

# CASH CHRONICLES

## FAMILY ECONOMIC POLICY LAB

Taxes, tuition, and money stress don't come with a syllabus — but they should. *Cash Chronicles* is a Family Economic Policy Lab (FEPL) newsletter designed to share student-friendly financial guidance, tax resources, and updates that support economic well-being at Appalachian State University.



## Building Financial Confidence at App State



### Watch AppTV Financial Literacy Videos

Short, easy-to-follow lessons on financial basics and more.



### Academic Courses

Select classes explore personal finance, economics, and financial decision-making.



### Schedule a Consult

through the Department of Finance, Banking, and Insurance's "Money Talk" program

## Tax Season: What App State Students Should Know

Tax season is here, and even if you're a student, you may need to file – especially if you have worked, received scholarships, or had taxes withheld from a paycheck.

### Here are a few key things to know before you file:

- Many students are eligible for **education tax credits**, which can reduce how much you owe or increase your refund.
- If you worked a campus or off-campus job, you'll likely receive a **W-2** (and may need to file even if you earned a modest amount).
- App State issues **Form 1098-T**, which reports tuition and related expenses and is often used when claiming education credits.

**Good news:** You don't have to figure this out alone. App State students have access to free, trusted tax help both on campus, online, and in the community.



**INTUIT**  
for Education

Self-paced money lessons  
Budgeting, credit, saving,  
and tax basics made simple.

Interactive tools  
Practice real-life financial  
decisions in guided modules.

**FREE** Free access  
Create a free Intuit account  
[here](#) to start learning —  
no purchase required.



**| Featured Resource**

**App State Free Tax Help Lab** [🔗](#)

The Walker College of Business Department of Accounting is running a free tax lab for students, and staff. IRS-trained volunteers help you prepare and e-file your federal and state tax returns – all for free.



**| When & Where:**

Monday & Wednesday, 5–7pm

Peacock Hall, Room 2013

Now through April 15

**| What to bring:**

- W-2s, 1099, 1098-T (education form)
- ID and bank routing/account numbers
- Last year’s tax return (if you have it)

# Tax Filing Services for Students

**IRS Free File** [🔗](#)

The IRS Free File program provides free online federal tax preparation through IRS-approved partner providers.

- Free online federal tax filing
- Guided software via IRS Partners
- Some options include free NC state filing.

**VITA (Volunteer Income Tax Assistance)** [🔗](#)

Free, IRS certified tax help for eligible individuals – including many students.

- In-person or virtual help
- Education credit assistance
- Free federal & State filing

**MYFreeTaxes (United Way)** [🔗](#)

A nonprofit-supported online filing platform available to many households at no cost.

- 100% free federal and state tax filing
- User-friendly walk-throughs
- United Way support if needed



**Tax Software with Free Editions**

Some commercial tax platforms offer free filing options for simple returns.

- **TurboTax Free Edition** [🔗](#) - Free federal and state (Form 1040 returns only)
- **FreeTaxUSA** [🔗](#) - Free federal filing with low-cost state filing.
- **CashApp Taxes** [🔗](#) - 100% Free federal and state filing.

**NoRTH** [🔗](#)

**Nonresident Tax Help Group**

- Specialized software for nonresident tax forms
- Step-by-step filing guidance
- Support for required forms like Form 8843
- Access with your App State Email

# Financial Resources for Students

## | Immediate Support & Basic Needs

### Mountaineer Food Hub and Food Pantry

#### Network [↗](#)

- Serves students, staff and faculty
- Provides staple foods, fresh produce, bread, breakfast items and personal care products

MyFriendBen NC [↗](#): Free online tool that helps North Carolinians find benefits they may qualify for, including food, housing, and childcare support.

NC College Food Benefits [↗](#): helps students determine eligibility for food assistance programs, including SNAP.

#### NC211 [↗](#)

Connects individuals to local resources for food, housing, utilities, transportation, and healthcare.

-  Call 211

## | Scholarships & Education Funding

### CFNC Scholarship Search [↗](#)

Find scholarships by deadline, amount, and eligibility.

### NC Community Foundation [↗](#)

Submit one application to be considered for multiple awards.

## | Financial Coaching & Debt Support

### Money Management International (MMI) [↗](#)

Free budget counseling and financial education.

### OnTrack WNC [↗](#)

Financial coaching and planning support for Western North Carolina residents.

### CESI Solutions [↗](#)

Credit counseling and debt management guidance.

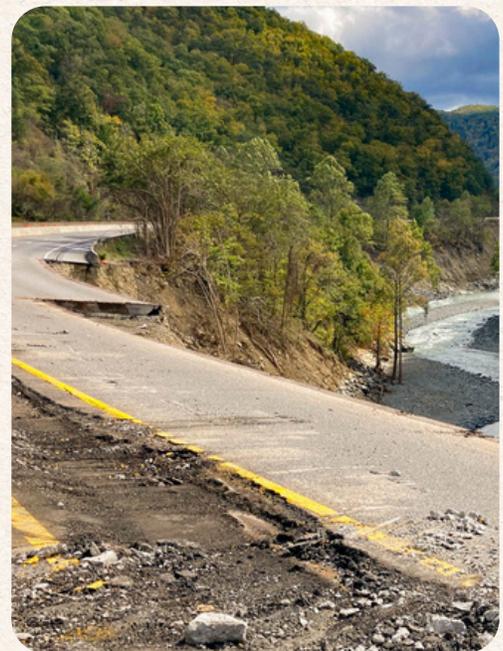
## Latest with Family Economic Policy Lab

The Family Economic Policy Lab (FEPL) at Appalachian State University studies how financial policies and direct cash programs impact families and communities.

Recently, FEPL released a community brief examining how direct cash assistance supported households recovering from Hurricane Helene in Western North Carolina. The findings highlight how timely financial support can stabilize families during periods of crisis and recovery.

[↗ Access the full report on our website.](#)

Through research, partnerships, and student engagement, FEPL works to better understand how financial tools — from tax credits to direct cash — shape economic stability.



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**Family Economic Policy Lab**

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