>> Good afternoon, everyone. Thank you for joining us for our webinar today on tax time updates. Happy new year to everyone and we appreciate that you have joined us for today's webinar. My name is Michael Roush. I am the director of the Real Economic Impact Network here at the National Disability Institute. I would like to give a special thank you to our sponsor, Bank of America, who has been a longtime supporter of the Real Economic Impact Network as well as the National Disability Institute to help build a better financial future for individuals with disabilities and their families. Before we get started, I would like to go over some housekeeping tips. To do that, my colleague, Nakia Matthews , will go over this information with us.

Thank you, Michael and good afternoon everyone. The audio for today's webinar is being broadcast through your computer. Please make sure that your speakers are turned on or you have your headphones plugged in. You can control the audio broadcast via the audio broadcast panel. If you accidentally close this panel, you can reopen it by going to the communicate menu at the top of your screen and choosing join audio broadcast. If you do not have sound capabilities on your computer or you prefer to listen by phone, you can dial the toll-free number you see here and enter the meeting code. Please note that you do not need to enter an attendee ID. I will also paste this number into the chat box for those who may not be able to hear us right now. Real-time captioning is provided during this webinar. The captions can be found in the media viewer panel which appears in the lower right-hand corner of the webinar platform. If you do not see the captions, you may need to open the media viewer panel by selecting the Media Viewer button in the upper right-hand corner of the webinar platform. If you would like to make this media viewer panel larger so that you can see more of the captions, you can minimize some of the other panels. If you do not want the captions, you can also go ahead and collapse that media viewer panel. We will have time for questions at the end of the webinar. Please use the chat box or the Q&A box to send any questions that you may have during the course of the webinar to either Michael Roush or myself, the NDI Admin and we will direct those requests to our speakers during the Q&A portion. If you are listening by phone only and not logged into the web portion, you may email your questions to Michael directly at mroush@ndi-inc.org . Please note that this webinar is being recorded and that the materials will be placed on the NDI website. Finally, if you experience any technical difficulties during the webinar, please use the chat box to send a message to me, NDI Admin , or you may email me directly at nmatthews@ndi-inc.org . With that, I will turn it back over to Michael.

Great. Thank you. Thank you to each of you for joining us today for this webinar on tax time updates. For those of you who are new to the National Disability Institute, I would like to share with you information on our organization. The National Disability Institute is a national nonprofit organization dedicated to building a better economic future for Americans with disabilities. We are the first national organization committed exclusively to championing economic empowerment, asset development, and financial stability for all persons across the full spectrum of disabilities. The National Disability Institute affects change through public education, training, technical