTENDEES!

FREE FINANCIAL COACHING & SEMINARS

Helping individuals, families, students, and small businesses impacted by Hurricane Helene regain finance stability and build resilience!

Our expert counselors are available 24/7 to provide personalized, free support
We can help you

Why Financial Coaching?

- Prepare for Emergencies: Build Financial Security
- Invest Smart: Focus on stocks and bonds
- Reduce credit debt stress
- Manage Loan Repayment: Navigate Student Loan Repayment & Plan your Post-College Budget
- Recover from Disasters: Access aid and relief
- Build a Business: Start or strengthen ventures
- Tackle Paperwork: Get help with loans and insurance
- Achieve Homeownership: Explore mortgage options
- Invest Smart: Focus on stocks and bonds

APRIL 17TH
FOR COMMUNITY MEMBERS
at the Caldwell Community College
and Technical Institute



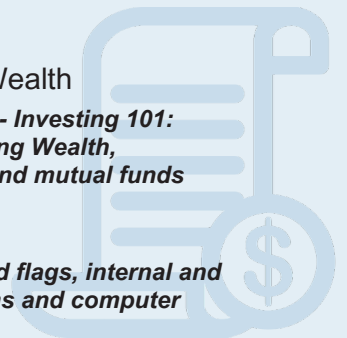
Watauga Campus
460 Community College Drive,
PO Box 3318, Boone, NC 28607

9:00am Smart Budgeting
Taking Control of Your Finances. Small business preparedness. Exploring 50/30/20 Rule to balance needs, wants and savings

10:30am Be prepared
Building an Emergency Fund. Learn how much to save for unexpected expenses

1:00pm Grow Your Wealth
Investing for Financial Stability - Investing 101: Simple strategies to start building Wealth, Understanding Stocks, bonds and mutual funds

2:30pm Scam Aware
Learn about potential ID theft red flags, internal and external computer threats, scams and computer protection methods



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