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Some pass by and look at the papers, hoping somehow the numbers are going to magically jump up and place themselves in the right spaces on the right forms.

Do you know what April 15, mean?

In some ways, filing taxes has gotten a lot easier in recent years. Free electronic filing, Turbo Tax, and now, even an iPhone app from the IRS. There is probably more procrastination that occurs because of taxes than anything else known to man.

Every year, when we finally get our taxes filed, we always say that we will not wait until the last minute next year. Then, next year comes and we end up being even later getting it done than the year before.

Why do now what you can do much later?

All of us have done it. Put off doing something intentionally, often with less than desirable consequences. We wait until the last minute to do our taxes, pay bills, or even clean out the garage… until it is in such a clutter that we don't know where to start.

I suppose we all have something in our lives that gives us stress or anxiety.

I hear the No. 1 reason for stress for most people is public speaking. Not that I really like public speaking all that much but I'll do your public speaking, if you'll do my taxes.

I really don't know what experience caused me to feel this way except I do remember my mom not stressing over her taxes. Are you thinking of a few things that make you anxious or stressed?

When you have taxes that are relatively simple to file, many people get right on it and get them done. They are usually the ones that know they will be getting back a refund. For those of us who have complicated returns to file, it can feel like that box of chocolates in the Forrest Gump movie, we never know what we are going to get!

This is what can make it so scary. We end up doing the exact opposite of what we should do which is get prepared early and better our chances of not making last minute mistakes because we have to do a rush job to get our taxes in on time.

Well, taxes are not the only thing that makes me anxious or stressed. I do not like getting a shot and I do not like going to the doctor. Then, there's always the economy. I admit it. I'm prejudiced. I think it stinks the way teachers are losing jobs and taking pay cuts. Their plates are already full with their workload and now it seems they may take cuts in pay on top of that.

I was at the SCLC rally and heard a speaker talk about a teachers pay.

The speaker said teachers should get paid $100,000.00 for all they do. Each year there are few teacher positions and there were always whispers of pay cuts or freezes.

It is a chance many are filling early just to be able to afford a tank of gas that's going for $3.69 today. Last-minute filing is a big, popular deal.

Are you a first-time homebuyer or did you buy a home between November and now? Make sure you don't forget the first-time homebuyer's tax credit. Remember that you need to file the homebuyer tax credit with a paper return so don't wait too long.

It's not too late to fund an IRA! A traditional IRA can net you immediate tax benefits if you haven't filed yet. One bright spot about your taxes is enjoying what you can buy if you are getting a refund.

April 15 is usually the last day to file your taxes but the Internal Revenue Service (IRS) has extended the 2011 deadline to Monday, April 18. You have until midnight, to have physical tax

forms postmarked before they are late.

Of course you need to make sure you get to the post office in time and, trust me, there will be lines. News crews regularly set up at post offices to catch the midnight madness.

If you cannot file your taxes by the April 18 deadline, apply for an extension. This gives taxpayers six additional months to meet their tax obligations. It's better to file later than to rush and file your taxes with mistakes.

Although the extension gives you more time to file your taxes, it does not mean you have more time to pay your taxes. The deadline for paying is still April 18. The IRS offers payment plans and installment agreements if you have trouble paying your taxes.

To apply for an extension, you need to fill out the form 4868 and follow the instructions.

At the end of your tax filing, put all of your documents together in a 3-ring binder or something of the sort. Remember, the IRS can go back 7 years so you need to be sure all of your tax information for any given year is together.

Scan and print your receipts (I can get multiple receipts on a single sheet of paper) and I keep them with that year's tax return. I bind my taxes using a simple binding system I purchased from Staples and I use the self-adhesive folder tabs to separate the years.

Stressful times are hitting everyone from every side and every angle. No one is exempt but the bottom line is we all could and should be a little more understanding of what others may be going through.

The old saying you may be up today and down tomorrow is very true. **If you haven't filed yet, you're not alone!** Hurry
April 18 is right around the corner.