

# Tax Matters

connecting and informing  
employees



OFFICE OF INCOME TAXATION  
COMMUNICATIONS & TRAINING BRANCH

Fall 2009

## From the Commissioner's Desk...

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*Fellow DOR Employees:*

*By the time you read this, many new faces should be part of the Revenue landscape. During the 2009 Special Session of the General Assembly, the legislature passed Governor Beshear's revenue enhancement legislation which resulted in the expansion of Revenue's workforce by authorizing 163 new positions, plus approval to fill many existing openings.*

*DOR was able to justify the new positions based on the accomplishments of the current workforce and for that I want to thank each of you. I know that DOR employees have a very heavy workload and I appreciate your efforts.*

*However, this expansion did not come without a cost. DOR is expected to generate an additional \$18.5 M for Fiscal Year 2010 plus additional monies for subsequent years through the efforts of the enhanced DOR workforce. I am convinced that with our experienced workforce and new hires working together we will attain that goal.*

*Looking forward to continued success for the Revenue Team!*

*Sincerely,*

*Thomas B. Miller, Commissioner  
Department of Revenue*



## Tax Talk on Twitter

During the past few months, it has been almost impossible to turn on the news or read the paper without hearing about a rapidly growing social networking site called Twitter. In case you haven't caught all of the details, Twitter is a free Web-based service that allows its users to send and read short messages known as tweets to anyone who has a Twitter account.

A variety of users take advantage of this messaging service: news organizations who pass along information via their messages; celebrities and sports figures who want to promote their careers or their teams (UK Basketball Coach Calipari has 960,768 followers on Twitter), companies who want to communicate their corporate strategy or to launch new products; and people like you who simply want to stay in touch with friends and family.

So why should you care about Twitter? Recently, the Kentucky Department of Revenue launched its very own Twitter account; this will allow Revenue to keep taxpayers and employees informed on vital and current information.

This information will relate topics such as legislative changes, new tax credits, and

processing issues. For example, here is a Revenue tweet sent out on July 16th:

Kentucky's New Home Tax Credit up to \$5000 for qualified buyers begins 7/26/09. Go to [www.revenue.ky.gov](http://www.revenue.ky.gov) for the application.

As more people sign up for Twitter and follow the Kentucky Department of Revenue, this information will prove to further our mission of educating taxpayers and employees through effective and relevant communication. If you would like to be in the know, sign up for Twitter and follow Revenue at this address: <http://twitter.com/RevenueKY>



## It's Just Around the Corner...

Believe it or not, it's only about 30 or so working days before DOR starts processing 2009 individual income tax returns.

In addition to DOR Taxpayer Service Centers, Kentucky taxpayers may access nearly 200 free tax preparation sites serving 90 counties across the state where trained and IRS-certified volunteers will assist with taxes.

For more information, please visit: <http://www.assistance.ky.gov/freetaxhelp/index.htm>

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# Communications and Training Branch

**Change is good,** at least for the Communications and Training Branch. This change should also benefit DOR employees and their training needs as well.

As of Sept. 1, 2009 the Communications and Training Branch has added three new employees: Joe Brewer and Mark Hertweck, Training Coordinators; and Administrative Specialist, Shannon Couch.

Our most recent offering, Basic Individual Income Tax has just been completed. Over 135 DOR employees took advantage of this class, including many Field Office personnel via videoconferencing. Additional class offerings will be announced in the near future. In the works are classes on Nexus, 2009 Individual Income Tax Updates, Corporate Income Tax updates and more.

We also have just completed the material for the University of Kentucky Tax Schools and participated in the three-day dry run in Lexington. Beginning in November and extending through early January of 2010, DOR will participate in a total of 15 tax schools located throughout the state. DOR instructors include Joe Brewer, Gayle Fields, Mark Hertweck, and Chundra Lott from Frankfort; Glenn Hall from the Corbin office; and Mary Hammons from our Bowling Green office.

Remember to check the Training Tab on the KREW Web site for posting of training manuals and other related information. As always, we welcome your suggestions and input for training. Feel free to e-mail or stop by and visit us anytime – we're on the 8th floor of the State Office Building.

## ATTITUDE

*"There is little difference in people, but that little difference makes a big difference. The little difference is attitude. The big difference is whether it is positive or negative."*

—W. Clement Stone



# CREDITWISE

## Not Just Another Number

Anyone connected to today's technological spider web has encountered the subject of credit scores. Whether it is a commercial with a catchy jingle, a computer pop-up, or an informative piece on your favorite news show, we all are familiar with the term credit score, yet unfamiliar with the meaning and significance.

The scary part is that we are all judged by our credit scores. Some of the biggest milestones in life can be greatly affected by credit scores, such as applying for home loans, auto loans, insurance, or even signing up for utilities.

According to the article, "Your Magic Number" in the October 2009 edition of Reader's Digest, Beth Kobliner states, "Your credit score represents your creditworthiness: how likely you will pay your bills and pay them on time." The higher your credit score is the better. Scores of 620 and below are subject to disqualification for loans or considered a risk by financial institutions.

Never fear, your credit or FICO (Fair Isaac Corporation) score can be improved by paying your bills on time and eliminating debt.

Many consumers are unaware of how to access their credit history. To get a free copy of your credit report visit [annualcreditreport.com](http://annualcreditreport.com), the only site authorized by federal law.

## How Credit Worthy are You?

Take this quiz compiled by FICO to get an idea of how a lender would rate your credit history. Be honest in your answers since the quiz results are based on the information you provide. Learn more about FICO scores at [myfico.com](http://myfico.com).

- How long ago did you open your first credit account (either credit card or loan)?
  - Less than six months ago (1 point)
  - Between six months and five years ago (5 points)
  - More than 20 years ago (10 points)

- How many loans or credit cards have you applied for in the past year?
  - Seven or more (1 point)
  - Three to six (5 points)
  - Zero to two (10 points)
- What is your total credit card balance?
  - I have no credit cards (5 points)
  - \$0 to \$999 (10 points)
  - \$1,000 to \$4,999 (6 points)
  - \$5,000 to \$19,999 (3 points)
  - \$20,000 + (1 point)
- When did you last miss a loan or credit card payment?
  - Within the past year (1 point)
  - One to four years ago (3 points)
  - More than 4 years ago (5 points)
  - I have never missed a payment (10 points)
- Have you gone through any of the following in the past ten years: bankruptcy, tax lien, foreclosure, repossession, or having an account referred to a collection agency?
  - Yes (1 point)
  - No (10 points)

Total your scores for each question.

### SCORING:

#### 35 to 50: GOOD

Congratulations! You shouldn't have a problem qualifying for a loan at the most favorable rates and terms.

#### 20 to 34: FAIR

You have a good chance of obtaining loans, but you'll pay higher interest rates and maybe even make higher down payments than most consumers.

#### 5 to 19: POOR

You will probably qualify for some credit cards and installment loans, but at very high interest rates. You may have trouble obtaining mortgage and auto loans.

Kobliner, Beth. "Your Magic Number." Reader's Digest October 2009: Pages 128-133.

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[annualcreditreport.com](http://annualcreditreport.com)

...the only site authorized by federal law.

**"WELCOME ABOARD!"**

600

WELCOME... WELCOME... WELCOME... WELCOME...



WELCOME... WELCOME... WELCOME... WELCOME...

**"WELCOME ABOARD!"**

NOVEMBER 2009

DOR would like to  
welcome these new  
additions to our staff:

### **Field Operations**

Glenda Adair  
Nicholas Adkins  
Travis Barnett  
Nicholas Christy  
Latonia Dooley  
David Fackler  
Cody Faulkner  
Shawn Flora  
Benjamin Fryer  
Elizabeth Grimme  
Luke Hawkins  
Craig Higdon  
Amber Hobbs  
Richard Huynh  
Patrick Malone  
Amanda Mattingly  
Diane Moats  
James Noonan  
Su Pu  
Eric Redmon  
X Robert Royster IV  
Mark Schultz  
Sandra Sharp  
Bobby Shepherd  
Stefanie Steffey  
Nathan Thieneman  
Justin Triplett

Emily Vierra  
Brandon Ward  
Pamela Wardlow

### **Special Investigations**

Robin Kinney

### **Miscellaneous Tax**

Casey Dowell  
Debbie Licato  
Ryan Oakman  
Robby Pettway  
Ashley Quinn  
Jennifer Redmon  
Kevin Withers

### **Sales Tax**

Ashley Back  
Marvin Belcher  
Sarah Blackwell  
John Brady  
Robert Carter  
Mark Detjen  
Steve Kingsolver  
Lowell Manning  
Lindsey Murphy  
Trena Osbourne  
Mercy Osuala

Carla Salyers  
David Todd  
Nicole Wilder

### **Property Tax**

James Ashcraft  
Beth Atkinson  
Andy Boblitt  
Alison Cummings  
Donna Durr  
Deborah Hamilton  
Kim Holt  
Rodney Miceli  
Jessica Rogers  
James Wallen  
Jordan Willhoit  
Michael Wolff

### **PVA Support Branch**

Astarre Gudino

### **Collections**

Ben Barkley  
Taron Blair  
Adam Bullard  
Lori Dixon  
Kathleen Finn  
Alan Gibson

## Collections, *continued*

Brandy Gillenwater  
Robert Harris  
Kimberly Hensley  
Karen Johnson  
James Jones  
Jordan Moseley  
Christy Peach  
Cole Pence  
Michael Ragland  
Troy Redmon  
Matthew Richardson  
Charles Stamper  
Kenneth Wadsworth  
Clifford Williams  
Kyle Witten

## Operations

Julie Wade Barnett  
Walter Brown  
Lisa Buckley  
Donna Daniels  
John Douglas  
Stacey Dryer  
Vladimir Gomelski  
Cleta Haywood  
Reva Howe  
Daniel Johnson  
Pauline Kincaid  
Christopher Lewis  
Kathreen Manley  
Andrea McGraph  
Teresa Norton  
Dennis Oliver  
Hope Riley  
Rosanne Rose  
Brandy Smith  
Johnna Smitha  
Audrey Terry  
Meagan Wright  
Angela Wyatt  
Darrell Young

## Registration & Data Integrity

Anthony Davis  
Debbie Hulker  
Derek Polly  
Luv'Tesha Robertson  
Mrinalini Sen  
Suzanne Underwood  
Christy Waldridge  
Misty Williams

## Income Taxation

Sabrina Bailey  
Natalie Brown  
Pamela Cummins  
Rosetta Devine  
Tawnya Dyke  
Jennifer Fisher  
Marie Goodlett  
Clint Griggs  
Sara Jackson  
Kathryn Kirk  
Mary Beth Kratzer  
Jonathan Moore  
Sikitia Olds  
Scott Pitcock

## Corporation Tax

Ellina Alford  
Tiffany Carr  
Baba Ceesay  
Kenneth Cody Grant  
Byron Durham  
Nicole McTiernan  
Pamela Moravec  
Amanda Parrish  
Dustin Rose  
Mary Emily Royce  
Lisa Saylor  
Joshua Scott  
Debra Spurlock  
MaryLinda Wilson  
William Jared Wright



## CONNECTIONS:

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### INPUT

Commissioner Thomas B. Miller  
Stacy Ball  
Melanie Bitzer  
Julie Brice  
Holly Crosthwaite  
Steve Garrett

## YOUR INPUT IS REQUESTED:

Your input, comments, and suggestions are welcomed. Please submit via e-mail to contact below.

## CONTACT:

Gayle.Fields@ky.gov