

# STATE SENATOR PAUL WOJNO

MICHIGAN SENATE | DISTRICT 10



Dear Neighbor,

It continues to be an honor serving our community in the State Senate, where my colleagues and I have prioritized policies and budget investments that support working Michiganders, families, seniors, and our local communities. We'll continue fighting for more relief for those who need it most.

With tax season in full swing, I wanted to reach out and provide an update on how we're working to keep more money in your pocket, as well as share some tips on how you can maximize your return ahead of the **filing deadline, April 15, 2026**.

As always, should you ever need assistance communicating with the Michigan Dept. of Treasury or any other state agency throughout the year, please do not hesitate to reach out to me and my office.

Sincerely,

*Paul*

**Paul Wojno**  
State Senator  
District 10

STATE SENATOR **PAUL WOJNO**

(855) 347-8010 | [SenatorWojno.com](http://SenatorWojno.com) | [SenPWojno@senate.michigan.gov](mailto:SenPWojno@senate.michigan.gov)



## MICHIGAN LEGISLATURE SECURES \$1 BILLION IN TAX RELIEF

Rising costs are making it harder for families to put food on the table or fill up their gas tank. To help support Michiganders working to make ends meet, my colleagues and I passed the Lowering MI Costs Plan in 2023 — the biggest tax relief initiative Michigan has seen in decades. This plan overhauled the unfair, unpopular retirement tax and expanded the Working Families Tax Credit, keeping more money in the pockets of seniors and families.

### Securing a Historic Tax Break for Working Families

Every hardworking family deserves to afford the basics — housing, food, and child care. To make it easier for families to not just get by, but thrive, my colleagues and I quintupled the state's match of the federal Earned Income Tax Credit (EITC) from 6% to 30%. This helps 665,000 Michiganders who have the hardest time affording the basics save an average of \$3,800 per year.

To qualify for the Michigan EITC, you must already qualify for the federal credit. The Michigan Dept. of Treasury encourages residents to stay up to date and verify their eligibility at [Michigan.gov/taxes](http://Michigan.gov/taxes).

### Repealing the Retirement Tax

Michigan's retirement tax robbed seniors of their promised retirement benefits for more than a decade, making it harder for them to retire with dignity. That's why I proudly supported efforts to repeal this unfair tax, which will help nearly 1 million seniors save \$1,000 annually — enabling them to enjoy a safe, secure, and happy retirement.

To ensure you can deduct the maximum amount of retirement benefits, you may wish to consult a qualified tax preparer. For more information, visit [Michigan.gov/taxes](http://Michigan.gov/taxes).



SCAN HERE!

### VERIFY YOUR TAX CREDIT ELIGIBILITY

The Michigan Dept. of Treasury encourages residents to stay up to date and verify their eligibility by scanning the QR code with your phone or visiting [Michigan.gov/taxes](http://Michigan.gov/taxes).



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Prepared by the Michigan Legislature

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## Free Credit Report

Access your free report at:  
[AnnualCreditReport.com](http://AnnualCreditReport.com)

Residents can access free weekly credit reports from each of the three main credit reporting agencies: Equifax, Experian, and TransUnion. The free weekly credit report can be accessed from [AnnualCreditReport.com](http://AnnualCreditReport.com), the only official site for free credit reports authorized by federal law.



2025  
TAX YEAR

# TAX TIPS

KEEP MORE OF YOUR TAX RETURN



STATE SENATOR  
**PAUL WOJNO**  
[SenatorWojno.com](http://SenatorWojno.com)

# TAX TIPS: Keep More of Your State and Federal Tax Returns

Tax season is here, so it's time to get out your tax documents and file before the **national deadline on Wednesday, April 15, 2026**. Here are tips on how to take advantage of some of the most common tax deductions while staying clear of common scams that target people as they're preparing their taxes.

For federal returns, the IRS' official website is [IRS.gov](https://www.irs.gov), and they will only reach out to you through regular mail delivered by the U.S. Postal Service. The Michigan Dept. of Treasury's official website is [Michigan.gov/treasury](https://www.michigan.gov/treasury), but they also have a dedicated tax page at [Michigan.gov/taxes](https://www.michigan.gov/taxes).

## 2026 State Taxpayer Guide

Every year, the Michigan Legislature publishes a guide with information to help residents prepare their taxes. If you would like a physical copy of this resource, please don't hesitate to reach out to my office.

## Charitable Contributions

In most cases, you can claim the full amount you give to an IRS-qualified organization as an itemized deduction on your federal taxes. Since 2012, however, credits for certain donations are no longer available on your Michigan tax return.

Be sure to check with [IRS.gov](https://www.irs.gov) or your tax preparer, if applicable.

## Home Ownership

Expenses such as property taxes, points paid for a lower home loan interest rate, and interest on home equity loans are deductible. Your deduction is generally limited if all mortgages used to buy, construct, or improve your first home (and second home, if applicable) total \$750,000. Mortgages that existed before Dec. 14, 2017, will continue to receive the same tax treatment as under the old rules.

## Medical Expenses and Other Deductions

Medical costs that exceed 7.5% of your federal adjusted gross income may be claimed on your taxes. Be sure to include them as itemized deductions. You may also qualify for deductions from student loan interest, child and dependent care, and more. To learn more details, visit [IRS.gov/credits-deductions](https://www.irs.gov/credits-deductions).

## Small Business Expenses

Generally, most types of business insurance, utility expenses, rent payments, costs related to the purchase and upkeep of company-owned vehicles, office supplies, and furniture are all tax deductible.

Visit [IRS.gov/credits-deductions/businesses](https://www.irs.gov/credits-deductions/businesses) for more details.

## Veterans and Their Families

Our veterans put their life on the line — sacrificing their comfort and safety — to defend our liberties and democracy. After their service to our state and nation, it's our duty to ensure they have the benefits they deserve. In 2023, Gov. Gretchen Whitmer signed our bills into law that ensure surviving spouses of disabled veterans can keep their property tax exemptions after their spouse passes away.

## CLAIM WHAT'S YOURS

### Unclaimed Property

The Michigan Dept. of Treasury has millions of dollars in lost or forgotten assets that include dormant bank accounts, uncashed checks, unpaid life insurance benefits, unused rebate cards, and stock certificates.

**Nearly 33 million people in the U.S. — one in every ten — has unclaimed property:** financial accounts or items of value where the owner has not initiated any activity for several years. These properties were all turned over to the state once they were determined to be abandoned as required by law. The Treasury is the custodian of these assets and reunites them with their owners — when they are rightfully claimed.

To check for yourself, family, and friends in Michigan, please visit, [UnclaimedProperty.michigan.gov](https://www.unclaimedproperty.michigan.gov). To check nationally, visit [Unclaimed.org](https://www.unclaimed.org).

### Federal Government Tax Refunds Will be Exclusively Electronic

The Michigan Dept. of Insurance and Financial Services (DIFS) is reminding Michiganders that now is the time to establish a relationship with a bank or credit union, as the federal government will only be issuing refund checks electronically moving forward.

**The federal government has officially phased out paper checks and will exclusively be refunding electronically.** Having an account with a financial institution is essential for accessing electronic payments. If you need an account, the Michigan Open Account Coalition (MOAC) can assist you in finding low or no-cost options.

For more information on opening an account and a list of participating institutions, visit [Michigan.gov/DIFSOpenAccount](https://www.michigan.gov/DIFSOpenAccount).

## FREE TAX PREPARATION

*Take Advantage of Free Services to File Your Taxes*

### Federal Assistance With Tax Preparation

The IRS has a Free File Program that allows qualified taxpayers to prepare and file federal income tax returns online. It's safe, easy, and no cost to you. **The program provides two ways to prepare and file your federal income tax online for free:**

#### Guided Tax Preparation

The guided option provides free online tax preparation and filing at an IRS partner site. Their partners deliver this service at no cost to qualifying taxpayers. Taxpayers whose adjusted gross income (AGI) is \$84,000 or less qualify for a free federal tax return.

#### Free File Fillable Forms

Anyone can take advantage of Free File Fillable Forms — electronic federal tax forms, equivalent to a paper 1040 form. You can learn how to prepare your own tax return using form instructions and IRS publications, if needed.

### Local Assistance With Tax Preparation

There are free tax services available through the Accounting Aid Society for people whose household income is less than \$58,000. You can make an appointment with this free service online or by phone.

#### MI Free Tax Help

Statewide, eligible residents can connect with a free tax preparation expert who can help you claim all the tax credits available, at no cost to you, ever. Simply visit [MichiganFreeTaxHelp.org](https://www.michiganfreetaxhelp.org) or call 2-1-1 on any phone.

#### Accounting Aid Society

3031 West Grand Blvd, Suite 470  
Detroit, Michigan 48202-3194  
[AccountingAidSociety.org](https://www.AccountingAidSociety.org) | (313) 556-1920

### MiABLE Savings Account

The MiABLE Disability Savings Program was created to allow Michiganders with disabilities and their families to save money for Qualified Disability Expenses that support health, independence, and quality of life without jeopardizing eligibility for necessary federal benefits.

An individual is eligible if they became disabled or blind before the age of 26, and either is currently entitled to Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) or gets a disability certification under rules from the U.S. Treasury. For more information or to set up your account, visit [miable.org](https://www.miable.org).