

**Happy 2026 to all of our members! Your Consumer Education Committee wishes you a safe and happy year!**



**From our committee member, Nancy Lewis:**

I have read several sources that share the new USPS postmark dating procedures and am concerned for folks who still write checks, but more over the impact this new process could have on the counting of mail-in election ballots and tax returns.

Here is the AARP link for you to read the information:

**<https://www.aarp.org/government-elections/usps-postmark-changes/>**

**Thanks to Nancy for providing this information!**

**Do you have a topic or article you would like to publish in the  
*Consumer Connection*?**

**Please email us at [mrspa@mrspa.org](mailto:mrspa@mrspa.org). We would love to hear from you!**

**2025-2026 MRSPA CONSUMER EDUCATION COMMITTEE**

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Area II North - Tillie Barckley, Anne Arundel Co.

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[Looking for a little extra money? Thanks to our Anne Arundel County MRSPA member, Joanne Christofel, for sharing this article!](#)

[Yes, there is \\$1.8 billion dollars held by the Maryland Comptroller that is owed to you!](#)

I am a retired Teacher/TA/Tech for Anne Arundel County School System. I was doing a project for our church and found that many of my local churches, schools, and teacher friends had money that was accidentally never received by them. Some had checks from Carefirst that they never received or savings bonds that they lost. Some had checks from selling and buying houses (escrow, overpayment of electric bills). Several schools and PTAs had money owed to them from Scholastic Books and fund raisers. Many churches also had money listed. We can all use a little help these days.

Everyone is encouraged to check the government website for these funds:

[www.unclaimed-property.marylandcomptroller.gov](http://www.unclaimed-property.marylandcomptroller.gov)

You can check for missing savings bonds and other federal amounts at:

[National Association of Unclaimed Property Administrators \(NAUPA\) – The leading, trusted authority in unclaimed property](#)

Do a Search for all your names (in every city that you have lived), your family, church, or school.

If your search is successful, then click on **CLAIM** and fill in your information and they will email you a form to be signed and what documents (usually a scan or picture of your driver's license to prove you are the legal owner) to upload. It takes about 90 days to receive the money they are holding for you. Every state has a comptroller website like the Maryland one. So, if you moved from out of state, check your old state too. Best wishes for the new year.

Joanne Christofel

# Prevent Winter SAFETY HAZARDS!



## WINTER SAFETY TIPS

### Carbon Monoxide (CO) Poisoning *It can kill in minutes.*

- ❄ Place portable generators **OUTSIDE** at least 20 feet away from windows, doors and vents.
- ❄ **NEVER** use generators in the basement, shed or garage.
- ❄ Have **WORKING** carbon monoxide alarms in your home.

### Fire Hazards *Give Space Heaters Space!*

- ❄ Place space heaters **3 feet away** from flammable materials.
- ❄ Install smoke alarms on **EVERY** floor and in **EVERY** bedroom.
- ❄ **Test** smoke alarms to make sure they are working. Replace batteries once a year.





## Tax deadline 2026: When are taxes due?

**The big picture:** The [federal tax filing deadline](#) is April 15 for most taxpayers to file their returns, pay any taxes owed or request an extension.

The IRS [projects](#) about 164 million individual income tax returns this year. This is up from last year's IRS estimate of more than 140 million returns.

## 2026 tax season: What's changing

**Zoom in:** This is the first filing season reflecting changes from the [One Big Beautiful Bill Act](#) (OBBBA), signed into law last summer. Here are some of the biggest changes:

### Senior tax deduction

**Americans 65 and older** who pay taxes on [Social Security income](#) can claim a new [\\$6,000 federal deduction](#), available through the 2028 tax year.

Married couples where both spouses qualify can deduct up to \$12,000.

### No tax on overtime, tips and car loan interest

**Eligible workers** can deduct qualified [overtime pay](#), capped at \$12,500 per return (\$25,000 for joint filers), with the benefit phasing out at higher incomes.

The law temporarily eliminates [federal income taxes on tips](#), allowing tipped workers to deduct up to \$25,000 a year, and interest paid on qualifying car loans. Taxpayers claiming new deductions for seniors, tips and overtime pay will use the new [Schedule 1-A form](#) when filing their 2025 returns.

### Higher SALT deduction limits

**The law** temporarily raises the cap on the state and local tax (SALT) deduction, allowing some higher-income filers in high-tax states to deduct more on their federal returns.

## Standard deduction 2026

The **IRS** revised the [standard deductions](#) for returns filed in 2026:

- \$15,750 for single filers
- \$31,500 for married couples filing jointly
- \$23,625 for heads of household



## How to file taxes 2026

**State of play:** Taxpayers have multiple ways to file their federal returns this year, but the Trump administration has ended the [free Direct File program](#).

[IRS Free File](#) opened Jan. 9 for eligible taxpayers with adjusted gross income of \$89,000 or less, using guided software from private-sector partners.

[Free File Fillable Forms](#) are available starting Monday for taxpayers, regardless of income, who are comfortable preparing their own returns.

Paid tax software, professional preparers and IRS-certified volunteer programs also are available.

## IRS Where's My Refund tool

**Follow the money:** Refund status information is generally available around 24 hours after e-filing a current-year return, or four weeks after filing a paper return, on the [Where's My Refund? tool](#).

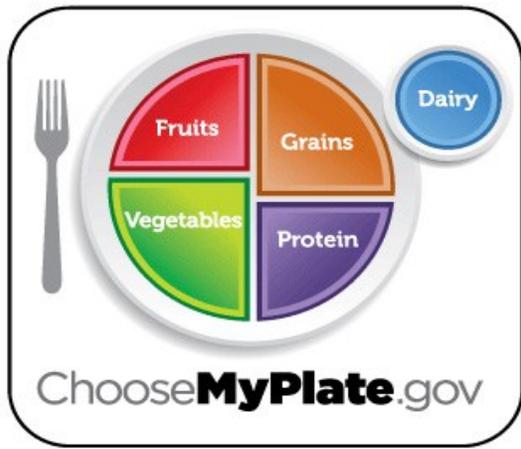
You can also check your refund with the [IRS2Go](#) mobile app.

The IRS says it processes [most refunds](#) in up to 21 days for e-filed returns, but six weeks or more for mailed returns.

**Make sure you're keeping your documents safe. Shred any documents with personal information and do not put them in the regular recycle bins or regular trash.**

Looking for [free shredding](#)?

**Many organizations offer free Shred Events—just google "Shred Events Near Me" for a list.**



## Did you make resolutions for 2026 to lose some extra weight?

A great resource is [ChooseMyPlate.gov](http://ChooseMyPlate.gov). The site sponsored by the U.S. Department of Agriculture is a great resource for tips to help put you on the right track!

It will specifically address the needs of older adults and makes some great activity suggestions.

Make small adjustments to help you enjoy the foods and beverages you eat and drink:

- \* Add flavor to foods with spices and herbs instead of salt and look for low-sodium packaged foods.
- \* Add sliced fruits and vegetables to your meals and snacks. Look for pre-sliced fruits and vegetables on sale if slicing and chopping is a challenge.
- \* Ask your doctor to suggest other options if the medications you take affect your appetite or change your desire to eat.
- \* Drink water instead of sugary drinks.
- \* Check with your doctor about adding fat-free or low-fat milk into your diet.
- \* Consume foods fortified with vitamin B-12, such as fortified cereals.

**As with any change in diet or exercise, check with your doctor FIRST.**

### **How to Not Go Broke on Valentine's Day (and other best bets for February)**



**Shop local for flowers, candy, etc. Local grocery stores have become a one-stop shop for cards, flowers, candy, chocolate covered strawberries, etc.**

**Home goods will be on sale for Presidents' Day, including home improvements and appliances.**

**Tax software deals—There are more deals on tax software in February than in any other month.**

**Last-minute ski trips—Check out airline promotions for discounted tickets to ski resorts!**